

DISCLAIMER – AQFin Investments (Pty) Ltd (“AQFin”)

1. Important Notice

Please read this disclaimer (the “Disclaimer”) carefully. It applies to all persons who access, use, or view the website located at <https://www.aqfin.net> (the “Website”). By using the Website, you agree to the terms set out herein, which may affect your rights.

2. Website Provider

This Website is provided to you by AQFin Investments (Pty) Ltd (“AQFin”, “we”, or “us”) on an “as is” and “as available” basis.

3. Factual Information Only

- 3.1. The Website does not constitute financial advice, an expression of opinion, or a recommendation by AQFin. None of the information considers your specific objectives, financial situation, or needs.
- 3.2. You acknowledge and agree that you are relying on your own knowledge, experience, or professional advice (legal, tax, or otherwise) to assess the information.
- 3.3. AQFin makes no express or implied warranties regarding:
 - 3.3.1. the functionality or accessibility of the Website;
 - 3.3.2. the accuracy or completeness of Website content;
 - 3.3.3. any products or services mentioned on the Website; and
 - 3.3.4. any third-party advertisements or offerings featured on the Website.

4. No Assurance of Completeness or Risk Disclosure

- 4.1. This Disclaimer and the Website do not disclose all risks - direct or indirect - relating to transactions, including possible delays, capital loss, or income reduction.
- 4.2. Users must seek independent professional advice regarding the risks, legal implications, tax exposure, and accounting considerations before entering into any transaction.

5. Jurisdiction and Distribution

- 5.1. Distribution of the Website's content outside of South Africa may be restricted by law. Users should familiarise themselves with such restrictions and comply accordingly. Breaches may constitute legal violations.

6. Third-Party Content and Information

- 6.1. Although prepared in good faith by AQFin, some information may originate from third parties and may not have been independently verified.
- 6.2. AQFin disclaims any liability, to the extent permitted by law, for losses arising from the use or reliance on such information.

7. Not Legally Binding

- 7.1. AQFin and its directors, employees, agents, contractors, and representatives (“AQFin Personnel”) shall not:
 - 7.1.1. be bound by any statement or proposal presented on the Website;

- 7.1.2. be responsible for errors, omissions, or misstatements (negligent or otherwise);
 - 7.1.3. be obligated to act on any proposal or representation;
 - 7.1.4. be liable for any losses arising from reliance on the Website or its content.
- 7.2. AQFin reserves the right to remove or request removal of any Website content deemed untruthful, offensive, or otherwise inappropriate.
- 7.3. Content is subject to internal approvals, legal review, due diligence, and formal documentation.
- 7.4. Under no circumstances shall AQFin or AQFin Personnel be liable for direct, indirect, incidental, consequential, or punitive damages including loss of profits, goodwill, data, or other intangible losses relating to your use of the Website.
- 7.5. You are solely responsible for:
 - 7.5.1. verifying the accuracy and reliability of all information or opinions accessed via the Website; and
 - 7.5.2. complying with all relevant legal obligations regarding such use, including but not limited to copyright, privacy, and defamation laws.

8. Regulatory Status

- 8.1. AQFin Investments (Pty) Ltd is not currently a licensed Financial Services Provider. Any engagement with AQFin is based on commercial arrangements and does not constitute licensed financial advisory services.

9. Insurance and Policies

- 9.1. AQFin maintains appropriate professional indemnity insurance and adheres to relevant internal governance, compliance, and conflict of interest policies.

10. Website Functionality and Third-Party Links

- 10.1. AQFin does not guarantee:
 - 10.1.1. uninterrupted or error-free access to the Website;
 - 10.1.2. that defects will be corrected;
 - 10.1.3. that the Website, its servers, or communications from AQFin are virus- or malware free; or
 - 10.1.4. the accuracy of any opinions or ideas expressed.
- 10.2. The Website may include links to third-party sites. AQFin accepts no responsibility for:
 - 10.2.1. their availability, accuracy, or content; or
 - 10.2.2. any damages arising from your access to or use of such third-party sites.
- 10.3. Use of third-party links is entirely at your own risk.