



DISCLAIMER

1. LEGAL NOTICE FOR ELECTRONIC COMMUNICATION

This legal notice relates to any electronic communication, including all attachments thereto, sent by or on behalf of Consolidated Wealth Pty Ltd and/or any of its subsidiary or associated companies, as set out below.

For purposes of this notice:

“Addressee” or “intended recipient” means the person indicated or elected by the sender of the communication as being the intended party that the communication is transmitted to;

“Communication” or “e-mail” means electronic mail communication (including any attachment(s) thereto), transmitted by or on behalf of Consolidated Wealth;

“Consolidated Wealth” means, as the context permits: Consolidated Wealth Proprietary Limited (company number 2005/032368/07, with its registered office at 3 Abrey Road, Fairway Green Office Park, Kloof, 3610), and/or any or all of its subsidiary or associated companies.

“Employee” or “sender” means an employee of Consolidated Wealth or other person authorized by Consolidated Wealth to send or receive electronic communications on behalf of Consolidated Wealth.

The following terms and conditions apply to this and any other Consolidated Wealth electronic communication:

- In relation to Consolidated Wealth, this e-mail legal notice is enforceable and binding in South Africa in terms of sections 11(1) to 11(3) of the Electronic Communications and Transactions (“ECT”) Act 25 of 2002. The ECT Act may be downloaded from <http://www.cyberlawsa.co.za/node/view/9>.
- If you are not the intended recipient or addressee, you are hereby notified that any disclosure, copying or distribution of the contents of this electronic communication or the taking of any action in reliance thereon or pursuant thereto, is strictly prohibited. Should you have received this electronic communication in error, please delete and destroy it and any attachments thereto immediately. At no time may you act on or further transmit the information contained therein.
- This and other electronic communications may contain confidential information, which is the property of Consolidated Wealth and / or Consolidated Wealth’s clients or contacts. No person, other than the intended recipient, may use or disclose the contents of this communication or any links or attachments hereto to any person whatsoever. Unauthorized disclosure and/or use may result in civil and criminal liability.
- The e-mail address of the sender may not be used, copied, sold, disclosed or incorporated into any database or mailing list for spamming and/or other marketing practices without the prior consent of Consolidated Wealth.



- Consolidated Wealth takes all reasonable steps to ensure the privacy of persons communicating with it. Where relevant, Consolidated Wealth is registered with the relevant data protection authorities and complies with all data protection requirements. By communicating electronically with Consolidated Wealth, persons are deemed to consent to Consolidated Wealth's processing of personal data for the following purposes: to monitor compliance with internal and regulatory standards, for marketing and business development purposes; and, to enable it to understand client needs. Consolidated Wealth will not disclose information to third parties save to the extent required or permitted by law or any regulatory bodies.
- Consolidated Wealth takes all reasonable steps to ensure the integrity of its systems and data and that viruses are not propagated. Under no circumstances shall Consolidated Wealth or the sender of this e-mail be liable to any party for any direct, indirect, special or consequential damages, including, without limitation, any loss of profits, business interruption, loss of programs or other data on information handling systems or otherwise, even if Consolidated Wealth or the sender of this e-mail have expressly advised such party of the possibility of such damages.
- Subject to the bullet point directly below, no electronic communications issued for or on behalf of Consolidated Wealth will be effective to create any contractual relationship between Consolidated Wealth and another party or to bind Consolidated Wealth in any respect.
- No electronic communication issued for or on behalf of Consolidated Wealth shall constitute advice and Consolidated Wealth accepts no liability for the content of electronic communications, or for the consequences of any actions taken on the basis of the information provided in any electronic communication, unless Consolidated Wealth is or has been formally engaged to provide the recipient with advice or assistance pursuant to a formal written contract for the provision of services.
- Electronic communications sent to Consolidated Wealth will only be regarded as having been received by Consolidated Wealth once receipt thereof is expressly acknowledged. An auto-reply shall not constitute a response for purposes of this clause. Consolidated Wealth will only be deemed to have sent an electronic communication once such message is reflected as 'sent' on the Consolidated Wealth electronic server(s).
- Consolidated Wealth reserves the right to monitor, intercept, filter, view, block, delete, access, copy, read and act upon all electronic communications to and from Consolidated Wealth.
- Consolidated Wealth retains the copyright in all electronic communications and attachments sent from its communication systems. The intended recipient is hereby authorized to open and read the message and/or attachments only – all other rights are reserved.
- The views and opinions expressed in electronic communications are solely those of the author and do not necessarily reflect the views and/or opinions of Consolidated Wealth. Employees and agents of Consolidated Wealth are expressly required not to infringe or authorise the infringement of copyright or other legal rights through their use of electronic communications. Any such communication is contrary to Consolidated Wealth policy and outside the scope of the employment of the sender. Consolidated Wealth accepts no liability in respect of the unauthorized use of its electronic communication systems or the sending of electronic communications for other than strictly business purposes. If an electronic communication is used for purposes unrelated to the official business of Consolidated Wealth, Consolidated Wealth shall not be liable for any damage or loss caused by the

An authorized financial services provider

Directors: CP Kiggen, MR Kiggen, RC Langeland-Hansen (Non-executive)
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contents of the communication and the sender shall take full responsibility therefor in his/her sole and personal capacity.

- If an electronic communication contains immoral, offensive, derogatory or defamatory statements or materials, recipients are hereby notified that the communication is not an official Consolidated Wealth communication and has been sent outside of the scope of the sender's employment with Consolidated Wealth and only the sender may be held liable in his/her personal capacity for his/her actions.
- The failure of Consolidated Wealth to define any specific word or concept in this notice does not void any part of this notice. If any person requires clarification of any aspect contained in this notice, kindly contact the Consolidated Wealth system administrator at info@consolidatedwealth.co.za