

## Full Email Disclaimer and Conflict of Interest Statement

### 1. Confidentiality Notice

This email, including any attachments, is intended solely for the use of the individual or entity to whom it is addressed. It may contain confidential, privileged, or legally protected information belonging to **Credora Financial Services (Pty) Ltd** ("Credora") and/or its clients.

If you are **not the intended recipient**, please:

1. Notify the sender immediately;
2. Delete this message and all attachments from your system; and
3. Refrain from copying, disclosing, or distributing any part of its contents.

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Credora is committed to protecting your personal information in compliance with the **Protection of Personal Information Act, No. 4 of 2013 (POPIA)**.

Any personal information contained in or attached to this email is processed for lawful business purposes only and in accordance with Credora's **Privacy Policy** and **Data Protection Framework**.

If you wish to:

- Access, correct, or delete your personal information, or
- Object to or restrict processing of your data,

please contact our Information Officer at [compliance@credora.co.za](mailto:compliance@credora.co.za).

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While every effort is made to ensure that all emails and attachments are free from viruses, malware, or other malicious code, Credora cannot accept liability for any damage, loss, or harm resulting from the transmission, interception, or corruption of this email.

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No agreement, undertaking, or contract shall be considered binding on Credora Financial Services unless:

- It is concluded in writing, and
- Signed by an authorised representative of Credora.

Emails and attachments shall not constitute a binding agreement or offer unless expressly stated otherwise and confirmed in signed documentation.

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All inbound and outbound email communications are subject to monitoring, interception, and lawful retention for business continuity, security, compliance, and record-keeping purposes, as permitted under the **Regulation of Interception of Communications and Provision of Communication-related Information Act (RICA)**.

Emails may be stored securely for a minimum period of **five (5) years** as required by FAIS and other applicable legislation.

## 6. Limitation of Liability

Credora Financial Services, its directors, employees, and representatives shall not be held liable for any loss, damage, or consequence arising directly or indirectly from the use of this email, including reliance on its contents, except in cases of gross negligence or fraud.

## 7. Communication Integrity

Should you doubt the authenticity of any communication purportedly from Credora, please verify it immediately by contacting our office directly at **012 881 4580** or **info@credora.co.za**. Credora will not be responsible for fraudulent use of its name, logo, or email domain.

## 8. Company Information

### Credora Financial Services (Pty) Ltd

Authorised Financial Services Provider | **FSP No. 43148**

📍 194 Bancor Avenue, Colab Building, Menlyn Maine, Waterkloof Glen Ext 2, Pretoria, 0181

☎ Tel: 012 881 4580 | ✉ info@credora.co.za

🕒 Office Hours: Monday–Friday, 08:00–16:30

## 9. Environmental Notice

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