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# Website Disclaimer

Paladin Investment Management (Pty) Ltd  
FSP Number 54625

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## 1. Application

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- 1.1 This disclaimer applies to the website at <https://paladin.africa> (the “Site”) and to all information, materials and content made available on it.
- 1.2 The Site is operated by Paladin Investment Management (Pty) Ltd (“Paladin”), an authorised financial services provider (FSP 54625), which forms part of the Paladin Africa group of companies.
- 1.3 By accessing or using the Site, you acknowledge that you have read, understood and accepted this disclaimer.

## 2. No Advice

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- 2.1 The information contained herein should not be construed as advice as defined in the FAIS Act, nor does it constitute a solicitation, invitation, or investment recommendation. Investors should take cognisance of the fact that there are risks involved when buying, selling, or investing in any financial product. Given that the value of investments will fluctuate over time and that past returns may not be indicative of future returns, an investor should seek independent professional financial, legal and tax advice relevant to their individual circumstances before making any investment decision. The validity and accuracy of any illustrations, forecasts or hypothetical data are not guaranteed and are only provided for illustrative purposes.

## 3. External Links

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- 3.1 Links to external websites are provided for convenience only.
- 3.2 Reasonable steps are taken to ensure that the information complies with the applicable code of conduct.
- 3.3 Paladin cannot accept responsibility for information contained on external sites.
- 3.4 Paladin does not endorse the information, advice, or recommendations contained therein.

## 4. Accuracy of Information

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- 4.1 While reasonable care is taken to ensure that the information on the Site is accurate and current at the time of publication, no warranty is given as to its completeness, accuracy or reliability. The information may be amended or updated at any time without notice.

## 5. Contact

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