



Website Terms and Conditions and Disclaimer

1. INTRODUCTION

This is the website of Lime Loans South Africa Proprietary Limited, (Registration Number: 2015/239349/07) ("**Lime Loans**"), a private company registered in the Republic of South Africa, located at the domain name www.lime24.co.za (the "**Website**").

Lime Loans provides the information contained in, or on this Website and the pages, data, content, and information comprising the Website, and advertisements and offers or services advertised on this Website from time to time to the visitors and/or users of the Website (the "**User**"), which are subject to the terms and conditions set out herein and as amended from time to time (the "**Terms**").

Kindly read and consider the **Terms**, together with the Lime Loans Privacy Policy, as both the Terms and the Privacy Policy will govern the relationship with the User, in relation to the User's use of the Lime Loans Website, and which will constitute an on-going binding agreement between Lime Loans and the User.

2. LIME LOANS'S CONTACT DETAILS

Lime Loans is a registered Credit Provider in terms of the National Credit Act No. 34 of 2005, as amended (NCR number: **NCRCP8077**).

Lime Loans Contact details are:

Tel: 010 442 6722

Email: support@lime24.co.za

Physical Address: 5th Floor, Bridgewater 3, 4 Conference Lane, Century City, Cape Town

3. ACCEPTANCE OF TERMS

By accessing the Website, the User is deemed to have read, considered, understood, and agreed to the Terms and Privacy Policy.

Lime Loans may at any time modify, amend, replace, or substitute any of the provisions or conditions of the Terms and such modification or substitution will replace any previous terms. The amended terms will become effective once it has been made available on the Website.

Every time the User accesses the Website, the User agrees to be bound by the Terms.

If the User does not wish to be bound by these Terms, as amended from time to time, the User must refrain from accessing, displaying, utilising, downloading or otherwise copy or distribute any content obtained from the Website. Kindly note that the Terms refer to the use by the User of the Website and are not related to any commercial agreement concluded between the User and Lime Loans or any other third party pursuant to the use of the Website.

4. CONTENT OF THE WEBSITE

While Lime Loans makes every effort to update the content and information provided on the Website, Lime Loans makes no representations and/or warranties, whether express, implied in law, residual or otherwise, as to the accuracy, completeness or reliability of any information, pages, data and/or content on the Website.

The content and information related to the products and services which are featured on this Website are based on the laws of South Africa unless otherwise expressly stated. The User's use of the Website and any dispute arising out of the User's use of the Website is subject to the applicable laws of South Africa. Any dispute arising out of the access, use, publication or otherwise of this Website is subject to the exclusive jurisdiction of the courts or arbitration and dispute resolution bodies of South Africa.

5. USE OF THE WEBSITE AND INDEMNIFICATION

By accessing or using the Website, or any products or services provided in terms thereof, the User warrants and represents to Lime Loans that it is legally entitled to do so. If the User subscribes to any of Lime Loans products or services, the User warrants and represents that the User is legally authorised to subscribe for such products and/or services and hereby indemnifies Lime Loans against any damage or loss due to the unauthorised use or access of the Website or any of the products or services provided thereon.

The User further warrants that the User will not use the Website, the products and/or the services and/or any information of whatsoever nature made available and/or sent to the User by Lime Loans pursuant to the User's use or access of the Website for any purpose that is unlawful and/or prohibited under South African and/or international law or is in contravention of the Terms.

The User hereby indemnifies Lime Loans against any loss, liability, damage, claim, action, or expense of whatsoever nature, which Lime Loans or any third party may suffer caused by, or attributable to, whether directly or indirectly, as result of any breach by the User of any of the provisions in these Terms.

This Website is available to the User for the User's non-commercial use and User may print pages for the User's personal use, but no part of the Website may be copied, reproduced, or transmitted for any other purpose in any way whatsoever.

Lime Loans may modify, withdraw, or deny access to this Website at any time without any recourse of the User. The Website is intended to provide general information regarding Lime Loans, its products and services, and other information which may be of interest to the User. It is not intended to provide the exhaustive treatment of any subject.

The information on this Website including all information, ideas, pages, research, opinions, or other content is of a general nature and is not intended to, and does not constitute financial, accounting, tax, legal, investment, consulting or other professional advice or services. Before making any decision or taking any action based on, or in relation to, which might affect the User's personal finances or business. The User should take appropriate steps to obtain advice from a suitably qualified person.

6. COPYRIGHT AND INTELLECTUAL PROPERTY

Copyright, proprietary rights and all intellectual property rights and all materials, texts, information, illustrations, and data made available on the Website (the "**Intellectual Property**") are owned by Lime Loans. Lime Loans is the lawful user thereof and is protected by both South African and international intellectual property laws. Any unauthorised copying, reproduction, retransmission, distribution, dissemination, sale, publication, broadcast or other circulation or exploitation of such Intellectual Property or any component thereof will be an infringement of such rights and the User shall indemnify Lime Loans and any third party against any loss, liability, damage, claim, action or expense of whatsoever nature which Lime Loans or any thirdparty may suffer caused by, or attributed to the User's unauthorised use of the Intellectual Property.

Subject to the above, the User may use the Intellectual Property or any component thereof for the User's own internal non-commercial purposes and for purposes of considering and making use of the services and/or products offered by Lime Loans.

The trademarks, names, logos, designs, and service marks (the "**Trademarks**") displayed on this Website whether registered or unregistered, are the property of Lime Loans. Nothing contained on this Website should be construed as granting any licence or right to use any Trademark without the prior written permission of Lime Loans.

7. THIRD PARTY LINKS

From time to time, the Website may also include links to other websites ("**Links**"), including, but not limited to advertisements, but they are beyond the control or responsibility of Lime Loans. These links are provided to enhance the interestof other featured content and are not intended to signify that Lime Loans endorses, supports, advocates, or otherwise has any responsibility for the content of the Links or the use or access thereof by the User. Use or reliance on any Links provided is at the User's own risk and Lime Loans makes no representation in relation thereto whatsoever. When visiting Links, the User must refer to the external terms and conditions of use of such Links.

No endorsement or approval of any third party, their advice, opinions, information, products and or services is expressed or implied by any information, material, date, or pages on the Website.

8. PERMISSION TO LINK TO THE WEBSITE

No person, business, entity, or website may establish a hyperlink, frame, meta tag or similar reference, whether electronically or otherwise ("**Linking**"), to the Website or any subsidiary pages before receiving Lime Loan's prior written approval, in their sole discretion, which may be withheld or granted subject to the conditions Lime Loans specifies from time to time.

9. FRAMING

No person, business, entity, or website may frame the Website or any of the pages on theWebsite in any way whatsoever.

10. CRAWLERS AND SPIDERS

No person, business, entity, or website may use any technology or device to search and/or gain any information from the Website without the prior written consent of Lime Loans.

11. WARRANTIES, DISCLAIMERS AND LIMITATION OF LIABILITY

Save as set out in the Terms, Lime Loans makes no warranties, representations, statements or guarantees, whether express, implied in law or residual regarding the:

- Website
- Service/s and/or products; and
- Links and service/s and/or products made available via the Website.

The Website and the service/s and/or products are provided "as is". Lime Loans does not make any warranty or representation that information and service/s and/or products advertised on the Website are appropriate or suitable for use in any jurisdiction or for any business or personal use.

Lime Loans, its subsidiaries, its affiliates, any of its respective agents, employees, information providers or content providers (the "**Lime Loans Affiliates**") specifically do not make any warranties or representations regarding the accuracy or completeness of any information or services and/or products advertised.

To the fullest extent possible by law, Lime Loans Affiliates expressly disclaim all, expressed or implied warranties, including, without limitation, any warranties and non-infringement, compatibility, security, and accuracy in respect of this Website.

Lime Loans Affiliates do not warrant that the Website or any software available for download via the Website, is free of viruses or destructive codes.

The Lime Loans Affiliates shall not be responsible for, and they hereby disclaim all liability for any loss, liability, damage (whether direct, indirect, specific, incidental, or consequential),

- Any expense or cost of any nature whatsoever which may be suffered by the User or any third party, because of, or which may be attributable, directly, or indirectly to the User's access and/or use of the Website.
- Any information or material contained on or received via the Website.
- The User's use of the service/s and/or products; and/or
- The User's reliance on any information or Links offered via the Website and service/s and/or products, whether arising negligently or not.

Without limiting the generality of the foregoing, the Lime Loans Affiliates shall not be liable for any:

- Loss of business
- Loss of data
- Loss of profits
- Failure and/or unavailability of the Website for any reason whatsoever; and/or
- Failure and/or delay by any third-party service provider to render any service/s which are necessary to ensure the availability of the Website.

This Website is made available for public viewing on the basis that Lime Loans Affiliates excludes, to the extent lawfully permitted, all liability whatsoever for any loss, claim, action, or damage howsoever arising out of the use of this Website or reliance upon the content of this Website.

Information transmitted via the internet is susceptible to monitoring and interception. The User will bear all risks of transmitting information in this manner. Lime Loans Affiliates will not be liable for any loss, harm or damage suffered by the User because of transmitting information to us.

The User specifically acknowledges and agrees that the Lime Loans Affiliates are not liable for any conduct of any User in any way whatsoever in respect of the access, use or sharing of the resources or otherwise provided on the Website.

Any unsolicited confidential or proprietary information (the “**Information**”) sent to Lime Loans via the internet cannot be guaranteed to remain confidential. If the User needs to send the Information to Lime Loans, and the User is concerned about the security of the Information, please contact Lime Loans and a representative of Lime Loans will advise the User of the most appropriate method of transmission.

Nothing on this Website is intended to be, nor should it be construed as, an offer to enter a contractual relationship with the User or anyone else, except for the Terms which govern the relationship between Lime Loans in relation to the User’s access or use of the Website. The advertising of Lime Loans services and/or products via the Website, merely constitute an invitation by Lime Loans for the User to make an application for credit. Lime Loans reserve the right to reject and/or refuse any application for any reason whatsoever.

Should Lime Loans accept the User’s application for credit, the agreement is governed by the Terms and conditions of the application and loan agreement itself, and not by these Terms which specifically relate to the access and use of the Website.

12. COMPLIANCE WITH LEGISLATION

Lime Loans will not tolerate anyone accessing or using the Website (including the loan application process) in contravention of any law, whether in common law or statute and reserves the right to act against anyone doing so, including laying a criminal charge, where applicable.

13. PRIVACY POLICY

Lime Loans respects the User’s privacy and the User’s right to keep personal information private and confidential. Considering the aforementioned, please refer to Lime Loans Privacy Policy which governs the way in which Lime Loans collects and uses personal information provided by the User to Lime Loans, as part of the application process. The User hereby gives Lime Loans permission to collect and use the User’s personal information when the User uses the Website and applies for credit.