



SCT FINANCIAL SERVICES

Professional Financial Solutions

TERMS OF SERVICE

SCT Financial Services (Pty) Ltd

Registration Number: **2013/180998/07**

Effective Date: 1 March 2026

1. Acceptance of Terms

These Terms of Service govern access to and use of the services, website, and digital platforms operated by SCT Financial Services (Pty) Ltd ("SCT", "we", "our", or "us").

By accessing or using our services, you agree to be bound by these Terms.

2. Services

SCT provides financial services, financial advisory services, intermediary services, financing-related services, and any other services lawfully offered by the company.

All services remain subject to applicable South African legislation and regulatory requirements.

3. Eligibility

You must be at least 18 years old and legally capable of entering into binding agreements to use our services.

4. Accuracy of Information

You warrant that all information supplied to SCT is accurate, complete, and up to date.

SCT shall not be liable for losses arising from inaccurate or incomplete information provided by you.



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5. Client Responsibilities

You agree to:

- Provide accurate information;
- Maintain confidentiality of login credentials;
- Notify us of unauthorised access;
- Comply with all applicable laws;
- Use our services lawfully and responsibly.

6. Financial Information Disclaimer

Information provided through our website or communications is for general informational purposes unless expressly stated otherwise.

Nothing on the website constitutes financial, investment, legal, tax, or professional advice unless specifically agreed in writing.

Clients should obtain professional advice before making financial decisions.

7. Fees and Charges

Fees applicable to services will be disclosed separately through quotations, service agreements, mandates, or fee schedules.

You agree to pay all applicable fees when due.

8. Intellectual Property

All website content, trademarks, logos, documents, software, and materials remain the property of SCT or its licensors.

No content may be copied, reproduced, distributed, or modified without prior written consent.



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9. Prohibited Use

You may not:

- Use the website unlawfully;
- Attempt to gain unauthorised access to systems;
- Introduce malware or malicious code;
- Interfere with website functionality;
- Use the website in a manner that infringes third-party rights.

10. Limitation of Liability

To the fullest extent permitted by law:

- SCT shall not be liable for indirect, consequential, incidental, or special damages;
- SCT does not guarantee uninterrupted website availability;
- SCT shall not be liable for losses resulting from third-party systems beyond our control.

Nothing in these Terms excludes liability that cannot legally be excluded under South African law.

11. Indemnity

You agree to indemnify and hold SCT harmless against claims, losses, damages, liabilities, and expenses arising from:

- Your breach of these Terms;
- Unlawful use of our services;
- Violation of applicable laws.



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12. Third-Party Links

Our website may contain links to third-party websites.

SCT is not responsible for the content, security, or privacy practices of such websites.

13. Privacy

Your use of our services is also governed by our Privacy Policy.

14. Suspension and Termination

SCT may suspend or terminate access to services where:

- These Terms are breached;
- Fraud or unlawful conduct is suspected;
- Required by law or regulation.

15. Governing Law

These Terms shall be governed by and interpreted in accordance with the laws of the Republic of South Africa.

16. Dispute Resolution

The parties shall first attempt to resolve disputes amicably.

Failing resolution, disputes may be referred to mediation or a court of competent jurisdiction in South Africa.

17. Amendments

SCT may amend these Terms from time to time.

Updated Terms will become effective upon publication on our website.



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18. Contact Details

SCT Financial Services (Pty) Ltd

Registration Number: 2013/180998/07

Address: 53 Pelican Street St Helena Bay 7390

Email: info@sctfinserv.co.za

Telephone: 0727619463