



## Terms of use

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Prepared By	Mosidi Shomang
Approved By	Mosidi Shomang
Signature	
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## 1. Background

The following terms of use apply to this website and all other websites owned and operated by Shomang Group of companies

By using the Shomang Group website you agree to comply with the 'Terms of Use' without any limitations or qualification.

Please read the "Terms of Use" carefully before using this website.

The "Terms of Use" may change from time to time and terms posted on the website at the time of use will govern your use. Users are encouraged to check the website regularly for "updated terms of use".

## 2. About Shomang Group

Shomang Group comprises of two companies that are registered as Financial Service Providers in terms of the Financial Advisory and Intermediary Service (FAIS) act.

## 3. Nature of the content

The information contained on this website is for information sharing only. It is not intended for advice. Before making use of the information displayed on Shomang Group website, we recommend that you seek advice by contacting Shomang Group offices.

Shomang Group does not guarantee or provide any warranties that the information displayed is correct or suitable for any particular purpose.

These conditions also apply to any links to third-party websites. Shomang Group is not liable for information displayed on third-party websites.

## 4. No Liability

Shomang Group of companies shall not be responsible for any loss incurred or damages suffered whether direct, indirect, incidental, consequential, punitive or in any other way or form by you or any third party where such may be attributable, directly, or indirectly to the use of or reliance upon any content or information displayed on this website.

Shomang Group of companies further take or assume no responsibility and shall not be held liable for any damages caused by viruses that may affect your computer or other property as a result of your use of this website. We also do not guarantee that the website will be free from any viruses or bugs.

## 5. Your Privacy

Shomang Group of companies respects the privacy of your information. Any information that is transmitted to Shomang Group of companies through this website will be treated and used in accordance with our Privacy policy.

## 6. Applicable laws

The terms of use are governed by South African law. By using this website, you consent and agree that all disputes that may arise will be resolved exclusively within the jurisdiction of South African courts

## 7. User obligation:

By using this website, you warrant that:

- Your identity as provided by using the website is true and can be proven when required by Shomang Group to do.
- You will not interfere or temper with the proper functioning of this website.
- You accept the risks inherent in electronic communication in whatever form.
- You will not introduce any programme, viruses, trojan, or anything that may harm, impair, or interfere with the functioning of this website.
- You will not post or transmit any content that is defamatory, inflammatory, profane, offensive unlawful, fraudulent or any content that may damage the reputation and image of Shomang Group of companies.
- You will not create a link to or from another website to Shomang Group website without the written consent of Shomang Group.
- Persons accessing this website through your internet connection are aware of the terms of use and they accept and comply with them.

- You will keep your account or login details safe and confidential.

In addition to the above terms as outlines on this document, the following are terms that form part of these terms of use:

## 8. Disclaimer

Where Shomang Group of companies have provided any service to you, their Standard Terms of Business will also apply.

## 9. Availability of the website

Shomang Group of companies cannot guarantee that the website will always be available or uninterrupted. We may where necessary, suspend, withdraw, or restrict use of part or the entire website due to operational reasons. Where possible, reasonable notice will be given for such.

