

# Terms and conditions

In these terms and conditions, “we” “us” and “our” refers to #WEALTHMOVEMENT. Your access to and use of all information on this website including purchase of our service/s is provided subject to the following terms and conditions. The information is intended for residents of South Africa only.

We reserve the right to amend this Notice at any time and your use of the website following any amendments will represent your agreement to be bound by these Terms and conditions as amended. We therefore recommend that each time you access our website you read these terms and conditions.

## Site access

1. When you visit our website, we give you a limited licence to access and use our information for personal use.
2. You are permitted to download a copy of the information on this website to your computer for your personal use only provided that you do not delete or change any copyright symbol, trade mark or other proprietary notice. Your use of our content in any other way infringes our intellectual property rights.
3. Except as permitted under the Copyright Act 1978, you are not permitted to copy, reproduce, republish, distribute or display any of the information on this website without our prior written permission.
4. The licence to access and use the information on our website does not include the right to use any data mining robots or other extraction tools. The licence also does not permit you to meta tag or mirror our website without our prior written permission. We reserve the right to serve you with notice if we become aware of your metatag or mirroring of our website.

## Intellectual property rights

5. The copyright to all content on this website including applets, graphics, images, layouts and text belongs to us or we have a licence to use those materials.
6. All trademarks, brands and logos generally identified either with the symbols TM or ® which are used on this website are either owned by us or we have a licence to use them. Your access to our website does not license you to use those marks in any commercial way without our prior written permission.
7. Any comment, feedback, idea or suggestion (called “Comments”) which you provide to us through this website becomes our property. If in future we use your Comments in promoting our website or in any other way, we will not be liable for any similarities which may appear from such use. Furthermore, you agree that we are entitled to use your Comments for any commercial or non-commercial purpose without compensation to you or to any other person who has transmitted your Comments.
8. If you provide us with Comments, you acknowledge that you are responsible for the content of such material including its legality, originality and copyright.

## Links

9. You are allowed to link to our website provided that you do not duplicate any page on this website. You may also not imply we are endorsing any of your services unless we have reached an agreement.
10. You are not allowed to publish any false information about us.
11. You are not allowed to place a link on a website that is not your property.
12. We reserve the right to request a removal of a link if we deem the website to be inappropriate.

### **Site uptime**

13. We have taken all reasonable steps to ensure the uptime of our website. There will be downtime from time to time however, due to maintenance and upgrade issues. We will not be liable if the website becomes unavailable for any reason. Where possible we will provide warnings for planned downtime.

### **Disclaimers**

14. Whilst we take all due care in providing our services, we do not provide any warranty either express or implied including without limitation warranties of merchantability or fitness for a particular purpose.
15. To the extent permitted by law, any condition or warranty which would otherwise be implied into these terms and conditions is excluded.
16. We also take all due care in ensuring that our website is free of any virus, worm, Trojan horse and/or malware, however we are not responsible for any damage to your computer system which arises in connection with your use of our website or any linked website.
17. Upon entering your personal details on this website we reserve the right to call you telephonically for assistance. This applies to the call me back form as well as our quick quote page.
18. A quote generated through this website will constitute neither an automated transaction as defined in the Electronic Communications and Transactions Act 25/2002 nor an irrevocable offer.

### **Limitation of liability**

19. To the full extent permitted by law, our liability for breach of an implied warranty or condition is limited to the supply of the services again or payment of the costs of having those services supplied again.
20. We accept no liability for any loss whatsoever including consequential loss suffered by you arising from services we have supplied.

### **Indemnity**

21. By accessing our website, you agree to indemnify and hold us harmless from all claims, actions, damages, costs and expenses including legal fees arising from or in connection with your use of our website.

### **Jurisdiction**

22. These terms and conditions are to be governed by and construed in accordance with the laws of the Republic of South Africa and any claim made by either party against the other which in any way arises out of these terms and conditions will be heard in South Africa and you agree to submit to the jurisdiction of those Courts.
23. If any provision in these terms and conditions is invalid under any law the provision will be limited, narrowed, construed or altered as necessary to render it valid but only to the extent necessary to achieve such validity. If necessary the invalid provision will be deleted from these terms and conditions and the remaining provisions will remain in full force and effect.

### **Privacy**

24. We undertake to take all due care with any information which you may provide to us when accessing our website. However we do not warrant and cannot ensure the security of any information which you may provide to us. Information you transmit to us is entirely

at your own risk although we undertake to take reasonable steps to preserve such information in a secure manner.

25. We make use of encryption and Secure Socket Layer certificates to protect your data. No personal information is stored on our web servers and is not accessible on this server.
26. Our compliance with privacy legislation is set out in our separate privacy policy which may be accessed from this website, which you accept.