



Website Terms & Conditions

Paladin Investment Management (Pty) Ltd

FSP Number 54625

Last updated: 1 July 2026

Welcome to the website of Paladin Investment Management (Pty) Ltd (“Paladin”, “we”, “us”, “our”), which forms part of the Paladin Africa group of companies. By accessing and using this website (<https://paladin.africa>, the “Site”), you agree to these Terms & Conditions (“Terms”), read together with our Website Disclaimer. If you do not agree, please do not use the Site.

1. Definitions

- 1.1 “User” / “you”: the person accessing or using the Site.
- 1.2 “Personal Information”: information as defined in the Protection of Personal Information Act, 2013 (“POPIA”), including names, contact details, identity numbers, email addresses, and any other data that can identify a person.
- 1.3 “Content”: text, graphics, images, documents, downloads, or other material made available on the Site.

2. Use of the Site

- 2.1 Eligibility: You confirm that you have the legal capacity to enter into binding agreements, or that you act with appropriate authority.
- 2.2 Lawful use: You agree to use the Site only for lawful purposes and in accordance with these Terms. You may not violate any applicable law or regulation; transmit malicious code, spam, or unlawful content; or infringe the intellectual property rights of Paladin or any third party.
- 2.3 Accuracy of information: If you submit any information through the Site, you warrant that it is true, accurate, current and complete.

3. Intellectual Property

- 3.1 All Content on the Site — including trademarks, logos, the “Capital with Purpose” mark, graphics, text, designs and layouts — is owned by Paladin or its licensors and is protected by South African and international law.
- 3.2 You may view, download and print Content for personal, non-commercial use only. Any other use, reproduction, modification or distribution requires our prior written consent.

4. Privacy & Data Protection (POPIA)

- 4.1 We process Personal Information in accordance with POPIA and our POPIA Policy.
- 4.2 Purpose: to respond to enquiries; to operate, provide and improve the Site; and to comply with our legal obligations.
- 4.3 Lawful basis: consent, performance of a contract, legitimate interests, or compliance with law, as applicable.
- 4.4 Data minimisation and retention: we collect only the information necessary for the stated purposes and retain it only as long as required by those purposes or by law.
- 4.5 Security: we implement reasonable technical and organisational measures to protect Personal Information against loss, misuse and unauthorised access.

- 4.6 Your rights: subject to POPIA, you may request access to, correction or deletion of your Personal Information; object to certain processing; withdraw consent where processing is based on consent; and lodge a complaint with the Information Regulator.

5. Disclaimers

- 5.1 The Site and all Content are provided on an “as is” and “as available” basis, without warranties of any kind, whether express or implied.
- 5.2 Nothing on the Site constitutes advice as defined in the FAIS Act, nor an offer, solicitation or recommendation. Please refer to our Website Disclaimer for the full risk and advice disclaimer.

6. Limitation of Liability

- 6.1 To the maximum extent permitted by law, Paladin will not be liable for any indirect, incidental, special or consequential loss, or for any loss of profits, data or business, arising out of or in connection with your use of the Site or these Terms. Nothing in these Terms excludes or limits liability that cannot be excluded or limited under applicable law.

7. Third-Party Links

- 7.1 The Site may contain links to third-party websites. These links are provided for convenience only. We have no control over, and accept no responsibility for, the content, policies or practices of any third-party sites. Your use of third-party sites is at your own risk.

8. Changes to the Site or Terms

- 8.1 We may update, suspend or discontinue the Site, or any part of it, at any time. We may also revise these Terms from time to time. The revised Terms will be posted on the Site with an updated “Last updated” date, and continued use of the Site after changes are posted constitutes acceptance of the updated Terms.

9. Governing Law & Jurisdiction

- 9.1 These Terms are governed by the laws of the Republic of South Africa, including POPIA and other applicable legislation. You consent to the non-exclusive jurisdiction of the South African courts in respect of any dispute arising out of or in connection with these Terms.

10. Severability & Waiver

- 10.1 If any provision of these Terms is found to be invalid or unenforceable, that provision will be severed and the remaining provisions will continue in full force and effect. No failure

or delay by Paladin in exercising any right or provision under these Terms constitutes a waiver of that right or provision.

11. Contact Information

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