

Website Terms of Use

Introduction

Please read these Website Terms of Use ("Terms") carefully before using our website. The Terms, together with the documents or policies referred to in them tell you the terms on which you may use our website.

This website is operated by Sanlam UK Limited, referred to as "Sanlam", "we", "us" or "our" in these Terms.

These Website Terms of Use also apply where you access any Online Valuation Facilities (explained further below under the section "Online Valuation Login").

By using this website you accept these Terms.

By using this website you confirm that you have understood and accepted the following terms and conditions of use. If you do not agree to our Terms you must not use our website. We may revise these Terms from time to time by updating this page. You should revisit this page regularly so that you are aware of the current Terms as they will apply to you when you are using our website.

We may also update and change our website from time to time.

Other terms which apply to your use of our website are:

- [**Our Website Privacy Policy**](#);
- [**Our Cookie Policy**](#).

Copyright and trademark law

All elements of this website and its content are protected by copyright law and belong to (or are licensed to) Sanlam UK Limited or such other member of the Sanlam group as Sanlam UK Limited directs. All rights are reserved. The copyrights of third parties are reserved. Changes to this website by unauthorised persons are prohibited.

This website, or any part thereof, may not be copied, transmitted (electronically or otherwise), linked to or used for public or commercial purposes without the prior written consent of Sanlam.

Downloading or copying this website or any part of it does not confer a licence or any right to use any image, trademark, logo or software. Sanlam reserves all rights to all material on this website.

Not an offer

The contents of this website are for information purposes only and are not binding, unless expressly stated otherwise. The contents of this website do not constitute a request or an offer in a legal sense or a recommendation to undertake any financial transaction or decision. You should take professional advice before entering into any financial arrangements.

Our website is intended for the information of residents in the United Kingdom unless otherwise stated. No information provided or service we offer should be taken as an offer or solicitation to conduct investment business in any jurisdiction other than the United Kingdom.

No undertakings or guarantees

Although all reasonable care has been taken in compiling the content of this website, Sanlam cannot offer any undertaking or guarantee, either expressly or implicitly, including liability towards third parties, regarding the website or its contents being correct, complete or up-to-date. Sanlam reserves the right to supplement this website at any

time or to change or delete any information contained or views expressed on this website.

Sanlam reserves the right to suspend or withdraw access to the pages of this website without notice at any time and accepts no responsibility if these pages are not available at any given time. We do not guarantee that our website, or any content on it, will always be available or be uninterrupted. We will not be liable to you if for any reason our site is unavailable at any time for any period.

Sanlam does not warrant and makes no representation that any information or other material accessible through this website is free of virus or other harmful components, and it is your responsibility to ensure that whatever you download from or select for your use from this website is free from these items. You are responsible for configuring your information technology, computer programmes and platform in order to access our website. You should use your own virus protection software.

Sanlam can also offer no undertaking that the information set out in this website is correct or has not been interfered with owing to technical problems (whether transmission errors, technical deficiencies, interruptions, illegal interventions by third parties, or otherwise) or for any other reason.

Under no circumstances will Sanlam be liable for any loss or damage, including but not limited to direct, indirect or consequential loss or damages that result in any way and for any reason from your use of the information and material provided in this website or from access to other material on the internet via web links from this website.

You must not misuse our website by knowingly introducing viruses, Trojans, worms or other material which is malicious or technologically harmful. You must not attempt 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. You must not attack our website via a denial-of-service attack or a distributed denial-of-service attack. We will report any such activity to the relevant law enforcement authorities. In the event of such activity your right to use our website shall cease immediately.

You must not establish a link to our website in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

Acceptable Use

You may use our site only for lawful purposes. You may not use our site:

- In any way that breaches any applicable local, national or international law or regulation.
- In any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect.
- To knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

Data security and data protection

In the case of electronic contact or communication, your data will be transmitted via a publicly accessible network. Data transmissions may cross international borders, even if the sender and recipient are both located in the same country. Even when the individual data packets are encrypted, the names of the sender and recipient may not be. There is no guarantee that any email sent by you will be received by us, or that the contents of any such email will remain private or unaltered during internet transmission. If you have any such concerns, you may prefer to telephone or write to us instead.

Sanlam handles personal data in accordance with applicable data protection legislation in accordance with our Website Privacy Policy referred to above. Please note however that the world wide web is a publicly accessible system. Making personal information (including personal data) voluntarily available on-line is done at your own risk. Such data can be lost during transmission or be accessed by unauthorised parties, and Sanlam cannot accept any responsibility for data security in these circumstances.

Links to other websites/third-party contents

Please note that when you click on any external hyperlink you will leave our site and access the external site(s) at your own risk. Sanlam has no control over the contents of third-party websites linked to this website and does not

accept any liability for their contents or for the products and services they offer.

Jurisdiction

This website is established in the United Kingdom, and is governed by the law of England and Wales. A condition of using this website is that in the event of any dispute or proceeding regarding or arising out of the use of this website, the information contained within it, or any matters raised in this notice, you irrevocably submit to the exclusive jurisdiction of the Courts of England and Wales.

About Sanlam

Sanlam UK Limited is an appointed representative of Sanlam Life & Pensions UK Limited (SLP), Sanlam Financial Services UK Limited (SFS), Sanlam Investments UK Limited (Sanlam Investments) and Sanlam Private Investments (UK) Ltd (SPI). SLP is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. SFS, SPI and Sanlam Investments are authorised and regulated by the Financial Conduct Authority. Sanlam Distribution is a trading name of Sanlam UK Limited.

Sanlam UK Limited is registered in England and Wales, No 6575962. Registered office: 27 Clements Lane, London, EC4N 7AE.

[View the regulatory and legal status of Sanlam and its group companies to which this website relates.](#)

March 2024