

TERMS AND CONDITIONS

Date Last Revised: April 2015

Welcome to <http://www.6cents.co.za/> (herein referred to as the "Site") owned and operated by Summit Financial Partners (Pty) Ltd. (herein after referred to as "6Cents"). You should read these Terms of Use and the accompanying Privacy Policy carefully before using this Website or submitting any personal information or participating in any chat room, newsgroup, bulletin board, mailing list, transaction or any other online forum of 6Cents. If you do not agree to these Terms of Use and/or the Privacy Policy do not use this Site.

This Agreement sets forth the terms and conditions that apply to your access and use of 6Cents. By using the products and services offered through the Site you agree to be bound by and comply with the terms and conditions of this Agreement, including the "[Privacy and Security Policy](#)" and any documents that are referred to in some of its clauses as they may be amended from time to time in the future (see "Modifications" below). 6Cents reserves the right to make changes to this site and these disclaimers, terms and conditions at any time.

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1. Accepting the Terms

By using the information, tools, features and functionality located on the Site (together the "Service"), you agree to be bound by this Agreement, whether you are a "Visitor" (which means that you simply browse the Site or you are a "Member" (which means that you have registered with <http://www.6cents.co.za/>)). The term "you" or "user" refers to a Visitor or a Member. The term "we" or "us" refer to Summit Financial Partners (Pty) Ltd. If you wish to become a Member, communicate with other Members and make use of the Service, you must read this Agreement and indicate your acceptance during the Registration process. You may not use the Service and you may not accept this Agreement if you are a South African citizen under the age of 18 or a citizen of another country and have not reached a legal age to form a binding contract with us. If you accept this Agreement, you represent that you have the capacity to be bound by it or if you are acting on behalf of a company or entity that you have the authority to bind such entity. Before you continue, you should print or save a local copy of this Agreement for your records.

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2. Privacy and your Personal Information

For information about our data protection practices, please read the Privacy and Security Policy http://www.6cents.co.za/privacy_policy, which is hereby incorporated into this Agreement. This policy explains how your personal information is treated when you access the Site and use the Service. The policy may be updated from time to time at our discretion. Changes will be effective upon posting to the site.

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3. Description of the Service

3.1. The Service is a personal finance information management service that:

- 3.1.1. allows Members to consolidate and track their financial information on <http://www.6cents.co.za/>. By uploading your bank statements and relevant requested information our services automatically generates a budget and provide you as registered user with the generated budget. Based on such information, the Service may also present information relating to third party products or services from Summit Financial Partners (Pty) Ltd.
- 3.1.2. assist Members in the drafting of a will that is automatically created from the information uploaded online by the Member. The function is designed to ensure a valid will is

- created in accordance with necessary laws and legislation together with best practice estate planning.
- 3.1.3. offers Members assistance in completing and filing of tax returns through an online information adding function.
 - 3.1.4. offers Members assistance with Debt Relief by completing a spending plan, assist with making voluntary arrangements with credit providers or Debt Counselling in terms of the relevant laws and legislation.
 - 3.1.5. offers Members assistance with accessing their credit report via Compuscan or XDS and to audit any relevant unscrupulous credit providers that may be found on the credit record. By ticking the permission to access your credit record details tick box on the 6cents website, you give Summit Financial Partners (Pty) Ltd and Compuscan or XDS full access and permission to access your credit record. By accepting 6cents terms and conditions you hereby also accept the terms and conditions of Compuscan and XDS.
- 3.2. The Service is provided to you as per our pricing details found on our website at www.6cents.co.za/pricing. No service will be provided without full payment, unless the service is free of charge. Should you sign up as part of a monthly subscription and make payment per month, you will be bound to subscribe for a term of 12 months. Should you sign up on a subscription basis and cancel after specific services has been provided, Summit Financial Partners (Pty) will be entitled at our discretion to claim the once off-fee available to those specific products or services.

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4. Account Information from Third Party Sites

With the Service, Members may direct 6Cents to retrieve their own information maintained online by third-party financial institutions with which they have customer relationships, maintain accounts or engage in financial transactions ("Account Information"). We make no effort to review the Account Information for any purpose, including but not limited to accuracy, legality or non-infringement. We are not responsible for the products and services offered by or on third-party sites. We cannot always foresee or anticipate technical or other difficulties which may result in failure to obtain data or loss of data, personalisation settings or other service interruptions. We cannot assume responsibility for the timeliness, accuracy, deletion, non-delivery or failure to store any user data, communications or personalisation settings. For example, when displayed through the Service, Account Information is only as fresh as the time shown, which reflects when the information is obtained from such sites. Such information may be more up-to-date when obtained directly from the

relevant sites. You can refresh your Account Information through the Service, in the manner prescribed in the associated instructions.

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5. Offers and Third-Party Links

Some parts of the Service are supported by sponsored links from advertisers and display our Offers that may be custom matched to you based on information stored in the Service, queries made through the Service or other information. We will always disclose when a particular Offer is sponsored. In connection with our Offers, the Service will provide links to other web sites belonging to our advertisers and other third parties. We do not endorse, warrant or guarantee, express or implied, the products or services available through our Offers (or any other third-party products or services advertised on or linked from our site), whether or not sponsored, and we are not an agent or broker or otherwise responsible for the activities or policies of those web sites. We furthermore do not guarantee that any loan, investment, plan or other service terms, rates or rewards offered by any particular advertiser or other third party on the Site are actually the terms that may be offered to you if you pursue the offer or that they are the best terms or lowest rates available in the market. We may include links to third party Web server(s) or sites and will not be responsible for content on third party`s site whether contents constitute defamation, copyright infringement, privacy infringement or cause any other damage to a user(s).

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6. Your Registration Information

You agree and understand that you are responsible for maintaining the confidentiality of your password which, together with your Login ID e-mail address, allows you to access the Service. That Login ID and password, together with any mobile number or other contact information you provide form your "Registration Information." By providing us with your e-mail address, you agree to receive all required notices electronically, to that e-mail address. It is your responsibility to update or change that address, as appropriate. Notices will be provided in HTML (or, if your system does not support HTML, in plain-text) in the text of the e-mail or through a link to the appropriate page on our site, accessible through any standard, commercially available internet browser. If you become aware of any unauthorised use of your Registration Information, you agree to notify us immediately at the email address admin@6cents.co.za

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7. Your Use of the Service

Your right to access and use the Site and the Service is personal to you and is not transferable by you to any other person or entity. You are only entitled to access and use the Site for lawful purposes. Accurate records enable us to provide the Service to you. You must provide true, accurate, current and complete information about your accounts maintained at other web sites, as requested in our "add account" setup forms, and you may not misrepresent your Registration Information. In order for the Service to function effectively, you must also keep your Registration Information up to date and accurate. If you do not do this, the accuracy and effectiveness of the Service to you will be affected. Your access and use of the Site may be interrupted from time to time for any of several reasons, including, without limitation, the malfunction of equipment, periodic updating, maintenance or repair of the site or other actions that we, in our sole discretion, may elect to take.

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8. Online and Mobile Alerts

We may from time to time provide automatic alerts and voluntary account-related alerts. Automatic alerts may be sent to you following certain changes made online to your account, such as a change in your Registration Information. Voluntary account alerts may be turned on by default as part of the Service. They may then be customized, deactivated or reactivated by you. These alerts allow you to choose alert messages for your accounts. We may add new alerts from time to time, or cease to provide certain alerts at any time upon its sole discretion. Each alert has different options available, and you may be asked to select from among these options upon activation of your alerts service. Electronic alerts will be sent to the email address you have provided as your primary email address for the Site. If your email address or your mobile device's email address changes, you are responsible for informing us of that change. You can also choose to have alerts sent to a mobile device that accepts text messages. Changes to your email address or mobile number will apply to all of your alerts. Because alerts are not encrypted, we will never include your passcode. However, alerts may include your <http://www.6cents.co.za/> Login ID and some information about your accounts. Anyone with access to your email will be able to view the content of these alerts. At any time you may disable future alerts.

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9. Rights You Grant to Us

By submitting information, data, passwords, usernames, PINs, other log-in information, materials and other content to us through the Service, you are licensing that content to us solely for the purpose of providing the Service. We may use and store the content, but only to provide the Service to you. By submitting this content to us, you represent that you are entitled to submit it to us for use for this purpose, without any obligation on us to pay any fees or other limitations. By using the Service, you expressly authorize us to access your Account Information maintained by identified third parties, on your behalf as your agent. When you use the "Add Accounts" feature of the Service, you will be directly connected to the website for the third party you have identified. We will submit information including usernames and passwords that you provide to log you into the site. You hereby authorize and permit us to use and store information submitted by you to the Service (such as account passwords and user names) to accomplish the foregoing and to configure the Service so that it is compatible with the third party sites for which you submit your information. YOU ACKNOWLEDGE AND AGREE THAT WHEN WE ARE ACCESSING AND RETRIEVING ACCOUNT INFORMATION FROM THIRD PARTY SITES, WE ARE ACTING AS YOUR AGENT, AND NOT AS THE AGENT OF OR ON BEHALF OF THE THIRD PARTY. You understand and agree that the Service is not sponsored or endorsed by any third parties accessible through the Service.

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10. Intellectual Property Rights

- 10.1. All contents of <http://www.6cents.co.za/> and included on this web site, such as text, graphics, logos, button icons, images, audio clips, photographs, editorial content, notices, databases and software (including source code) is the property of Engine Cents Innovations partners with Summit Financial Partners (Pty) Ltd and protected from infringement by South African and international legislation and treaties.
- 10.2. Furthermore, the compilation which means the collection and/or arrangement of all content on this web site is the exclusive property of Engine Cents partners with Summit Financial Partners (Pty) and protected by South African and international copyright law, trademark and other laws. The contents of the site belong or are licensed to Engine Cents Innovations partners with Summit Financial Partners (Pty) Ltd or its software or content suppliers.
- 10.3. Engine Cents Innovations partners with Summit Financial Partners (Pty) Ltd grants you the right to view and use the site subject to these terms. You may download or print a

copy of information provided on the site for your personal, internal and non-commercial use only and subject to such rights afforded to you, all other rights to intellectual property on this site are expressly reserved.

- 10.4. Any copying, reproducing, republishing, uploading, modifying, transmission, distribution, reprint or electronic reproduction of any content from the site in whole or in part for any other purpose is expressly prohibited without our prior written consent and could result in legal liability and/or criminal sanction. You are expressly prohibited from incorporating any of the material from this website in any other work, publication or website of your own or belonging to another.
- 10.5. All moral rights of 6Cents and its employees or agents are strictly reserved.

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11. Access and Interference

11.1. You agree that you will not:

- Use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor the site or any portion of the site, without our express written consent, which may be withheld in our sole discretion;
- Use or attempt to use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search the site, other than the search engines and search agents available through the Service and other than generally available third-party web browsers (such as Microsoft Explorer);
- Post or transmit any file which contains viruses, worms, Trojan horses or any other contaminating or destructive features, or that otherwise interfere with the proper working of the site or the Service; or
- Attempt to decipher, decompile, disassemble, or reverse-engineer any of the software comprising or in any way making up a part of the site or the Service.

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12. Rules for Posting and indemnification

As part of the Service, Members are allowed to post content on bulletin boards, blogs and at various other publicly available

locations on the Site. These forums may be hosted by us or by one of our third party service providers on our behalf. You agree in posting content to follow certain rules.

- You are responsible for all content you submit to the Site.
- By submitting content to us, you represent that you have all necessary rights and hereby grant us a perpetual, worldwide, non-exclusive, royalty-free, sublicenseable and transferable license to use, reproduce, distribute, prepare derivative works of, modify, display, and perform all or any portion of the content in connection with the Site and our business, including without limitation for promoting and redistributing part or all of the site (and derivative works thereof) in any media formats and through any media channels. You also hereby grant each User a non-exclusive license to access your posted content through the Site, and to use, reproduce, distribute, prepare derivative works of, display and perform such content as permitted through the functionality of the Site and under this Agreement.
- You may not post or transmit any message which is libelous or defamatory, or which discloses private or personal matters concerning any person. You may not post or transmit any message, data, image or program that is indecent, obscene, pornographic, harassing, threatening, abusive, hateful, racially or ethnically offensive; that encourages conduct that would be considered a criminal offense, give rise to civil liability or violate any law; or that is otherwise inappropriate.
- You may not post or transmit any message, data, image or program that would violate the property rights of others, including unauthorized copyrighted text, images or programs, trade secrets or other confidential proprietary information, and trademarks or service marks used in an infringing fashion.
- You may not interfere with other Users' use of the Service, including, without limitation, disrupting the normal flow of dialogue in an interactive area of the Site, deleting or revising any content posted by another person or entity, or taking any action that imposes a disproportionate burden on the Service infrastructure or that negatively affects the availability of the Service to others.
- Except where expressly permitted, you may not post or transmit charity requests; petitions for signatures; franchises, distributorship, sales representative agency arrangements, or other business opportunities (including offers of employment or contracting arrangements); club memberships; chain letters; or letters relating to pyramid schemes. You may not post or transmit any advertising, promotional materials or any

other solicitation of other users to use goods or services except in those areas (e.g., a classified bulletin board) that are designated for such purpose.

- You agree that any employment or other relationship you form or attempt to form with an employer, employee, or contractor whom you contact through areas of the Site that may be designated for that purpose is between you and that employer, employee, or contractor alone, and not with us.
- You may not copy or use personal identifying or business contact information about other Users without their permission. Unsolicited e-mails, mailings, telephone calls, or other communications to individuals or companies whose contact details you obtain through the Service are prohibited.
- You agree that we may use any feedback, suggestions, or ideas you post in any way, including in future modifications of the Service, other products or services, advertising or marketing materials. You grant us a perpetual, worldwide, fully transferable, sublicensable, non-revocable, fully paid-up, royalty free license to use the feedback you provide to us in any way.
- You acknowledge that We may use third party service providers, to help us provide, host and operate the "any ideas,(name of our chat group page)" area of the Service. You agree that if you choose to participate in, or post content to, any chat group area of the Service such as by posting a new topic, following a topic or replying to an existing topic, then you agree to also comply with such Terms of Use in addition to the terms of this Agreement.
- You acknowledge that We exercise control over the publishing of comments on the chat group page and/or bulletin boards and therefore that the choice will be Ours and Ours alone whether or not your comments will be posted on the relevant sites.
- You agree that We can at any time remove any material or comments posted by yourself from the <http://www.6cents.co.za/> page and that by removing, eliminating or deleting such comments or material, We will not be liable for any possible claims of infringement, affecting or breaching of any users` right to freedom of speech and/or expression.
- You acknowledge that We endeavor to remove any unwanted material, comments and publications once We have been notified in writing that such material, comments, publications and postings is unwanted and harmful to yourself and/or another user within an expeditious time.

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13. Disclaimer of Representations and Warranties

- 13.1. THE CONTENT AND ALL SERVICES AND PRODUCTS ASSOCIATED WITH <http://www.6cents.co.za/> OR PROVIDED THROUGH THE SERVICE (WHETHER OR NOT SPONSORED) ARE PROVIDED TO YOU ON AN "AS-IS" AND "AS AVAILABLE" BASIS.
- 13.2. WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE CONTENT OR OPERATION OF <http://www.6cents.co.za/> OR OF THE SERVICE.
- 13.3. YOU EXPRESSLY AGREE THAT YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK.
- 13.4. WE FURTHERMORE MAKE NO REPRESENTATIONS, WARRANTIES OR GUARANTEES, EXPRESS OR IMPLIED, REGARDING THE ACCURACY, RELIABILITY OR COMPLETENESS OF THE CONTENT ON <http://www.6cents.co.za/> OR OF THE SERVICE (WHETHER OR NOT SPONSORED), AND EXPRESSLY DISCLAIMS ANY WARRANTIES OF NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE.
- 13.5. WE MAKE NO REPRESENTATION, WARRANTY OR GUARANTEE THAT THE CONTENT THAT MAY BE AVAILABLE THROUGH THE SERVICE IS FREE OF INFECTION FROM ANY VIRUSES OR OTHER CODE OR COMPUTER PROGRAMMING ROUTINES THAT CONTAIN CONTAMINATING OR DESTRUCTIVE PROPERTIES OR THAT ARE INTENDED TO DAMAGE, SURREPTITOUSLY INTERCEPT OR EXPROPRIATE ANY SYSTEM, DATA OR PERSONAL INFORMATION.
- 13.6. NO AGREEMENT SHALL BE CONCLUDED BY SENDING A DATA MESSAGE TO US, FOR A VALID AGREEMENT TO COME INTO EFFECT, AN ACCEPTANCE OF AN OFFER FROM US IS REQUIRED.
- 13.7. NO INFORMATION OR DATA ON THIS SITE IS AN OFFER TO DO BUSINESS AND MERELY AN INVITATION TO DO BUSINESS.
- 13.8. AN E-MAIL MESSAGE SHALL NOT BE DEEMED TO HAVE BEEN RECEIVED BY US UNTIL THE COMPLETE DATA MESSAGE ENTERS OUR MAIL SERVER AND IS CAPABLE OF BEING PROCESSED BY THE ADDRESSEE.
- 13.9. ANY INFORMATION, IDEAS OR OPINIONS EXPRESSED ON THIS SITED SHOULD NOT BE REGARDED AS PROFESSIONAL ADVICE UNLESS THE CONTRARY IS EXPRESSLY INDICATED.

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14. Not a Financial Planner, Estate Planner, Broker or Tax Advisor

NEITHER SUMMIT FINANCIAL PARTNERS (PTY) LTD NOR THE SERVICE IS INTENDED TO PROVIDE LEGAL, TAX, ESTATE PLANNING OR FINANCIAL ADVICE. SUMMIT IS NOT A FINANCIAL PLANNER, ESTATE PLANNER, BROKER OR TAX ADVISOR. The Service is intended only to assist you in your financial organisation and decision-making and is broad in scope. Your personal financial situation is unique, and any information and advice obtained through the Service may not be appropriate for your situation. Accordingly, before making any final decisions or implementing any financial strategy, you should consider obtaining additional information and advice from your accountant or other financial advisers who are fully aware of your individual circumstances.

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15. Alert Disclaimer

You understand and agree that any alerts provided to you through the Service may be delayed or prevented by a variety of factors. We do our best to provide alerts in a timely manner with accurate information. However, we neither guarantee the delivery nor the accuracy of the content of any alert. You also agree that we will not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you or any third party in reliance on an alert.

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16. Limitations on Summit's Liability

16.1. IN NO EVENT SHALL SUMMIT AND ITS SUPPLIERS BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY THIRD PARTY, WHETHER IN CONTRACT, WARRANTY, DELICT (INCLUDING NEGLIGENCE) OR OTHERWISE, FOR ANY INDIRECT, DIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, LIQUIDATED OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFIT, REVENUE OR BUSINESS, ARISING IN WHOLE OR IN PART FROM YOUR ACCESS TO <http://www.6cents.co.za/>, OR YOUR USE OF THE SERVICE OR THIS AGREEMENT, EVEN IF SUMMIT FINANCIAL PARTNERS (PTY) Ltd HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

16.2. NEITHER SUMMIT NOR ANY PERSON ACTING FOR SUMMIT WILL BE LIABLE FOR ANY DAMAGE OR LOSS THAT YOU MAY SUFFER AS A RESULT OF ANY PERSON GAINING

UNAUTHORISED ACCESS TO ANY INFORMATION OR DATA UNLESS SUCH DAMAGE OR LOSS IS OCCASSIONED BY THE WILFUL MISCONDUCT OR GROSS NEGLIGENCE OF SUMMIT.

16.3. NEITHER SUMMIT NOR ANY PERSON ACTING FOR SUMMIT WILL BE LIABLE FOR ANY DAMAGE OR LOSS THAT YOU MAY SUFFER AS A RESULT OF ANY DELAY, FAILURE OR MALFUNCTION OF THE SERVICE OR THE MOBILE APPLICATION SYNCHRONISED THE SERVICE OR ANY OTHER DEVICE.

16.4. SINCE SUMMIT HAS NO CONTROL OVER THE INFORMATION AND VARIABLES ENTERED BY THE USER, BUDGETS, WILLS AND OTHER SERVICES GENERATED BY THE SYSTEM WILL NOT BE BINDING ON SUMMIT.

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17. Your Indemnification of us

You shall defend, indemnify and hold harmless Summit and its officers, directors, shareholders, and employees, from and against all claims and expenses, including but not limited to attorneys fees, in whole or in part arising out of or attributable to any breach of this Agreement by you.

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18. Ending your relationship with us

This Agreement will continue to apply until terminated by either you or ourselves as set out below. If you want to terminate your legal agreement with us, you may do so by closing your account in writing and forwarded to admin@6cents.co.za.

We may at any time, terminate its legal agreement with you:

- if you have breached any provision of this Agreement (or have acted in a manner which clearly shows that you do not intend to, or are unable to comply with the provisions of this Agreement);
- if We in our sole discretion believe we are required to do so by law (for example, where the provision of the Service to you is, or becomes, unlawful); or
- immediately upon notice, to the e-mail address provided by you as part of your Registration Information.

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19. Modifications

We may modify this Agreement from time to time. Any and all changes to this Agreement will be posted on the <http://www.6cents.co.za/> site. In addition, the Agreement will always indicate the date it was last revised. You are deemed to accept and agree to be bound by any changes to the Agreement when you use the Service after those changes are posted.

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20. Governing and Applicable Law

This Agreement, and your relationship with us under this Agreement, shall be governed by and construed in accordance with the laws of the Republic of South Africa without giving effect to the principles of conflicts of laws. You hereby consent to the exclusive jurisdiction of the High Court of the Republic of South Africa (South Gauteng High Court) in respect of any dispute arising in connection of this site <http://www.6cents.co.za/> or arising from this agreement with Engine Cents Innovations partners with Summit Financial Partners (Pty) Ltd or its officers, directors, employees, agents or affiliates. You understand that, in return for agreement to this provision, Engine Cents Innovations partners with Summit Financial Partners (Pty) Ltd is able to offer the Service at the terms designated, without charge to you, and that your assent to this provision is an indispensable consideration to this Agreement.

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21. Miscellaneous

If any portion of this Agreement is deemed unlawful, void or unenforceable by any arbitrator or court of competent jurisdiction, this Agreement as a whole shall not be deemed unlawful, void or unenforceable, but only that portion of this Agreement that is unlawful, void or unenforceable shall be stricken from this Agreement. You agree that if we do not exercise or enforce any legal right or remedy which is contained in the Agreement (or which We have the benefit of under any applicable law), this will not be taken to be a formal waiver of our rights and that those rights or remedies will still be available to us. All covenants, agreements, representations and warranties made in this Agreement shall survive your acceptance of this Agreement and the termination of this Agreement. This Agreement represents the entire understanding and agreement between you and Engine Cents Innovations partners with Summit Financial Partners (Pty) Ltd

regarding the subject matter of the same, and supersedes all other previous agreements.

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