

## Terms and Conditions

### Terms and Conditions

Thank you for visiting our website. Before you go any further it is important that you read and understand the conditions under which you will use the site.

### Acceptance

These conditions become effective when you access the site for the first time and constitute a binding agreement between us, Marven Finance, and yourself, which will always prevail. The current version of these conditions will govern our respective rights and obligations each time you access this site.

### Nature of information on the site

All information on this site is only intended to provide you with general information about products, our services, objectives and us. Nothing on this site should be treated as an offer but merely as an invitation to do business with us. We may provide information from time to time on our investment products. Such information may only be estimations and actual events or results may differ. All information is provided "as is" and should not be treated as professional or investment advice of any kind. You should consult your own professional advisors before relying on any information on this site.

### Your privacy and security

Marven Finance respects users' rights to privacy and confidentiality and consequently undertakes not to sell or exchange personal information with any third party outside of Marven Finance for any purpose whatsoever. However, Combined Finance reserves the right to disclose or report personal information in limited circumstances where it is believed in good faith, that disclosure is required under law, to co-operate with regulators or law enforcement authorities, to perform necessary credit checks or collect or report debts owed to Marven Finance, to protect its rights or property, or to disclose information on reasonable request by the unit trust fund in which the investor has invested.

Our commitment to your privacy and security of your personal information is outlined in our privacy and security statement.

### Amendments to these conditions

We may amend these conditions from time to time. By accessing this site you are bound to the version of the conditions published here at the time of any visit to this site. You agree to view the current version each time you access the site.

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We may use the services of other organisations to provide information on the site. We have no control over this information and make no representations or warranties of any nature as to its accuracy, appropriateness or correctness. You agree that such information is provided "as is" and we will not be directly or indirectly liable for any damages that may arise from your reliance on it.

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current.

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Nobody may establish a hyperlink, frame, metatag or similar reference, whether electronically or otherwise (collectively referred to as linking), to this site or any subsidiary pages before receiving our prior written approval, which may be withheld or granted subject to the conditions we specify from time to time.

An application for linking must be submitted to [info@marvenfinance.co.za](mailto:info@marvenfinance.co.za). Once received we will do our best to respond and enter into further discussions with you. If you don't get a written response from us within five business days, consider your request as having been rejected.

Breach of these conditions entitles us to take legal action without prior notice to you and you agree to reimburse the costs associated with such legal action to us on an attorney and own client scale.

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