



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 the Consolidated Wealth Group 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 the Consolidated Wealth Group;

“Consolidated Wealth Group” means, as the context permits: Consolidated Wealth Proprietary Limited (Registration 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, including Consolidated Evolution Proprietary Limited (Registration Number 2020/765960/07) and Consolidated Short Term Proprietary Limited (Registration Number 2021/480051/07).

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

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

- In relation to the Consolidated Wealth Group, 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 the Consolidated Wealth Group and/or Consolidated Wealth Group'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 the Consolidated Wealth Group.
- The Consolidated Wealth Group takes all reasonable steps to ensure the privacy of persons communicating with it. Where relevant, the Consolidated Wealth Group is registered with the relevant data protection authorities and complies with all data protection requirements. By communicating electronically with the Consolidated Wealth Group, persons are deemed to consent to the Consolidated Wealth Group'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. The Consolidated Wealth Group will not disclose information to third parties save to the extent required or permitted by law or any regulatory bodies.
- The Consolidated Wealth Group takes all reasonable steps to ensure the integrity of its systems and data and that viruses are not propagated. Under no circumstances shall the Consolidated Wealth Group 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 the Consolidated Wealth Group 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 the Consolidated Wealth Group will be effective to create any contractual relationship between the Consolidated Wealth Group nor another party or to bind the Consolidated Wealth Group in any respect.
- No electronic communication issued for or on behalf of the Consolidated Wealth Group shall constitute advice and the Consolidated Wealth Group 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 the Consolidated Wealth Group 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 the Consolidated Wealth Group will only be regarded as having been received by its members or associates once receipt thereof is expressly acknowledged. An autoreply shall not constitute a response for purposes of this clause. The Consolidated Wealth Group will only be deemed to have sent an electronic communication once such message is reflected as 'sent' on the electronic systems used by the Consolidated Wealth Group.
- The Consolidated Wealth Group reserves the right to monitor, intercept, filter, view, block, delete, access, copy, read and act upon all electronic communications to and from the systems used by the Consolidated Wealth Group.



- The Consolidated Wealth Group 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 the Consolidated Wealth Group. Employees and agents of the Consolidated Wealth Group 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 the Consolidated Wealth Group policy and outside the scope of the employment of the sender. The Consolidated Wealth Group 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 the Consolidated Wealth Group, the Consolidated Wealth Group shall not be liable for any damage or loss caused by the 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 Group communication and has been sent outside of the scope of the sender's employment with the Consolidated Wealth Group and only the sender may be held liable in his/her personal capacity for his/her actions.
- The failure of the Consolidated Wealth Group 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 Group's nsystem administrator at info@consolidated.co.za