

Website Access & Usage Terms & Conditions

Access and Usage Conditions:

- This website and its use are subject to the policies of RISE Priority Limited ("RISE") as may be determined from time to time, and to the laws of the country.
- By accessing the website, the user agrees and confirms that the user has read and understood the terms and conditions of usage of the website and that the user will be bound by these terms and conditions and that the user will access the website and use the information on the website in good faith only.
- The information made available on this website is intended for the user's own information and for illustrative purposes only, insofar as the processing of a Member's claim is concerned.
- RISE has made every effort to ensure the accuracy of the information available on this website. However, due to the complex nature associated with the administration service, RISE is unable to provide any warranty, express or implied, or representation regarding the accuracy and correctness of the information available on the website.
- Specifically, the information provided on the website does not constitute advice as envisaged in the Financial Advisory and Intermediary Services Act ("FAIS"). In this regard, the user is responsible for advising the Member to seek professional financial advice.
- The user accepts that the use of this website is entirely at the user's own risk.
- The user may not, without prior written consent from RISE, transmit, directly or indirectly copy or cause to be copied in any format, any of the information displayed on this website, with the intention of using or passing the information out as accurate.
- Unless where specifically stated, the contents of the website are subject to the intellectual property rights of RISE or its vendors, where applicable. The user is expressly prohibited from using the contents of the website, or any specific part thereof, designs or logos that are the trademarks or symbols of RISE or its vendors, for any purpose without the prior express written consent of RISE or its vendors.
- The user acknowledges that electronically transmitted information could be intercepted, corrupted, lost, destroyed, can be delivered late or incomplete, or can otherwise be adversely affected or unsafe to use.
- The user accepts the risks of electronic communications.
- The user accepts that the information on the website must first be confirmed with RISE before the user can rely on it.
- By accessing the website, the user is deemed to have accepted all the terms of use, which will bind the user.

Restriction of Access:

RISE reserves the right to refuse access or further access to the website in the event of breach of any one or all of the conditions of usage, including but not limited to, instances where the website is suspected of being used for unlawful, illegal, abusive or criminal activities.

Examples of the above instances include reverse engineering and or disassembling the website or any of its operational software or links, posting pornographic, inflammatory, obscene, defamatory or threatening content that can damage the reputation of RISE, gaining unauthorized access to restricted information from the website or any one or all of RISE's servers or network connections through hacking for instance.

RISE further reserves the right to claim any loss or damages (including legal costs and expenses) from the user that RISE may incur, as the result of such breach, unlawful, illegal, abusive or criminal activity.

No Warranties:

We do not warrant or represent:

- that the information provided on the website is provided with any express or implied warranty of any kind whatsoever.
- that the information is appropriate or suitable for any particular purpose.
- that the information on the website is intended to constitute a recommendation, guidance or proposal regarding the Fund, or Member, or Employer's financial circumstances or needs.
- that the information on the website is accurate as at any specific period, date or time.
- the security (including against, but not limited to, viruses or destructive codes) or compatibility of the information available on the website.
- that the electronic transmission of information cannot be guaranteed to be secure from or free of viruses.

Permissions & Contact Details of RISE:

Should the wish to obtain specific permission from RISE regarding any other issue associated with the use of this website, please address the request to help@rise.co.za; or +27(10) 020 8900.

Privacy Policy:

By using this site, we guarantee the privacy and confidentiality of the user's and the Member's information and details, which will not be divulged to any third party without the user or Member's express consent.

The user authorizes RISE to act on the information that the user send to RISE electronically.

However, RISE does not guarantee the confidentiality of the user's privacy if the user voluntarily discloses theirs or the Member's information to a third party whose link may be found on our website. For this reason, the user agrees to indemnify RISE and hold RISE not liable for whatever loss the user and/or the Member may sustain as the result of the user disclosing the user's or the Member's information voluntarily to any such third party link.

The user agrees that their private and or confidential information disclosed on this website may be disclosed to a third party as the result of RISE being lawfully compelled to disclose such information, for instance by a court order.

Indemnity:

The user hereby unconditionally indemnifies and holds harmless, RISE and any one or all of its subsidiaries, any associated entities, their lawful successors in title and their employees, officers and directors, from any liability whatsoever, for any loss or damage, whether direct or indirect, which may be attributable, directly or indirectly, to the use of, or reliance upon any information provided through this website, if the user failed to adhere in full to these terms and conditions of usage, including, but not limited to, failure to verify the information with RISE before using, or relying on such information.

Disputes and Claims:

Any dispute or claim arising directly or indirectly out of the use of this website will be adjudicated upon in terms of the prevailing laws of the country.

The Values and Other Information Shown on this Website:

This website shows, inter alia, investment values, values of life and disability cover on group schemes and individual schemes, as well as policy schedules, where applicable. It is important to understand that all values shown on this website are based on the information that has been collated in regard thereto. This information may however be flawed, in that it has been incorrectly captured, or is outdated, or is incorrect in any other respect.

The benefits that you will receive from your Fund or from any investment or policy are set out in the rules of your Fund or the terms of the investment agreement or policy.

It is important to note that this Statement is not a benefit statement. In particular, if you withdraw from your Fund prior to retirement, depending on the Rules of your Fund, your withdrawal benefit from your Fund may be lower than your Investment value shown. For more information, please refer to your benefit statement or member booklet.

If therefore you want to verify the information contained on this website, it is imperative that you consult RISE representative, who will be able to provide you with values based upon information that has been verified.

RISE expressly disclaims any responsibility for loss or damage suffered by any person as a result of the reliance by that person on any information contained on this website. If you use any information contained on this website as a basis for doing any transaction, you agree that RISE will in no way be responsible for any loss that you or anyone else suffers as a result of using this information.

Investment earnings can fluctuate considerably according to prevailing investment conditions. Your investment return may be positive or negative, and will depend on the investment performance of the underlying assets. It is your responsibility to ensure that you understand the investment channels available to you, and that you make use of those that are most appropriate for you, taking your personal circumstances into account.

When accessing values via this website, it is also important to note that the values do not reflect the tax that must be deducted from the benefit or investment, where applicable. They also do not reflect prior claims against any benefit, such as housing loans, divorce settlements, maintenance orders or the like. These need to be assessed and deducted from any amounts shown.

Please ensure that your dependants' and nominees' form is updated regularly. Failure to do so could result in delays in the payment of death benefits to your dependants and nominees. 'Nomination of beneficiary' forms are available from your human resources division and online. You must update these forms regularly as the management committee and trustees need this form to help them take a decision on the disposal of death benefits.

The information provided on this website is not a statement of your pension interest for the purpose of section 7(8) of the Divorce Act, 1979.

General Terms of Use

Errors in your personal details reflected on this website should be reported to your human resources department or to the principal officer of your retirement fund immediately. RISE accepts no liability for any loss or damage caused by or resulting from incorrect personal details stored on this website or from RISE accessing the incorrect personal details of an individual.

No addition to, variation of or consensual cancellation of, these terms and conditions shall be of any force or effect without the authority of a written resolution of the board of directors of RISE.

RISE is not bound by anything, whether express or implied or by way of representation, promise or otherwise, which is not expressly set out herein.

If anything herein is unenforceable or contravenes any law then, notwithstanding, the remaining provisions hereof shall remain of full force and effect and such unenforceable void or unlawful provision shall be severed here from.

RISE may monitor and log all activities on, access to and content of the website.

Any reference to "RISE" on this website refers collectively to any company which forms part of any one or all of its subsidiaries, which forms part of the RISE companies, a list of which is available on request.

Professional advice is available from RISE (should this be required) prior to the payment of any of your benefits. The Trustees strongly suggest that you obtain tax and financial planning advice prior to the payment of any benefit.

By logging on to www.rise.co.za you are confirming that you have read and understand the Terms and Conditions applicable to dealing with RISE over the Internet. If you require assistance please address the request to help@rise.co.za; or +27(10) 020 8900.