

Terms and Conditions

Information on the Website

- Whilst every effort is made to update the information contained on this website, neither Bond Choice nor any third party make any representations or warranties, whether express, implied in law or residual, as to the sequence, accuracy, completeness or reliability of information, opinions, research information, data and/or content contained on the website (including but not limited to any information which may be provided by any third party) and shall not be bound in any manner by any information contained on the website.
- Bond Choice reserves the right at any time to change or discontinue without notice, any aspect or feature of this website.
- No information shall be construed as advice and information is offered for information purposes only and is not intended for trading purposes.
- You and your company rely on the information contained on this website at your own risk. If you find an error or omission at this site, please let us know.
- The information found on this website or any third party is subject to change without prior notice.
- The information generated when making use of the software or calculators provided is a guideline only, the final result will be confirmed when completing the transaction. Please ensure that any other party/ies to your application (i.e. co-applicant) are aware of the terms and conditions and requirements that will also apply to them.

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Disclaimer of Liability

- Neither Bond Choice nor Nedgroup Life shall be responsible for and disclaims all liability for any loss, liability, damage (whether direct, indirect or consequential), personal injury or expense of any nature whatsoever which may be suffered by you or any third party (including your company), as a result of or which may be attributable, directly or indirectly, to your access and use of the website, any information contained on the website, you or your company's personal information or material and information transmitted over our system. In particular, neither the Bond Choice nor any third party or data or content provider shall be liable in any way to you or to any other person, firm or corporation whatsoever for any loss, liability, damage (whether direct or consequential), personal injury or expense of any nature whatsoever arising from any delays, inaccuracies, errors in, or omission of any interest rate information or the transmission thereof, or for any actions

taken in reliance thereon or occasioned thereby or by reason of non-performance or interruption, or termination thereof.

Use of the Website

- Bond Choice does not make any warranty or representation that information on the website is appropriate for use in any jurisdiction (other than the Republic of South Africa). By accessing the website, you warrant and represent to Bond Choice that you are legally entitled to do so and to make use of information made available via the website.

Website Performance

- Whilst every effort has been made by Bond Choice and its providers of information and services to ensure the proper performance of this website, the accuracy of the information/images and the reliability of the binary data on this website, Bond Choice, its affiliated companies, service providers, suppliers, or any of their staff, do not warrant the availability of website or the data or the accuracy of the data on the website.
- We make no representations or warranties, whether express or implied, and assume no liability or responsibility for the proper performance of this website and/or the accuracy of the data contained on the website, and your use of the website and the data is thus at your own risk. In particular we make no warranty that the website or the data will meet your requirements, be uninterrupted, complete, timely, and secure or error free.

Compliance

- Bond Choice (Pty) Ltd is an authorised financial services provider in terms of section 8 of the Financial Advisory & Intermediary Services (FAIS) Act, 2002, operating under license no. 24305. Bond Choice has a commitment to comply with all obligations and requirements under the Financial Advisory & Intermediary Services Act. For a copy of our FAIS license or for more information about our compliance policies please contact our compliance officer info@bondability.co.za.

Feedback

- We would greatly appreciate any feedback or comments you may have regarding any aspect of this website, however, you remain liable to any third party for your comments and agree not to send any material that is unlawful, harassing, defamatory, abusive, indecent, threatening, harmful, vulgar, obscene, sexually orientated, racially offensive, profane, pornographic or violates any applicable law.
- At Bond Choice we strive to go above and beyond always offering the best service to you our client with our philosophy of “best advice for home buyers”. We do, however, recognise that there may be an occasion where you have a complaint that needs to be resolved. It is in

the interest of everyone concerned that we prioritise any complaints you may have and resolve them as smoothly and efficiently as possible and in line with current legislation.

- For a detailed explanation of our complaints procedure please email info@bondchoice.co.za.

Copyright Notice

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Our Commitment to Privacy

- At **Bond Choice**, we respect every individual's right to privacy. Our relationship with you is our most valuable asset and is the very basis of our name and reputation. To better protect your privacy we provide this notice explaining our online information practices.

The Bond Choice Privacy Pledge

- Whether you are a **Bond Choice** client or a visitor to the public area of our Web site, we understand the importance you place on the privacy and security of information that personally identifies you or your account information. We refer to and treat this information as "personal information". We extend the following pledge to you:

The Bond Choice Privacy Pledge and Notification

- We do not sell personal information to anyone.
- We will only share personal information with others as stated in this pledge, unless we give you additional notice or ask for your permission.
- We do reserve the right to disclose or report personal information where we believe in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities, to perform necessary credit checks or collect or report debts owed to us, to protect our rights or property.
- We use personal information in ways that are compatible with the purposes for which we originally requested it. For example, we will use the information you give us to process your requests and transactions, to provide you with additional information about products and services, or to evaluate your financial needs. To do so, we may share personal information within the Bond Choice Group.
- We limit the collection and use of personal information to what is necessary to administer our business and to deliver superior service to you. This may include advising you about our

products or services, and other opportunities that we believe may interest you. To serve you better, we may combine information you give us on the Web or through other channels.

- In both the above cases, you may withhold your consent to our doing this, and we will inform you how to exercise that choice. If you do not withhold your consent, we will presume that you have agreed to our continuing the practice. You will not be pressurised for your consent in return for our services and products.
- We will make reasonable endeavours to protect the confidentiality of any personal information you share with us.
- When we share personal information within the Bond Choice Group, we protect that personal information through a strict Code of Ethics. Companies that we hire to provide support services or act as our agent must conform to our privacy standards.
- The Bond Choice Code of Ethics requires that employees with access to confidential client information may not use or disclose the information except as provided for herein. All employees are required to safeguard such information, as specified in their confidentiality undertakings to Bond Choice. We continue to evaluate our efforts to protect personal information and make every effort to keep your personal information accurate and up to date.
- If you identify any error in your personal information or need to make a change to that information, please contact us and we will promptly update our records.
- If you have any questions or concerns, please contact us by e-mail at info@bondchoice.co.za.
- We use non-identifying and aggregate information to better design our website and to share with advertisers. For example, we may tell an advertiser that X number of individuals visited a certain area on our website, or that Y number of men and Z number of women filled out our registration form, but we would not disclose anything that could be used to identify those individuals.

Our Commitment to Data Security

- To prevent unauthorised access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.
- We cannot guarantee that information submitted via this website will be 100% secure unless this is submitted via a secure connection, we do however make every effort to ensure that the information you submit remains secure.