

WEBSITE DISCLAIMER (In compliance with the Protection of Personal Information Act, No. 4 of 2013 (“POPIA”) and the Electronic Communications and Transactions Act, No. 25 of 2002 (“ECTA”))

1. Introduction

This website is owned and operated by **Credora Financial Services (Pty) Ltd** (“Credora”), an authorised Financial Services Provider (**FSP No. 43148**).

By accessing or using this website, you acknowledge that you have read, understood, and agreed to be bound by this disclaimer and the website’s terms of use. If you do not agree, you must refrain from using this website.

2. Company Information

Registered Name: Credora Financial Services (Pty) Ltd

Registration No.: 2012/220483/07

Physical Address: 194 Bancor Avenue, Colab Building, Menlyn Maine, Waterkloof Glen Ext 2, Pretoria 0181

Telephone: 012 881 4580

Email: info@credora.co.za / compliance@credora.co.za

Website: www.credora.co.za

Information Officer: Mr Warren Bennett

3. No Offer or Advice

The content of this website is for **general information purposes only** and does not constitute advice as defined in the **Financial Advisory and Intermediary Services Act (FAIS)**.

Nothing on this site should be regarded as an offer, recommendation, or solicitation to buy or sell any product, service, or financial instrument.

All product information provided is subject to the terms and conditions of the relevant policy wording or agreement. Clients must obtain appropriate professional advice before acting on any information displayed.

4. Accuracy of Information

While Credora strives to ensure that the information displayed is accurate and up to date, no representation or warranty, express or implied, is made regarding the correctness, completeness, or reliability of the information.

Credora reserves the right to modify, update, or remove any content at any time without prior notice.

5. Links to Third-Party Sites

This website may contain links to third-party websites or resources. These are provided for convenience only.

Credora does not endorse or control the content, security, or privacy practices of such websites and accepts no responsibility or liability for any loss, damage, or consequence arising from your use of them.

6. Intellectual Property

All intellectual property, including trademarks, logos, images, text, design, layout, and software on this website, remains the property of **Credora** or its licensors and is protected under South African copyright and trademark laws.

No part of this website may be reproduced, transmitted, or distributed without prior written consent from Credora.

7. Limitation of Liability

Credora, its directors, employees, and agents accept **no liability** for any loss, damage, or expense of any nature whatsoever (including indirect or consequential loss) arising out of:

- The use or inability to use this website or its content;
- Reliance on any information contained herein;
- Any failure, error, or interruption in access to the site; or
- Any viruses, malware, or destructive code transmitted through the site.

Users access and use this website at their own risk.

8. POPIA and Data Privacy

Credora is committed to protecting your personal information in accordance with the **Protection of Personal Information Act (POPIA)**.

Any personal data collected through this website will be processed in accordance with Credora's **Privacy Notice and Policy**, available at www.credora.co.za/privacy.

By submitting your information, you consent to such processing.

9. E-Communications

Emails or electronic communications sent via this website do not create a binding legal agreement unless specifically stated otherwise and confirmed in writing by an authorised representative of Credora.

10. Jurisdiction and Applicable Law

This website and its content are governed by the laws of the **Republic of South Africa**.

Any dispute arising from or connected to the use of this website shall be subject to the exclusive jurisdiction of the **South African courts**.

11. Contact Details

For any queries relating to this disclaimer, privacy, or website terms, please contact:

Credora Financial Services (Pty) Ltd

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

☎ 012 881 4580 ✉ compliance@credora.co.za

Last Updated: 01 November 2025

Approved By: Warren Bennett – Director and Information Officer