

WEBSITE DISCLAIMER

Terms governing use of EPW's website and general information

Legal entity	Ekkerd Private Wealth (Pty) Ltd
Registration	2025/593128/07
FSP licence	55438
Contact	office@ekkerdprivatewealth.co.za 044 873 3105

1. Purpose and acceptance

This website is operated by Ekkerd Private Wealth (Pty) Ltd ("EPW"). By accessing or using it, you acknowledge this disclaimer. If you do not agree, you should stop using the website.

2. General information - not personal advice

Website content is provided for general information and educational purposes only. It is not financial, investment, legal, tax, accounting, estate-planning or other professional advice, and it does not take account of any person's objectives, circumstances, needs, risk profile or time horizon.

No website content constitutes a recommendation, offer, solicitation, guarantee or invitation to buy, sell, switch or hold any financial product. Advice is provided only after EPW has completed its applicable advice, disclosure and client-engagement processes.

3. Investment risk and performance

- The value of investments can rise or fall, and capital may be lost.
- Past performance is not a reliable indicator of future performance.
- Projections, illustrations and examples are not guarantees and may be affected by fees, tax, inflation, market movements and assumptions.
- Product terms, official disclosures and provider documents prevail over summaries on this website.

4. Accuracy and availability

EPW takes reasonable care when preparing website content but does not warrant that it is complete, current, error-free or suitable for a particular purpose. Content may be changed or withdrawn without notice. Users should verify material information with EPW or the relevant product supplier before acting.

5. Calculators and tools

Calculators and interactive tools are illustrative only. Their results depend on the data and assumptions entered and may exclude fees, taxes, product rules or market changes. They do not replace a financial needs analysis or personalised advice.

6. Third-party material and links

Links to third-party websites are provided for convenience. EPW does not control or endorse third-party content, security, availability, privacy practices or products and is not responsible for loss arising from their use. Third-party terms apply when leaving EPW's website.

7. Intellectual property

Unless stated otherwise, website content, branding, layout and original materials belong to EPW or are used under licence. Content may be viewed and downloaded for personal, non-commercial use. It may not be republished, altered, distributed or commercially exploited without prior written permission.

8. Security and prohibited use

- Do not introduce malicious code, attempt unauthorised access, scrape the website unlawfully or interfere with its operation.
- Electronic communications are not guaranteed to be secure or free from interception.
- Follow EPW's Cyber Fraud Warning before acting on payment or banking-detail instructions.

9. Limitation of liability

To the fullest extent permitted by law, EPW and its directors, representatives, employees and service providers will not be liable for indirect, incidental, special or consequential loss arising from use of, inability to use, or reasonable reliance on this website. Nothing in this disclaimer excludes liability that cannot lawfully be excluded, or limits rights under applicable financial-sector or consumer-protection law.

10. Electronic communications

A message sent through the website or by email is not treated as a binding instruction, acceptance or transaction until EPW has acknowledged and verified it through its required process. EPW does not accept instructions to change bank details solely by email.

11. Privacy and cookies

Processing of personal information is governed by EPW's POPIA Privacy Policy and Cookie Policy. Website use may generate technical information as described in those documents.

12. Governing law and changes

South African law governs this disclaimer. EPW may update it when its services, website or legal obligations change. The effective date above identifies the current version.

13. Contact

Item	Details
Website	www.ekkerdprivatewealth.co.za
Email	office@ekkerdprivatewealth.co.za
Telephone	044 873 3105
Physical address	Church Corner Building, 2 Kerk Street, Bo-Dorp, George, 6529