



Disclaimer

We do not represent or warrant that the website, any tools (such as calculators), software, advice, opinion, statement, information, content or online services will be error-free or will meet any particular criteria of accuracy, completeness, reliability, performance or quality. You acknowledge that any reliance upon any such tools, software, advice, opinion, statement or information shall be at your sole risk. We reserve the right, in our sole discretion, to correct any errors or omissions in any portion of this website. Information, ideas and opinions expressed on this website should not be regarded as professional advice or our official opinion you are strongly advised to seek professional advice before taking any course of action related to them. More specifically, certain information such as share price data, interest rates and exchange rates constitute guidelines only and the provision of this data may be delayed by a period of time. Accordingly, you are strongly advised to consult us or your professional adviser before trading or acting on such information. Calculators supplied on this website are for indicative values only and we shall not be responsible or liable for any inaccuracies or miscalculations arising out of defects or incorrect use.

To the fullest extent permissible by law, we expressly disclaim all (express and implied) warranties, including, without limitation, warranties of merchantability, title, and fitness for a particular purpose, non-infringement, compatibility, security and accuracy in respect of this website and the services accessible on this website. While we take all reasonable precautions to prevent this, we do not warrant that the website or any software available for download on the website is free of viruses or destructive code. We and our officers, directors, employees, servants, affiliates, shareholders, agents, consultants or employees (in whose favour this constitutes a stipulation for the benefit of another) shall not be liable for and you hereby indemnify us and our officers, directors, employees, servants, affiliates, shareholders, agents, consultants or employees (in whose favour this constitutes a stipulation for the benefit of another) against any direct, indirect, special, incidental, consequential or punitive damages or loss of any kind whatsoever or howsoever caused (whether arising under contract, delict or otherwise and whether the loss was actually foreseen or reasonably foreseeable) arising out of your use of this website or the online services or the information contained on this website or your inability to use this website or the online services.

Without derogating from the generality of the above, we will not be liable for:

Any interruption, malfunction, downtime or other failure of the website or online services, our system, databases or any of its components, for reasons beyond our control

Any loss or damage with regard to customer data or other data directly or indirectly caused by malfunction of our system, third party systems, power failures, unlawful access to or theft of data, computer viruses or destructive code on our system or third party systems; programming defects

Any interruption, malfunction, downtime or other failure of goods or services provided by third parties, including, without limitation, third party systems such as the public switched telecommunication service providers, internet service providers, electricity suppliers, local authorities and certification authorities; any event over which we have no direct control