

# Terms and Conditions

**Last Updated:** [Date]

Welcome to the Idladla Investments website ("Site"). These Terms and Conditions ("Terms") govern your use of our website and the services we provide. By accessing or using our Site, you agree to be bound by these Terms. If you do not agree with any part of these Terms, please do not use our Site.

## 1. Use of the Site

- **Eligibility:** You must be at least 18 years old to use our Site.
- **User Account:** To access certain features of the Site, you may be required to create an account. You agree to provide accurate, current, and complete information and to update it as necessary. You are responsible for maintaining the confidentiality of your account and password and for all activities that occur under your account.
- **Prohibited Activities:** You agree not to use the Site for any unlawful purpose or in any way that could harm or disable the Site. Prohibited activities include, but are not limited to, transmitting any harmful or disruptive code, attempting to gain unauthorized access to the Site or its systems, and engaging in any activity that interferes with the use or enjoyment of the Site by others.

## 2. Intellectual Property

- **Ownership:** All content on the Site, including text, graphics, logos, images, and software, is the property of Idladla Investments or its licensors and is protected by intellectual property laws.
- **Limited License:** You are granted a limited, non-exclusive, non-transferable license to access and use the Site and its content for your personal, non-commercial use. You may not reproduce, distribute, modify, or create derivative works from the content without our prior written consent.

## 3. Services and Transactions

- **Service Availability:** We strive to ensure that the services offered on the Site are available at all times. However, we do not guarantee uninterrupted access to the Site and may suspend, withdraw, or restrict the availability of all or any part of the Site for business and operational reasons.
- **Fees and Payments:** Certain services offered on the Site may be subject to fees. All fees are non-refundable unless otherwise stated. You agree to provide accurate and complete payment information and to promptly update your account if any payment details change.
- **Funding Applications:** All funding applications are subject to our approval. We reserve the right to request additional information and to reject any application at our sole discretion.

## 4. Limitation of Liability

- **Disclaimer of Warranties:** The Site and its content are provided "as is" and "as available" without any warranties of any kind, either express or implied. We do not

warrant that the Site will be error-free or uninterrupted, nor do we make any warranties as to the accuracy, completeness, or reliability of any content.

- **Limitation of Liability:** To the fullest extent permitted by law, Idladla Investments and its affiliates, officers, directors, employees, and agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses, resulting from (i) your use of or inability to use the Site; (ii) any unauthorized access to or use of our servers and/or any personal information stored therein; and (iii) any bugs, viruses, trojan horses, or the like that may be transmitted to or through our Site by any third party.

## **5. Indemnification**

You agree to indemnify, defend, and hold harmless Idladla Investments and its affiliates, officers, directors, employees, and agents from and against any and all claims, liabilities, damages, losses, and expenses, including reasonable attorneys' fees and costs, arising out of or in any way connected with your access to or use of the Site or your violation of these Terms.

## **6. Governing Law**

These Terms shall be governed by and construed in accordance with the laws of South Africa, without regard to its conflict of law principles. You agree to submit to the exclusive jurisdiction of the courts located in South Africa to resolve any dispute arising out of or relating to these Terms or the Site.

## **7. Changes to These Terms**

We reserve the right to modify these Terms at any time. Any changes will be effective immediately upon posting on the Site. Your continued use of the Site following the posting of revised Terms means that you accept and agree to the changes.

## **8. Contact Us**

If you have any questions or concerns about these Terms, please contact us at [Contact Information].

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By using our Site, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.