

## **Disclaimer**

Fernco Financial Services (Pty) Ltd has, and will continue to take reasonable care to ensure that all information, in so far as this is under its control, provided on this website is true and correct.

Fernco Financial Services (Pty) Ltd shall not be responsible for, and therefore disclaims any liability for, any loss, liability, damage (whether direct or consequential) or expense of any nature whatsoever which may be suffered as a result of or which may be attributable, directly or indirectly, to the use of or reliance upon any information, links or service provided through this website.

There is no warranty of any kind, expressed or implied, regarding the information or any aspect of this service. Any warranty implied by law is hereby excluded except to the extent such exclusion would be unlawful.

## **POPI Disclaimer**

Fernco Financial Services (Pty) Ltd value's your privacy and strives to protect your personal information in compliance with the Protection of Personal Information Act (POPIA), Act 4 of 2013. This disclaimer outlines how we collect, use, and protect your personal information.

### **Collection of Personal Information**

By using our website, you agree to the collection and use of your personal information as described in this disclaimer. The personal information we may collect includes, but is not limited to, your name, contact details, and any other information you voluntarily provide through our contact forms, newsletter subscriptions, or other interactions with our website.

### **Use of Personal Information**

The information we collect from you will be used for the following purposes:

- To respond to your inquiries and provide the services you have requested.
- To improve our website, services, and customer experience.
- To communicate with you about our products, services, and promotions, provided you have given us your consent to do so.

### **Protection of Personal Information**

We are committed to protecting your personal information and will take all reasonable measures to secure it against unauthorized access, loss, or theft. We employ appropriate

technical and organizational measures to ensure the confidentiality, integrity, and availability of your information.

### Sharing of Personal Information

We will not share your personal information with third parties except in the following circumstances:

- With your consent.
- When required by law or to comply with legal processes.
- To protect our rights, property, or safety, or that of our users or the public.

### Your Rights

Under the POPIA, you have the right to:

- Access your personal information.
- Request the correction or deletion of your personal information.
- Object to the processing of your personal information.
- Lodge a complaint with the Information Regulator if you believe we are not complying with the POPIA.

### Contact Us

If you have any questions or concerns about this disclaimer or our privacy practices, please contact us at:

FERNCO FINANCIAL SERVICES ( PTY ) LTD

[jaco@ferncofs.com](mailto:jaco@ferncofs.com)

0114310052

### Changes to This Disclaimer

We may update this disclaimer from time to time. We encourage you to review this page periodically to stay informed about how we are protecting your personal information.

By continuing to use our website, you agree to this disclaimer and any updates we may make to it.