



THINKMONEY (PTY) LTD T/A DATA INC. TECHNOLOGIES WEBSITE TERMS AND CONDITIONS OF USE

1. INTRODUCTION

1.1 Website Terms and Conditions of Use Relating to the website provided by Thinkmoney (Pty) Ltd t/a Data Inc Technologies (Registration Number: 2004/029728/07 and FSP41999) (“the Provider”), as well as a Facebook page owned by the Provider (Thinkmoney SA) and services provided as part of the Google suite, (www.futurewiseinsurance.thinkmoney.co.za) and/or related subdomains (“the Website”). The Provider is a registered Financial Services Provider (FSP41999) and a registered Credit Provider (NCRCP 4968). These Terms and Conditions (“the Terms and Conditions”) govern your (“the User”) use of the Provider’s Website and the Services associated therewith. By accessing and using, and in particular, indicating your acceptance of the terms by clicking on the “**I accept these terms**” button as provided for on the Website, the User agrees to be bound by the Terms and Conditions set out in this document. The content of this Website is proprietary to the Provider and/or otherwise utilized in terms of a written license agreement entered into between the Provider and the proprietor of such content. As such, the User may not access, display, use, download, and/or otherwise copy or distribute content obtained on the Website for any purposes other than as provided for in these Terms and Conditions without the prior consent of the Provider.

1.2 In terms of section 49 of the Consumer Protection Act, 2008 your attention is drawn to the provisions of clauses 4,5,7,9 and 12, which:

- i) limit in any way the risk or liability of the Provider or any other person;
- ii) constitute an assumption of risk or liability by the User;
- iii) impose an obligation on the User to indemnify the Provider or any other person for any cause; or
- iv) constitute an acknowledgment of any fact by the User.

2. CONTRACTUAL CAPACITY TO ACT

The User warrants that he/she is at least 18 (eighteen) years of age and has the necessary contractual and mental capacity to enter into and be bound by these Terms and Conditions. Where the User acts on behalf of a juristic person, the User agrees to bind himself/herself as surety and co-principal debtor with such juristic person for the due performance of the juristic person’s obligations in terms of these Terms and Conditions. Notwithstanding the foregoing, the User (where he/she acts on behalf of a juristic person) warrants that he/she has the necessary authority and capacity to enter and bind the juristic person to these Terms and Conditions.



3. ELECTRONIC COMMUNICATIONS

By using this Website or communicating with the Provider by electronic means, the User consents and acknowledges that any and all agreements, notices, disclosures, or any other communication shall have been adequately addressed to the User upon transmission by mobile text message (SMS) and or e-mail to the e-mail address or mobile telephone number provided by the User, whichever may be applicable, and it constitutes proper notice to the User.

4. SERVICES PROVIDED

4.1 The Website offers various services, including, but without limitation, the provision of information pertaining to life insurance, funeral cover, educational products, credit products, cell phone deals, and -related services (“the Services”). Under certain circumstances, the Provider may also afford the User an opportunity to conclude commercial transactions with various third parties who either use the Website or market their products and/or services through the Website. The use of any product or service bought or subscribed for through the use of the Website, is at the User’s own risk.

4.2 If a User uses the Website, the User is obliged to keep his/her details (including, his/her name and mobile number) confidential.

4.3 The User expressly acknowledges and agrees that the following actions shall be material breaches of these Terms and Conditions:

4.3.1 engaging with the Provider on or through the Website by pretending to be another person;

4.3.2 transmitting material that violates, or could violate, the intellectual property rights of others or the privacy of others;

4.3.3 using the Services in a way that is intended to harm, or could result in harm, to the User or to other users of the Website; or

4.3.4 gathering information and specifically Personal Information about others without obtaining their prior written consent.

5. PERSONAL INFORMATION

5.1 The User shall make available and consents to the processing of the following personal information by the Provider:

- i) e-mail address;
- ii) name and surname;
- iii) IP address;
- iv) telephone number; and
- v) opinions and preferences.

(“the Personal Information”)

5.2 The User agrees that the Provider may process the User’s Personal Information for all purposes that relate to the Website and the products and/or services offered through



the Website (“the Products/Services”) from time to time by third parties. In order to do so, the User acknowledges that the Provider is required to find out exactly what the User needs or wants.

5.3 The User does have the right to object to the processing of their Personal Information and it is voluntary to accept these Terms and Conditions. However, the Provider does require the User’s acceptance to enable the User to use the Website, and to provide the Products/Services, which may include providing the User with a quotation for Products/Services.

5.4 Personal Information will be processed by the Provider, pursuant to and for the purposes as set forth in the Provider’s Privacy Policy, which may include, but not be limited to the following purposes:

- i) verifying the identity of the User;
- ii) transmitting and receiving necessary correspondence to the User in relation to the Products/Services accessed, used, or purchased by the User through, or by means of the Website;
- iii) to transfer the User’s Personal Information to third parties with whom the Provider is affiliated or with who the Provider has an agreement;
- iv) facilitating the delivery of the Products/Services or the products or services accessed, used or purchased by, or subscribed to by, the User through, or by means of the Website;
- v) generally rendering the Services;
- vi) transmitting marketing material to the User in respect of any third party Products/Services marketed by the Provider through or by means of this Website or any other Website and/or marketing channel, specifically SMS marketing channels, which the Provider may deploy from time to time;
- vii) to monitor and analyse the User’s conduct in respect of the Products/Services;
- viii) for compliance and risk purposes;
- ix) to analyse the Personal Information collected for research and statistical purposes and once such Personal Information is analysed to send the User marketing and promotional material which the Provider believes may, based on the Provider’s processing of the User’s Personal Information and in its sole discretion, be relevant to the User in future or enhance the User’s use of the Products/Services provided on, through, or by means of the Website or any other Website and/or marketing channel, specifically SMS marketing channels, deployed by the Provider from time to time;
- x) to conduct market research, as well as academic research in respect of the Personal Information in order to identify potential markets and trends, to develop new products and services, to improve the nature of the Products/Services being provided to the User by the Provider or to on-sell such Personal Information to third parties for commercial or non-commercial means;
- xi) to aggregate and/or de-identify the User’s Personal Information after analysing it for statistical purposes and/or conducting market and academic research in respect thereof, as aforesaid, and transferring or on-selling such de-identified Personal Information to third parties for commercial or non-commercial means.

5.6 The User expressly agrees and acknowledges that any failure by the User to submit the requisite Personal Information may render the Provider unable to deliver the Products/Services and should this arise, the User hereby indemnifies and holds the Provider harmless against any loss or damage which the User may suffer as a result of the Provider’s inability to render or deliver the Products/Services.



5.7 The User acknowledges that through the use of the Website or the Services, which may include completing online application forms or contacting the Provider electronically, the Provider will in effect be processing the User's Personal Information.

5.8 The User acknowledges that he/she understands that (where applicable) when the User includes the Personal Information of their spouse and dependents on the Website, the Provider will process such Personal Information in line with not only these Terms and Conditions, but the provisions of the Provider's Privacy Policy.

5.9 In such an event contemplated in clause 5.8 above, the User warrants that they have the required consent to furnish the Provider with such Personal Information.

6. SECURITY SAFEGUARDS

6.1 The Provider shall take appropriate, reasonable technical and organisational measures to secure the integrity and confidentiality of the Personal Information in its possession, in order to guard against:

- i) loss of, damage to, or unauthorised destruction of Personal Information; and
- ii) unlawful access to or processing of Personal Information.

6.1 The Provider shall not however be held responsible and the User agrees to indemnify and hold harmless the Provider for any security breaches occurring on the User's electronic device (personal computer or other electronic device used to browse the Website or access the Products/Services), which may arise as a result (without limitation) of the lack of adequate virus protection software or spyware that the User may inadvertently have installed on his/her device.

7. THIRD PARTY PRODUCTS AND SERVICES

7.1 At the Provider's discretion, it may include references to or facilitate access to products offered or services rendered by third parties and provide links to the sites of third parties. These third-party service providers and their sites have separate and independent terms and conditions and privacy policies applicable to their products, services, and respective sites. The Provider shall bear no responsibility or liability for the products offered or services rendered by such third parties or the content and services provided through or by means of their respective websites.

7.2 The Provider makes no warranties or representations whatsoever regarding the products offered or services rendered by any third party or the content or activities of such third party websites, which may be accessed or used through or by means of the Provider's Website and/or its associated Services.

7.3 The User acknowledges that the Provider merely facilitates the User's access to such third party's products, services, and/or website and does not itself offer the products or render the services of such third party to the User.

7.4 The User acknowledges that neither the Provider, nor its directors, prescribed officers, agents or assigns, shall be held responsible for any direct or indirect special, consequential or other damage of any kind whatsoever suffered or incurred, related to the use of, or the inability to access or use the content of or the website of a third party, as well as any functionality of the said website and the products offered or services rendered through or by means of the said website, or of any linked website, even if Provider is expressly advised thereof.



8. UPDATING OF THESE TERMS AND CONDITIONS

The Provider reserves the rights to change, modify, add or remove from portions or the whole of these Terms and Conditions from time to time. Changes to these Terms and Conditions will become effective upon such changes being posted to this Website. It is the User's obligation to periodically check these Terms and Conditions on the Website for changes or updates. The User's continued use of this Website following the posting of changes or updates will be considered notice of the User's acceptance to abide by and be bound by these Terms and Conditions, including such changes or updates.

9. LIMITATION OF LIABILITY

9.1 The Website and all content on the Website, including any current or future offer of products or services, are provided on an "as is" basis, and may include inaccuracies or typographical errors. The Provider makes no warranty or representation as to the availability, accuracy, or completeness of the content. Neither the Provider, its directors, members, prescribed officers, agents or assigns, shall be held responsible for any direct or indirect special, consequential or other damage of any kind whatsoever suffered or incurred, related to the use of, or the inability to access or use the content or the Website or any functionality thereof, or of any linked website, even if Provider is expressly advised thereof.

9.2 Neither the User nor any other person shall have any claim against the Provider for any direct, consequential, incidental, indirect, or special loss or damages, including, without limitation, business interruption, loss of business information, loss of data, or other pecuniary loss, arising from the unavailability of the Products/Services, regardless of whether such claim is based on breach of contract, delict, breach of implied warranties or otherwise and even if the possibility of such loss or damages could have been foreseen or if the Provider was negligent.

9.3 The Provider, therefore, does not guarantee that (i) the Website; (ii) the information, content, tools or materials included on the Website; (iii) the Provider's servers; or (iv) that any electronic communications sent by the Provider will be free from viruses or other harmful components. The Provider will not be liable for any damages of any kind arising from your use of the Website, the Services, or from any information, content, tools, or materials included on or otherwise made available to the User through the Website, including for direct, incidental, punitive and/or consequential damages.

9.4 Although the Provider is committed to providing Users with the best possible Service, the Provider shall not be responsible for:

9.4.1 any of the events described in this clause 9;

9.4.2 any actions or omissions by the User that result in a breach of the provisions of these Terms and Conditions;

9.4.3 any links to other websites from the Website. The User also acknowledges that the Provider cannot control the content of or the products offered on any third party websites;

9.4.4 a denial of access to the Website or the Services, should the Provider believe or have reason to believe that the User is conducting activities that are illegal, abusive, would attack the integrity of the Website or put the Provider in disrepute; or



9.4.5 the User's reliance on any of the Services, information, content, tools, or materials that the User obtains or gains access to from the Website.

10. CASUAL SURFING

The User may visit the Website without providing any personal information. The Website servers will in such instances collect the IP address of the User's computer or other electronic devices, but not the e-mail address or any other distinguishing information. This information is aggregated to measure the number of visits, average time spent on the Website, pages viewed, etc. The Provider uses this information to determine the use of the Website, and to improve content thereon. The Provider assumes no obligation to protect this information and may process such information without limitation.

11. GOVERNING LAW

11.1 The Website is controlled, operated, and administered by the Provider within the Republic of South Africa. Access to the Website from territories or countries where the use of the Services provided through the Website is illegal, is prohibited.

11.2 The User may not use the Website in violation of South African export laws and regulations. If the User accesses this Website from locations outside of South Africa, that User is responsible for compliance with all local laws. These Terms and Conditions shall be governed by the laws of the Republic of South Africa, and the User consents to the jurisdiction of any High Court with jurisdiction for purposes of resolving any dispute in connection with the use of this Website. If any of the provisions of these Terms and Conditions are found by a court of competent jurisdiction to be invalid or unenforceable, that provision shall be enforced to the maximum extent permissible so as to give effect to the intent of these Terms and Conditions, and the remainder of these Terms and Conditions shall continue in full force and effect. These Terms and Conditions constitute the entire agreement between the Provider and the User with regard to the use of the Services, information, content, tools and, or materials made available to the User through the Website.

12. USE OF THE WEBSITE AND THE SERVICES

12.1 The User agrees not to:

- i) use the Website or the Services to process Personal Information of third parties;
- ii) violate the privacy of any person in order to, or attempt to, gain unauthorised access to the Website or the Services, including, but without limitation through hacking, password mining, or any other means; or
- iii) use the Website or the Services to engage in any illegal or unlawful activity.

12.2 Should the User engage in any of the aforementioned activities, or breach any of the provisions of these Terms and Conditions, the Provider shall be entitled, without prejudice to any other rights it may have and without prior notice to the User:

- i) suspend the User's access to the Website and/or the Services; and/or
- ii) terminate this agreement and recover all costs incurred by the Provider, including, but without limitation, legal costs on an attorney and own client basis.



13. COPYRIGHT

13.1 All content made available on the Website (for example, text, graphics, logos, button icons, images, audio clips, digital downloads, data compilations, and where applicable software) belongs to the Provider, or is alternatively used pursuant to a licensing agreement concluded between the Provider and the third party proprietor of such content.

13.2 Any unauthorised use, alteration, or dissemination of the information or content published on the Website is strictly prohibited.

13.3 The User expressly acknowledges that no content or information displayed on the Website may be regarded or construed as granting any licence or right to any third party, including the User, to use any trademark without the Provider's prior written consent and approval.

13.4 Although the Provider has deployed reasonable technical and organisational measures to protect the information on the Website from time to time, the User acknowledges that the Provider cannot be held responsible for any consequences that may result from the unlawful breach of copyright or unlawful dissemination of information by third parties copying information off of the Website.

14. COMPLIANCE WITH SECTION 43 OF THE ELECTRONIC COMMUNICATIONS AND TRANSACTIONS ACT, 2002

14.1 In compliance with section 43 of the Electronic Communications and Transactions Act, 2002, the Provider draws your attention to the following information relating to it:

i) Full name and legal status:

Thinkmoney (Pty) Ltd t/a Data Inc. Technologies

ii) Physical address and telephone number:

Block D Willow Wood Office Park Broadacres
Johannesburg 0174

iii) Website address and e-mail address:

<https://datainc.tech/>

E-mail: accounts@datainc.tech

iv) The registration number, the names of its office bearers, and its place of registration:

(Registration Number: 2004/029728/07) Gottfried
Rautenbach

v) The physical address where the Provider will receive legal service of documents:

2nd Floor
1 Melrose Boulevard Melrose Arch
2196
E-mail: accounts@datainc.tech

vi) A sufficient description of the main characteristics of the Services offered by the Provider:

The Provider is a private company registered in terms of the company laws of the Republic of South Africa and conducts the business of lead generation. The Website is deployed by the Provider to offer various services, including, but without limitation, the provision of consumer information, products, services, promotional material, commercial, financial services, and product, as well as providing the interface between the Provider, the User and third parties in order to enable or afford the User to access such relevant products, services, content, tools or materials being offered, marketed, sold to, or subscribed to by, the User through or by means of the Website ("the Services").

vii) The security procedures and privacy policy of the Provider in respect of processing personal information:

All Personal Information processed by the Provider in accordance with the provisions of the Provider's Privacy Policy.

Futurewise Education (Pty) Ltd “Futurewise Education”

Terms and Conditions

Please note that all our products are subject to the terms and conditions listed below

In these terms and conditions, 'we' 'us' and 'our' refers to Futurewise Education (Pty) Ltd. The words “you” or “your” refers to a client or a non-client. Your access to and use of all the information on this website including your purchase of our service/s is provided subject to the following terms and conditions.

We reserve the right to amend this notice at any time and your use of the website following any amendments will represent your agreement to be bound by these terms and conditions as amended. We therefore recommend that each time you access our website you read these terms and conditions.

The materials on our website are provided by us as a service to you and may be used for informational purposes only.

A. Site Access

The information provided in our website is based on information supplied by us (unless otherwise specified) and is intended only as an introduction and guide to our range of available products and services. You are not permitted to copy, reproduce, republish, or distribute or display any of our information as set out in our website without our prior written consent.

While every endeavour has been made to supply accurate information, errors and omissions may occur. Accordingly, we do not accept any liability for any loss or damage which may directly or indirectly result from any advice, opinion, information, representation, or omission, whether negligent or otherwise, contained on our website.

Changes or updates to the website may occur without notice. No information on the website, which is either added or removed, shall affect any contract for products or services you may already have with us.

B. Ownership of materials and information

We own all the materials and information may not be copied, reproduced, modified, published, uploaded, posted, transmitted, or distributed in any way, without our prior written consent. Except as expressly provided herein, Futurewise and its suppliers do not grant any express or implied right to you under any patents, copyrights, trademarks, or trade secret information.

C. Intellectual property



The website is owned and operated by us. The trademarks, copyright and other intellectual property rights in the materials and/or information on the website is owned by us or we're licensed to use the material and/or information.

No material and/or information on the website may be reproduced, republished, uploaded, posted, transmitted, stored (including on any other website or other electronic form) or distributed in any way, without our prior written consent, except that you may make one copy (printed or downloaded) of the extracts from the website for your own personal or domestic use, provided you keep all accompanying copyright and other proprietary notices intact. Modification of any of the materials and/or information or use of the materials for any other purpose other than for personal or domestic use, will be in violation of our copyright and other intellectual proprietary rights.

D. Site uptime

We've taken all reasonable steps to ensure the uptime of our website. There will be downtime from time to time, due to maintenance and upgrade issues. We won't be liable if the website becomes unavailable for any reason. Where possible we'll provide warnings for planned downtime.

E. Links

The sites linked to this site are not under our control. We are not responsible for, and makes no representations, warranties or conditions concerning the contents of any linked site or any links contained in a linked site. We provide links to you only as a convenience, and the inclusion of any link does not imply endorsement, investigation or verification by us of the linked site.

You're not allowed to publish any false information about us.

You're not allowed to place a link on a website that's not your property.

F. Disclaimer and limitation of liability

The material and/or information contained on the website is provided "as is". Whilst we use our reasonable efforts to ensure that the material and/or information on the website is up to date and accurate, we do not warrant or make any representations as to the accuracy, completeness, or reliability of such materials and/or information on this website.

Upon entering your personal details on this website, we reserve the right to call you telephonically and you consent to us processing your information in accordance with our privacy statement and privacy policy, both of which are available on our website.

Although, we take all due care in ensuring that our website is free of any virus, worm, trojan horse and/or malware, you agree that we will not be responsible for any damage to your computer system which arises in connection with your use of our website or any linked website.

To the fullest extent permitted by law, we will not be liable for any damage



(direct, incidentally, special, consequential, indirect or punitive) that may result from your use of our website. You agree that should we be held responsible for any damage or loss, whether direct or indirect, our total liability to you for all damages, losses and costs under whatever causes of action (whether in contract, tort or otherwise) will not exceed the amount paid by you, if any, for accessing the website.

G. Indemnity

By accessing and/or engaging with our website, you agree to indemnify and hold us harmless from all claims, actions, damages, costs and expenses including legal fees arising from or in connection with your use of our website.

H. Jurisdiction

These terms and conditions are governed by and will be construed in accordance with the laws of the Republic of South Africa, and you submit to the jurisdiction of the courts of South Africa.

If any provision in these terms and conditions is invalid under any law the provision will be limited, narrowed, construed, or altered as necessary to render it valid but only to the extent necessary to achieve such validity. If necessary, the invalid provision will be deleted from these terms and conditions and the remaining provisions will remain in full force and effect.

I. Other

These terms and conditions represent the entire agreement between the parties and shall not be modified except by an agreement in writing signed by us.

By entering the application process, you consent to receive marketing communication from us. You may unsubscribe from receiving such communication at any point in time by using the link set out in the relevant email.

J. Contact

If you have any questions or complaints in relation to the website or these terms and conditions, please contact us on 0800 388883.