

Website Terms and Conditions

IN TERMS OF SECTION 11 OF THE ELECTRONIC COMMUNICATIONS AND TRANSACTIONS (ECT) ACT 25 OF 2002 AND THE COMMON LAW OF CONTRACT, THESE TERMS AND CONDITIONS ARE VALID, BINDING, AND ENFORCEABLE AGAINST ALL PERSONS THAT ACCESS THE 3ONE WEBSITE, WEB PAGES, OR ANY PART THEREOF.

IF YOU DO NOT AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS YOU MUST LEAVE THE 3ONE WEBSITE WITHOUT DELAY, AS FURTHER USE WILL AUTOMATICALLY BIND YOU TO THESE TERMS AND CONDITIONS.

Definitions and interpretation

- 1) "3ONE website" means the website, owned and operated by 3ONE Consulting Actuaries located at <http://www.3one.co.za>, including any page, part or element thereof;
- 2) "3ONE" means 3ONE Consulting Actuaries;
- 3) "User" means any person who enters or uses the 3ONE website, notwithstanding the fact that such a person only visits the home page of 3ONE website.
- 4) References herein to the singular includes the plural and vice versa; and
- 5) Hyperlinks herein to legal documents should be deemed part of these terms and conditions in terms of section 11(3) of the ECT Act. The fact that some or all of the hyperlinks may, from time to time, be non-operational, shall not affect the validity and interpretation of these terms and conditions.

1. Terms

By accessing this website the user acknowledges that s/he has read, understood and agreed to be bound by these terms and to comply with all applicable laws and regulations.

Your use of this website is subject to these terms and by accessing the website you agree to be bound by them.

This permission terminates immediately if the User breaches this Agreement. If the User does not agree to these terms, then the visitor is not entitled to use this website

3ONE may, in its sole discretion and without notice, revise these terms at any time by updating these Terms of Use.

2. Use of and access to this website

The information held on this website is for your personal, non-commercial use only, and may not be transmitted, modified, copied or used for commercial purposes (In part or all), without 3ONE's prior permission.

While we try to ensure that access to the website is always available, from time to time, we may modify, suspend or discontinue, temporarily or permanently, the website or any part of it, without notice. You acknowledge and accept that the website or any part of it may not be available at all times.

3. No advice

Nothing contained on the website constitutes investment, legal, tax or other advice and is not to be relied on in making an investment or other decision. You should obtain professional advice before making any investment or other decision based on any information on this website.

4. Intellectual property rights

Unless otherwise provided, we are the owner or licensee of all copyright, trademarks and other intellectual property rights in and to the Website. We do not grant you any licence or right to use any of our trademarks or other intellectual property on this website by virtue of your use of or access to the Website.

5. Third-party websites, social networks and material

Where we provide hypertext links to third-party internet websites, such links are not an endorsement by us of any products or services in such websites and we have not verified the truth or accuracy of any content of such websites. You use such links entirely at your own risk and we accept no responsibility or liability for the content, use or availability of such websites.

This website may also contain material provided by third parties and we accept no responsibility or liability for the accuracy of such material.

You are not permitted to link any other website to this website without obtaining our prior written consent and where we do provide consent, subject to any conditions that we may impose.

7. Privacy

You may access most areas of the website without registering your details with us and without us recording any of your personal information; however certain areas of the website may require you to register. If you submit an application to have access to these areas, you are indicating that you have read our privacy policy and are willing for us to deal with your data as set out in that policy.

8. Internet communications

We reserve the right to monitor all internet communications, including web and email traffic into and out of our domains for the purposes of security, ensuring compliance with these Terms.

9. Limits to our responsibilities

Although we have taken all reasonable care to ensure that the information provided on this website is accurate, we give no warranties with regard to the accuracy, timeliness or completeness of any information.

We accept no liability arising out of, or in connection with your use or inability to use the Site, or in connection with any error, omission, defect, computer virus or system failure, or in connection with the access of, use of, performance of, browsing in or linking to other websites from this website.

10. Certificates

A certificate provided by the administrator maintaining our digital content is sufficient evidence of the version of the content as at a stated date and time.

11. Governing law

The laws of South Africa govern these Terms and you agree that the South African courts shall have exclusive jurisdiction to determine any matter or dispute in connection with or arising out of this website.

12. General provisions

If we do not always use all our rights it does not mean that we have given them up. The User accepts that we use cookies (text files containing small amounts of information which your computer or mobile device downloads when you visit a website) on this website. For further information about cookies please see our Cookies policy below -:

What we use cookies for:

Internet cookies are common and do not harm your system - they just store or gather site information. They help you do things online, like remembering login details so you don't have to re-enter them when revisiting a site.

We use cookies to:

- *Gather customer journey information on our public site only*
- *Store details of your marketing, product preferences to improve our targeting and enhance your journey through our sites and partner sites*
- *Evaluate our sites' advertising and promotional effectiveness (we own the anonymous data collected and don't share it with anyone)*

We don't use cookies to track people's Internet usage after leaving our sites and we don't store personal information in them that others could read and understand. We will not sell or distribute cookie information without your prior consent.