

Please read these terms of use carefully.

By accessing this web site located at esg.riskinsights.co.za in hereforth referred to as the "web site", you are indicating that you have read, acknowledge and agree to be bound by these terms. Risk Insights (Pty) Ltd reserves the right to change these terms of use and any user is assumed to have regularly reviewed these terms of use or any updated version thereof. Your continued use of this web site constitutes your agreement to all such terms of use. If, at any time, you do not wish to accept these terms of use, you may not access, link to or use this web site for any purpose.

Your use of this web site may be monitored by Risk Insights (Pty) Ltd, and the resultant information may be used by Risk Insights (Pty) Ltd for its internal business purposes or in accordance with the rules of any applicable regulations.

Information made Available through this Service

Unauthorized use of the web site and Risk Insights (Pty) Ltd systems, including, but not limited to, unauthorized entry into Risk Insights (Pty) Ltd systems, misuse of passwords or misuse of any other information, is strictly prohibited. You may not use the web site in any manner that could damage, disable, overburden, or impair the web site or service or interfere with any other party's use and enjoyment of the web site or service. You may not use any system or software to extract data from the web site other than those expressly agreed to by Risk Insights (Pty) Ltd.

Without limiting the generality of the foregoing, the information and other Risk Insights (Pty) Ltd materials you access via the web site may not be used as a basis for any financial instruments or products or other products or services, to verify or correct data in any other compilation of data or index, to create any derivative works nor to create any other data or index (custom or otherwise), without Risk Insights (Pty) Ltd prior written permission.

The information and materials on this web site may contain typographical errors or inaccuracies. Risk Insights (Pty) Ltd reserves the right, in its sole discretion, without any obligation and without any notice requirement and for any reason, to change, improve or correct the information and materials on this web site and to suspend and/or deny access to this web site or portions thereof for scheduled or unscheduled maintenance, upgrades, improvements, corrections or otherwise. All information is published as of its date only, and Risk Insights (Pty) Ltd does not undertake any obligation or responsibility to update or amend any such information. Risk Insights (Pty) Ltd may discontinue or change any product, service, information or material described in or offered on this web site at any time.

These terms of use are not intended to, and will not, transfer or grant any rights in or to the information or material available on the web site other than those which are specifically described herein, and all rights not expressly granted herein are reserved by Risk Insights (Pty) Ltd.

You agree that you will not engage in any activities related to this web site that are contrary to applicable laws or regulations.

Disclaimer of Warranties

NO WARRANTY AS TO CONTENT: ALTHOUGH RISK INSIGHTS SHALL OBTAIN INFORMATION FOR INCLUSION IN THE SERVICE FROM SOURCES THAT RISK INSIGHTS CONSIDERS RELIABLE, THE SERVICE IS PROVIDED TO THE LICENSEE "AS IS" AND NEITHER RISK INSIGHTS NOR ANY OF ITS OR THEIR DIRECT OR INDIRECT INFORMATION PROVIDERS NOR ANY THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING THE SERVICE (COLLECTIVELY, THE "PARTIES") MAKES ANY REPRESENTATION OR WARRANTY OF ANY KIND TO LICENSEE OR ANY THIRD PARTY, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE SERVICE, THE TIMELINESS THEREOF, THE RESULTS TO BE OBTAINED BY THE USE THEREOF OR ANY OTHER MATTER. FURTHER, THE PARTIES EXPRESSLY DISCLAIM, AND LICENSEE WAIVES, ANY AND ALL IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF ORIGINALITY, ACCURACY, COMPLETENESS, TIMELINESS, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

NO WARRANTY AS TO SECURITY: RISK INSIGHTS WILL NOT BE RESPONSIBLE FOR ANY LOSS OR DAMAGE THAT COULD RESULT FROM INTERCEPTION BY THIRD PARTIES OF ANY INFORMATION MADE AVAILABLE TO YOU VIA THIS WEB SITE.

Limitation of Liability

No Liability for Content or it's Use: Although the information provided to you on this web site is obtained or compiled from sources we believe to be reliable, Risk Insights (Pty) Ltd cannot and does not guarantee the accuracy, validity, timeliness or completeness of any information or data made available to you for any particular purpose. Neither Risk Insights, nor any of its affiliates, directors, officers or employees, nor its successors or assigns, nor any third-party vendor, will be liable or have any responsibility of any kind for any loss or damage that you incur, arising from any failure or interruption of this web site, or resulting from the act or omission of any other party involved in making this web site, the data contained herein or the products or services offered on this web site available to you, or from any other cause relating to your access to, inability to access, or use of the web site or the data contained herein, whether or not the circumstances giving rise to such cause may have been within the control of Risk Insights (Pty) Ltd or of any vendor providing software or services. In no event will Risk Insights (Pty) Ltd or any such parties be liable to you for any direct, special, indirect, consequential, punitive, exemplary or incidental damages or any other damages of any kind even if Risk Insights or any other such party has been advised of the possibility thereof.

This limitation on liability includes, but is not limited to, the transmission of any viruses which may infect a user's equipment, failure of mechanical or electronic equipment or communication lines, telephone or other interconnect problems (e.g. you cannot access your Internet service provider), unauthorized access, theft, operator errors, strikes or other labour problems or any force majeure.

Where any applicable law does not allow the limitation of liability in the manner described above, Risk Insights (Pty) Ltd total liability to you for all damages, loss and causes of action (whether in contract or in tort, including gross negligence) shall not exceed the amount paid by you, if any, for accessing the website.

Content not to be construed as solicitation or recommendation; no determination of suitability; not all risk disclosed

The material on the web site is for informational purposes only, and is not a solicitation to participate in any particular strategy or take any particular decisions. Further, none of the information and material on the web site is intended to constitute strategic advice or a recommendation to make (or refrain from making) any kind of related decision and may not be relied on as such.

System Outages, Slowdowns, and Capacity Limitations

As a result of high Internet traffic, transmission problems, systems capacity limitations, and other problems, you may at times experience difficulty accessing the web site or communicating with Risk Insights through the Internet or other electronic or wireless services. Any computer system or other electronic device, whether it is yours, an Internet service provider's or Risk Insights', can experience unanticipated outages or slowdowns, or have capacity limitations. Risk Insights (Pty) Ltd cannot and does not guarantee continuous, uninterrupted or secure access to the web site.

Proprietary Rights

All rights, title and interest in this web site and all content contained herein is the exclusive property of Risk Insights (Pty) Ltd, except as otherwise stated. You may not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, frame, decompile, recompile, reverse engineer, upload to, create derivative works from, transfer, or otherwise use or exploit in whole or in part any information, software, products or services obtained from this web site, except for the purposes expressly provided herein, without Risk Insights prior written approval. If you download any information or software from this web site, you agree that you will not remove or obscure any copyright or other notices or legends contained therein.

Risk Insights, ESG GPS and all other marks and logos used on the web site are trademarks and service marks of Risk Insights or its subsidiaries. The names of other companies and third-party products or services mentioned herein may be the trademarks or service marks of their respective owners. You are prohibited from using any marks for any purpose including, but not limited to, use as metatags on other pages or sites on the Internet without the written permission of Risk Insights (Pty) Ltd or such third party which may own the marks.

Termination

You agree that, without notice, Risk Insights may terminate these terms of use, or suspend your access to the web site with or without cause at any time and effective immediately, subject to any applicable law or regulation. These terms of use will terminate immediately without notice from Risk Insights if you, in Risk Insights sole discretion, fail to comply with any provision of these terms of use or with any applicable law or regulation. Upon such termination, you must discontinue your use of the website and promptly destroy all materials obtained via the website and any copies thereof.