**Terms of Use**

**Last updated**: 2026/01/05

**1. Acceptance of Terms**

By accessing or using our website at https://www.aginvest.co.za/ (the "Website"), you agree to these Terms of Use and our Privacy Policy. If you do not agree, you must stop using the Website immediately.

**2. Changes to Terms**

We may revise these Terms from time to time. The "Last updated" date will indicate when. Continued use of the Website after changes means you accept the new Terms.

**3. Use of the Website**

- The Website, its content, and all associated services are provided for your personal, non-commercial use unless explicitly stated otherwise.
- You agree not to misuse the Website, interfere with its operation, or attempt unauthorised access to other systems or data.
- You must comply with all applicable laws when using the Website.

**4. Intellectual Property**

- The content on the Website (texts, graphics, logos, images, videos, data compilations) is owned by AGI or its licensors and is protected by intellectual property laws.
- You may view, download, or print portions of the Website for your own use only.
- You must not reproduce, distribute, modify, create derivative works of, publicly display or otherwise use the content without our written permission.

**5. Links to Third-Party Sites**

The Website may contain links to third-party websites. These links are provided for your convenience. We do not control or endorse these third-party sites and shall not be responsible for their content or practices. Use such links at your own risk.

**6. Disclaimers**

- The Website is provided "as is", without warranties of any kind, express or implied, including but not limited to merchantability, fitness for a particular purpose, or non-infringement.
- While we endeavour to keep the Website accurate and up to date, we make no warranty that the content will be error-free, complete, or continuous.
- We do not warrant that your use of the Website will be uninterrupted or secure.

**7. Limitation of Liability**

To the maximum extent permitted by law:

- AGI, its affiliates, directors, officers, employees, agents and licensors shall not be liable for any indirect, incidental, special, consequential or punitive damages, including but not limited to loss of profits, data or business interruption arising out of or relating to your use of the Website.
- Our total liability for all claims arising out of or relating to the Website shall in no event exceed the amount you paid (if any) for accessing the Website or services, or a nominal amount if none was paid.

**8. Indemnification**

You agree to indemnify, defend and hold harmless AGI and its affiliates, directors, officers, employees, agents and licensors from and against any claims, liabilities, damages, losses, costs or expenses (including legal fees) arising out of or relating to your use of the Website, your violation of these Terms or your violation of any rights of another.

**9. Private or Confidential Information**

Do not send us any confidential or proprietary information unless we have agreed in writing to treat it as confidential. Any data you submit through public channels on the Website may not be confidential.

**10. Governing Law and Jurisdiction**

These Terms are governed by the laws of the Republic of South Africa. Any dispute arising from these Terms or your use of the Website shall be subject to the exclusive jurisdiction of the courts of South Africa.

**11. Severability**

If any provision of these Terms is held to be invalid or unenforceable, that provision will be struck out and the remaining provisions will remain in full force and effect.

**12. Entire Agreement**

These Terms, together with our Privacy Policy and any other documents expressly incorporated by reference, constitute the entire agreement between you and AGI regarding your use of the Website and supersede all prior agreements or understandings.

**13. Contact Information**

If you have any questions about these Terms, contact us at:
**African Growth Investment (Pty) Ltd**
Blys Bridge Boulevard, Building 14, Block C, Ground Floor, Highveld, Centurion, 0157, South Africa
Email: info@aginvest.co.za
Telephone: 012 001 8526