

# Website Terms of Use

## Welcome to the Sanlam Investments UK Website

By accessing or using this website, you agree to comply with and be bound by the following terms and conditions of use ("Terms"). These Terms, together with our Privacy Policy and Cookie Policy, govern Sanlam's relationship with you in relation to this website. If you disagree with any part of these Terms, please do not use our website.

This website is operated by Sanlam UK Limited and its subsidiaries, referred to as "Sanlam", "we", "us" or "our" in these Terms. These Terms apply to your use of our website.

By using this website, you confirm that you have read, understood, and accepted these Terms. If you do not agree to these Terms, you must not use our website. We may revise these Terms from time to time by updating this page. You are advised to check this page regularly to ensure you are aware of any changes, as the updated Terms will apply to your use of the website.

Your use of our website is also governed by our Website [Privacy Policy](#) and our [Cookie Policy](#).

## 1. Intellectual Property Rights

The content of the pages of this website is for your general information and use only and may be subject to change without notice. All materials on this website, including but not limited to text, graphics, logos, and software, are owned by or licensed to Sanlam. You are permitted to view, download, and print content from this website for personal, non-commercial use only. Any reproduction, distribution, or transmission of any content is prohibited without prior written consent from Sanlam.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video, or audio sequences separately from the accompanying text. Our status (and that of any identified contributors) as the authors of content on our site must always be acknowledged.

## 2. Use of the Website

You agree to use this website only for lawful purposes and in a manner that does not infringe the rights of, restrict, or inhibit anyone else's use or enjoyment of the website. Prohibited behaviour includes but is not limited to:

- Knowingly introducing viruses, Trojans, worms, or other material which is malicious or technologically harmful.
- Attempting to gain unauthorised access to our site, the server on which our site is stored, or any server, computer, or database connected to our site
- Attacking our site via a denial-of-service attack or a distributed denial-of-service attack.

Failure to comply with these provisions may result in a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and co-operate with those authorities by disclosing your identity to them.

## 3. Third-Party Links

From time to time, this website may include links to third-party websites. These links are provided for your convenience to provide further information. We have no control over the content or availability of those sites. The inclusion of any links does not imply endorsement or approval of the content or services offered on those sites. We accept no responsibility for any loss or damage that may arise from your use of third-party websites.

## 4. Accessibility

Sanlam is committed to ensuring that our website is accessible to all users, including those with disabilities. This

website aims to comply with the Web Content Accessibility Guidelines (WCAG) 2.1. If you encounter any accessibility issues, please contact us so that we can address and resolve them.

## 5. No Offer or Advice

The contents of this website are for information purposes only and do not constitute a request, offer, solicitation, or recommendation to undertake any financial transaction or decision. Nothing on this website should be construed as financial, investment, or professional advice. You should seek independent professional advice before making any financial decisions.

This website and its content are intended for the use of professional clients as defined by the Financial Conduct Authority (FCA). It is not intended for retail clients. Retail clients should seek independent advice from their financial advisers regarding any financial product or service.

This website is intended for residents of the United Kingdom unless otherwise stated. No information or service offered on this website should be considered an offer or solicitation to conduct investment business in any jurisdiction other than the United Kingdom.

## 6. No Warranties or Guarantees

While we have taken reasonable care in compiling the content of this website, we do not guarantee that the information is accurate, complete, or up-to-date. We reserve the right to modify, update, or remove any content on this website at any time without notice.

We do not guarantee that our website, or any content on it, will always be available or uninterrupted. We will not be liable to you if our website is unavailable for any period of time.

We do not warrant that this website, its servers, or any content or materials accessible through this website are free from viruses or other harmful components. It is your responsibility to ensure that your devices and systems are adequately protected.

## 7. Data Security and Data Protection

Sanlam handles personal data in accordance with applicable data protection legislation, including the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, and as set out in our Website Privacy Policy. Please note that the internet is a publicly accessible system, and making personal information available online carries inherent risks. You are responsible for ensuring that any personal data provided is accurate and secure.

## 8. Limitation of Liability

To the fullest extent permitted by law, Sanlam shall not be liable for any direct, indirect, or consequential loss or damage incurred in connection with the use, or inability to use, this website, or any reliance placed on any content displayed on this website, except where such liability arises from gross negligence or wilful misconduct.

Nothing in these Terms excludes or limits our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by law.

## 9. Governing Law and Jurisdiction

These Terms and any dispute arising from or in connection with them or the use of this website shall be governed by and construed in accordance with the laws of England and Wales. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

## 10. Indemnity

You agree to indemnify and hold harmless Sanlam, its affiliates, and their respective officers, directors, employees, and agents from and against any and all claims, liabilities, damages, losses, or expenses, including reasonable legal fees and costs, arising from your use of this website or breach of these Terms.

## 11. Contact Us

If you have any questions about these Terms, please contact us via [this link](#)

## 12. About Sanlam Investments UK

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