

Terms Of Use

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The terms of use set out below apply to this and all other websites owned, operated, or sponsored by House of Administration – unless such other website specifically provides otherwise.

Please check the website regularly for changes to the Terms of Use. The Terms of Use may change from time to time and the terms displayed at the time that you use the website will govern your use of the website. Please address any comments or inaccuracies contained on the website to House of Administration on admin@houseofadministration.co.za

1. Acceptance of terms

Please read the following information carefully before using this web site. By accessing or using the web site, you acknowledge that you have read, understood, and agree to the House of Administration General Terms of Use and where applicable the Product Terms of Use (collectively the "Terms of Use"). If you do not agree with the Terms of Use, do not use this web site. We reserve the right, in our sole discretion, to modify or update these Terms of Use at any time. Please check the Terms of Use each time you visit our web site for the most current information.

These Terms of Use apply to the www.houseofadministration.co.za web sites.

Subscribing to any service or buying any product through the website is subject to House of Administration's contractual terms and conditions, and applicable legislation.

2. Use of the Website

By accessing, enquiring and or buying any Products via the House of Administration Site, you warrant and represent that you are legally entitled to do so and that you have the requisite capacity to conclude a legally binding transaction with House of Administration. You further warrant that you will not use the House of Administration Site, Products, or any information made available to you by House of Administration pursuant to your use of the website for any purpose that is unlawful or prohibited under South African or international law or in any way that is in contravention of these Terms of Use or the specific Product Terms of Use.

While you are on the House of Administration Site or are using or accessing our product offerings, we may collect certain data about your use of the site and the products. By accessing or viewing any of our sites, you understand that we will be collecting this data. If you do not want us to collect data about you, then do not access any of our Sites and do not enroll in, purchase, or use any of our products or services.

3. Purpose of Content

The information provided on this website is intended to provide you, the user, with objective information about House of Administration's financial products and services and is not intended to constitute a recommendation, guidance or proposal regarding the suitability of any product in respect of any financial need you may have.

Calculations which may be displayed on the website are intended for the convenience of clients, may be approximations, and are intended only as guidelines. Should you wish to rely on any calculation you are advised to check the calculations before using them as House of Administration will not be liable for any inaccuracy in the calculation

The content is provided for informational purposes only. It is not intended to provide financial advice to you.

4. Disclaimer of Warranties and Liability

While House of Administration will take care to provide accurate information on the House of Administration website, the information displayed on the House of Administration website is provided without any express or implied warranty (guarantee that the information is correct) of any kind whatsoever. House of Administration does not warrant that it is appropriate or suitable for any particular purpose, that it is complete or accurate, or that it or any hardware on which it is stored is virus-free.

This House of Administration Site, including all content, information, products, or services made available to you or, or accessed through the House of Administration Site, is provided to you "as is". Use of the House of Administration Site, the content and the services are at your own risk.

Neither House of Administration nor its directors, officers, suppliers, and employees make any warranties, representations, statements or guarantees (whether express, implied in law or residual) regarding the House of Administration Site and the Products or that the Products advertised on the website are appropriate for use in any jurisdiction.

House of Administration and its directors, officers, suppliers and employees shall not be responsible and disclaims all liability for any loss, damage (whether direct, indirect, special or consequential) and/or expense of any nature whatsoever, which may be suffered as a result of or which may be attributable, directly or indirectly, to the use of, or reliance upon any information, links or service provided through this website.

While every effort has been made to ensure the accuracy of information contained on this website, House of Administration and its directors, officers, suppliers, and employees provide no representation or warranty, express or implied, regarding the accuracy, completeness or correctness of information contained in this website.

You are advised that House of Administration reserves the right, in its sole discretion, to withdraw or terminate any Products offered to you in terms of the subscription for any reason, at any time and without incurring loss or penalty.

5. Policy on Links to the House of Administration Website

You are granted a limited, non-exclusive right to generate a hyperlink to the House of Administration Site (www.HouseofAdministration.co.za). However, you must not depict House of Administration or any of its Products in an inaccurate or derogatory manner. Additionally, you must not misrepresent your association with House of Administration or imply that House of Administration endorses, sponsors, or is affiliated with your website or offerings. You may not replicate, adapt, or alter the layout or content of this site. You are not permitted to use, frame, or apply framing tools to encase any House of Administration trademarks or any website content. Except where explicitly granted, you hold no further rights or licenses to (i) the content on this site or (ii) any proprietary or intellectual property rights of House of Administration. This limited right to link may be revoked at our discretion.

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6. Policy on Links to Third Party Web Sites

This web site may contain links to third party web sites. House of Administration does not represent, guarantee, or endorse any web site that you may access from this web site. In addition, if we provide a link to a web site, we do not represent, guarantee, or endorse the company or any of its offerings. Links contained on this web site are provided solely as a convenience to you. When you access a non-House of Administration web site, please understand that the linked site and its content are not under our control. House of Administration is not responsible for web casting, or any other form of transmission received from any linked sites. You are responsible for protecting your system from viruses and other invasive items. When visiting external links, you must refer to external terms and conditions of use

7. Unsolicited Idea Submission Policy

When you provide us with comments, suggestions, or ideas (collectively "Feedback"), such Feedback is not considered confidential and becomes the property of House of Administration. We are not obligated to you if you provide such Feedback. We are free to use, copy, or distribute the Feedback to others for any purpose.

8. International Use

Because you can access this web site internationally, you agree to follow all local rules regarding the internet, data, e-mail, and privacy. You specifically agree to follow all laws that apply to transmitting technical data exported from the South Africa or the country of your residence.

9. Notices

The address for service of any notices or communication relating to these Terms of Use including the giving of any notice, the payment of any sum, or the serving of any legal process, is:

Registered physical address: 3 Gwen Lane, Sandown, Sandton, Gauteng 2176

Phone number: +27 87 092 6766

No legal service shall be validly affected by email.

House of Administration shall be entitled to vary its physical address for service to any other physical address within the Republic of South Africa, by giving notice to you by way of updating these Terms of Use.

10. Indemnification

You agree to reimburse House of Administration, its officers, employees, agents, and partners for all losses, damages, and costs, including reasonable attorney's fees, resulting from your violation of these Terms of Use.

11. Consumer Protection Information

Cooling-off period A 60-day cooling-off period will apply in respect of any service/s ordered via the website unless the product's Terms should indicate a different cooling-off period.

Membership / Affiliations:

House of Administration is a member of the following associations and subscribes to their respective codes of conduct:

- Financial Sector Conduct Authority (FSCA)
- South African Credit and Risk Reporting Association (SACRRA)
- Direct Marketing Association of SA (DMASA)

12. Privacy

Please review the House of Administration Privacy Policy to understand our practices. By using the House of Administration Site or purchasing our Products, you agree that we may use and share your personal information in accordance with the terms of our Privacy Policy.

House of Administration considers it imperative to protect the privacy interests of consumers. Please see our detailed Privacy and Security Policy available on our website by clicking on this link.

By accepting these terms and conditions, you expressly acknowledge, agree and consent to House of Administration using your confidential information –

- To record, process, continuously maintain and update your information
- To perform statistical analysis,
- To distribute House of Administration marketing material
- To provide our products or services to you, to carry out the transaction you requested and to maintain our relationship
- For underwriting purposes
- To assess and process claims
- To conduct credit reference searches or verification
- To confirm and verify your identity or to verify that you are an authorised user for security purposes
- For operational purposes, and where applicable, credit scoring and assessment and credit management
- For purposes of claim checks (e.g., the ASISA Life and Claims Register)
- For the detection and prevention of fraud, crime, money laundering or other malpractice
- For debt tracing or debt recovery
- To conduct market or customer satisfaction research or for statistical analysis
- For audit and record keeping purposes
- Undertake internal testing of our website, applications, systems, and services to test and improve their security, provision, and performance, in which case, we would pseudonymise any information used for such purposes and ensure it is only displayed at aggregated levels which will not be linked back to you or any living individual.
- In connection with legal proceedings.

13. Electronic transactions, communications, and records

When you communicate with House of Administration by electronic communication provided or as may be directed on this website, you consent to receiving responses to your communications by electronic communication addressed to you by House of Administration. You thereby agree that all electronic agreements, notices, disclosures, and other communications sent by House of Administration satisfy any legal requirement that such communications should be in writing.

You accept the risks inherent in electronic communication in whatever form.

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You consent to House of Administration acting on the information communicated to House of Administration electronically. You are responsible for ensuring that House of Administration has received the information communicated electronically.

You acknowledge and consent that House of Administration, in its discretion, may retain and store your electronic communications as may be lawfully required. You agree that the electronic records stored by House of Administration will constitute rebuttable proof (it may be challenged) of the content of the records.

Any email communication sent to you will be regarded for the purposes of this agreement to have been received by you when it enters an information system outside of the control of House of Administration.

14. User ID and password

If you subscribe to a service or product provided on the House of Administration website, you may be required to choose a user id (an identifying name) and a password. You are entirely responsible for –

- Maintaining the confidentiality of your password (you must not give the password to anyone else).
- All activities that occur in your account (using your user id and, if required, your password), either with or without your knowledge.
- Notifying House of Administration immediately of any unauthorised use (use that you did not consent to) of your user id and/or password or any other breach of security that you know of.
- For losses suffered by House of Administration or a third party due to someone other than you using your user id and/or password.

15. Mobile access and use

You may access the House of Administration website using a mobile device (including a mobile telephone).

The Terms of Use apply with equal force and effect regardless of the manner of your access and browsing of the House of Administration website.

The House of Administration website is designed and configured for use by Internet browsers which are typically used on computers and not mobile devices. House of Administration is not responsible for the wireless services used by mobile devices and disclaims any responsibility for the lack of functionality or capability or reliability of any mobile device or software used to access the House of Administration website.

While the use of the House of Administration website is free of charge, you will be responsible for any fees which may be charged by your service provider which may be associated with your browsing of the House of Administration website.

House of Administration is also not responsible for the communication of any person or confidential information between you and the House of Administration website, or any electronic communications mechanisms facilitated by the House of Administration website and disclaims any liability for deficiencies in privacy or security of any communications made or received between the mobile device and the House of Administration website.

The functionality and use of your mobile device is outside of the control of House of Administration and House of Administration will not be responsible for interference with the integrity, transmission, delays, limitation of network coverage, outages or interruption in the services supplied supporting the mobile device.

16. Copyright, Trademarks, and intellectual Property Rights

Copyright and Intellectual Property Rights in all materials, texts, drawings, and data made available on the website (collectively "the Materials") are owned by House of Administration, alternatively House of Administration is the lawful user thereof, and are protected by both South African and international intellectual property laws.

The trademarks, names, logos and service marks (collectively "trademarks") displayed on this website are registered and unregistered trademarks of House of Administration. Nothing contained on this website should be construed as granting any license or right to use any trademark without the prior written permission of House of Administration.

Unless otherwise indicated in writing, all information, products, and services displayed on or accessed through the House of Administration website are for your personal and noncommercial use only.

You may not:

- Reproduce, modify, or create derivative works from; publish, distribute, transmit, or display; or license or transfer any of the content displayed on the website unless you have House of Administration's prior written authorisation.
- Decompile, reverse engineer, or disassemble the website, a linked website, or any software employed in the display or operation of the website.
- Post on or transmit to the website content of an unlawful nature, for example: (a) content that is threatening, libellous, defamatory, obscene, scandalous, inflammatory, pornographic, or profane; or (b) content that could damage House of Administration's image or impair its ability to do business.
- Use the website in a manner that could damage, disable, overburden, or impair any House of Administration server (computer), or network connected to any House of Administration server, or interfere with any other party's use of the House of Administration website.
- Interfere with any content displayed on the House of Administration website or attempt or gain unauthorised access (without House of Administration's written consent) to the information displayed on the website to which you may not be authorised, or to any secure area on the website, a House of Administration server or any other part of the House of Administration information system. Any attempt, whether successful or unsuccessful, to interfere with the information displayed on the House of Administration website or to gain access to information or any part of the House of Administration information system to which you are not authorized, is unlawful and is an offence in terms of the provisions of Section 86 of the Electronic Communications and Transactions Act No. 25 of 2002, for which you may be prosecuted and, if found guilty, punished.
- Create a link from another website to the House of Administration website, or any of the web pages which constitute the House of Administration website, without House of Administration's prior written consent.
- Frame the website or any of its pages without House of Administration's prior written consent.

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17. Online advertising

House of Administration engages third parties that help it deliver its banner advertisements and other online communications. The third parties may collect and use information about House of Administration customers to help us understand the offers, promotions, and types of advertising that are most appealing to its customers. The personal information they collect is aggregated and cannot be linked to a person.

- Third party vendors, including but not limited to Google, DoubleClick, and Programmatic Buying, show House of Administration's ads on sites on the internet.
- Third party vendors, including but not limited to Google, DoubleClick, and Programmatic Buying, use cookies to serve ads based on a user's prior visits to House of Administration's website.

If you do not wish your personal information to be used in this way Users may opt out use of cookies by visiting:

Google:
<http://www.google.com/policies/privacy/ads/>

Network Advertising Initiative:
http://www.networkadvertising.org/managing/opt_out.asp

Digital Advertising Alliance (DAA):
<http://www.aboutads.info/choices/>

Digital Advertising Alliance Canada (DAAC):
<http://youradchoices.ca/choices>

Digital Advertising Alliance EU (eDAA):
<http://www.youronlinechoices.com/>

18. Crawlers and Spiders

No person, business or website may use any technology to search and/or gain information from House of Administration's website without its prior written consent.

19. General

These Terms of Use, and where applicable the Product Terms of Use and/or House of Administration's Standard Products (Subscriber) Terms and Conditions constitute the sole record of the agreement between you and House of Administration in relation to the subject matter hereof. Neither you nor House of Administration shall be bound by any express tacit nor implied

representation, warranty, promise or the like not recorded herein. These terms and conditions supersede and replace all prior commitments, undertakings, or representations, whether written or oral, between you and House of Administration in respect of the subject matter hereof. No indulgence or extension of time which either you or House of Administration may grant to the other will constitute a waiver of or, whether by estoppels or otherwise, limit any of the existing or future rights of the grantor in terms hereof, save in the event or to the extent that the grantor has signed a written document expressly waiving or limiting such rights.

House of Administration shall be entitled to cede, assign, and delegate all or any of its rights and obligations in terms of these terms.

All provisions of these terms and conditions are notwithstanding the way they have been grouped together or linked grammatically, severable from each other. Any provision of these terms and conditions which is or becomes unenforceable in any jurisdiction, whether due to voidness, invalidity, illegality, unlawfulness or for any reason whatever, shall, in such jurisdiction only and only to the extent that it is so unenforceable, be treated as pro non scripto and the remaining provisions of these terms and conditions shall remain in full force and effect.

Should House of Administration be prevented from fulfilling any of its obligations to you because of any event of force majeure, then those obligations shall be deemed to have been suspended to the extent that and for as long as House of Administration is so prevented from fulfilling them and your corresponding obligations shall be suspended to the corresponding extent. If force majeure continues for more than fourteen days after it has first occurred then House of Administration shall be entitled (but not obliged) to terminate all its rights and obligations in terms of or arising out of these terms by giving notice to you. An "event of force majeure" shall mean any event or circumstance whatsoever which is not within the reasonable control of including, without limitation, vis major, casus fortuitus, any act of God, strike, theft, riots, explosion, insurrection or other similar disorder, war (whether declared or not) or military operations, the downtime of any external telecommunications line, power failure, international restrictions, any requirement of any international authority, any requirement of any government or other competent local authority, any court order, export control or shortage of transport facilities.

These terms shall be governed by and construed in accordance with the laws of the Republic of South Africa without giving effect to any principles of conflict of law. You hereby consent to exclusive jurisdiction of the Witwatersrand Local Division of the High Court of South Africa in respect of any disputes arising in connection with the Products referred to herein, or the terms or any matter related to or in connection therewith.