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7. Privacy Policy

7.1 Global & Local is sensitive to the private nature of information you provide to us over the Internet.

7.2 In addition, our web servers may automatically collect website usage information from you when you visit our website. Website usage information informs us about how our visitors and subscribers use and navigate our website, including the number and frequency of users to each webpage, their IP address, and the length of their stays. We may use this information to inter alia enable us to improve your experience on the website; to improve and develop new products, features and services; to provide marketing with aggregate information about our userbase and usage patterns; to allow us to personalise the advertising users see based on their personal characteristics or preferences and for other purposes.

7.3 We reserve the right to contact you at any time regarding any problems or questions as well as to notify you of changes to our Privacy Policy, or to other policies or terms that affect you and your use of the website, and to share your information in order to enforce our policies and terms governing the website.

7.4 If you have any questions, comments, or concerns about our Privacy Policy, you may contact us.

8. Address for Service

8.1 The address for service for all purposes relating to these terms of use including the giving of any notice, the payment of any sum

Global & Local Investment Advisors (PTY) LTD

Registration No. 2006/002605/07

FSP Licence Number 43286

Telephone: +27 11 486 2500

Address: 25 Owl Street, Braamfontein Werf, Johannesburg. 2092

8.2 Global & Local shall be entitled from time to time, by giving notice to you to vary its physical address for service to any other physical address within the Republic of South Africa, and to vary its facsimile address for service to any other facsimile number.

9. General

9.1 These terms of use constitute the sole record of the agreement between you and Global & Local in relation to the subject matter hereof. Neither you nor Global & Local shall be bound by any express tacit or implied representation, warranty, promise or the like not recorded herein. These terms of use supersede and replace all prior commitments, undertakings or representations, whether written or oral, between you and Global & Local in respect of the subject matter hereof. No addition to, variation or agreed cancellation of any provision of these terms of use shall be binding upon either you or Global & Local unless agreed to by Global & Local. No indulgence or extension of time which either you or Global & Local may grant to the other will constitute a waiver of or, whether by estoppel or otherwise, limit any of the existing or future rights of the grantor in terms hereof, save in the event or to the extent that the grantor has signed a written document expressly waiving or limiting such rights.

9.2 Global & Local shall be entitled to cede, assign, and delegate all or any of its rights and obligations in terms of these terms of use to any third party.

9.3 All provisions of these terms of use are, notwithstanding the manner in which they have been grouped together or linked grammatically, severable from each other. Any provision of these terms of use, which is or becomes unenforceable in any jurisdiction, whether due to voidness, invalidity, illegality, unlawfulness or for any reason whatever, shall, in such jurisdiction only and only to the extent that it is so unenforceable, be treated as pro non scripto and the remaining provisions of these terms of use shall remain in full force and effect.

9.4 Should Global & Local be prevented from fulfilling any of its obligations to you as a result of any event of force majeure, then those obligations shall be deemed to have been suspended to the extent that and for as long as Global & Local is so prevented from fulfilling them and your corresponding obligations shall be suspended to the corresponding extent.

In the event that force majeure continues for more than thirty days after it has first occurred then Global & Local shall be entitled (but not obliged) to terminate all of its rights and obligations in terms of or arising out of these terms of use and/or any service by giving notice to you.

An “event of force majeure” shall mean any event or circumstance whatsoever which is not within the reasonable control of the affected party including, without limitation, vis major, casus fortuitus, any act of God, strike, theft, riots, explosion, insurrection or other similar disorder, war (whether declared or not) or military operations, the downtime of any telecommunications line, power failure, international restrictions, any requirement of any international authority, any requirement of any government or other competent local authority, any court order, export control or shortage of transport facilities.

9.5 These terms of use shall be governed by and construed in accordance with the laws of the Republic of South Africa without giving effect to any principles of conflict of law. You hereby consent to exclusive jurisdiction of the High Court of South Africa in respect of any disputes arising in connection with the services referred to herein, or these terms of use or any matter related to or in connection therewith.