

WEBSITE TERMS AND CONDITIONS

THIS WEBSITE IS AN OFFICIAL WEBSITE OF Cashcraft Asset Management Limited (“we” or “us”).

YOU SHOULD READ THESE TERMS AND CONDITIONS (“TERMS”) CAREFULLY BEFORE USING THIS WEBSITE. USING THE WEBSITE INDICATES THAT YOU ACCEPT THESE TERMS REGARDLESS OF WHETHER OR NOT YOU CHOOSE TO REGISTER WITH US. IF YOU DO NOT ACCEPT THESE TERMS, DO NOT USE THE WEBSITE. YOU SHOULD ALSO READ THE TERMS AND CONDITIONS ABOUT EACH SERVICE ON THIS WEBSITE.

1. INTRODUCTION

You may access most areas of the Website without registering your details with us. Certain areas of the Website are only open to you if you register. By accessing any part of the Website, you shall be deemed to have accepted these Terms in full. If you do not accept these Terms, you must leave the Website immediately. We may revise these Terms at any time and you should periodically check the Website to review the then current Terms because they are binding on you.

Certain provisions of these Terms may be superseded by expressly designated legal notices or terms located on particular pages of the Website. Where you have registered for additional services (for example Web Channel or Mobile Services) you may also be subject to additional Terms and Conditions. If you want more information about anything on this Website, please contact any of our branches.

2. CONTENTS OF THE SITE

Unless otherwise stated, the copyright, trademarks, logos and other intellectual property rights in all material on the Website (including without limitation text, tools, photographs and graphical images) are owned by us.

“Cashcraft Asset Management Limited is registered trade names of Cashcraft Asset Management Limited.

You may not reproduce or adapt the Website in whole or in part without our prior written consent, except for the purpose of accessing our products and/or services and for producing print outs for your own personal and non-commercial purposes. No part of the Website or these materials may be modified, reproduced or stored in any other website or included in any commercial, public or private electronic retrieval system or service without our prior written permission.

Any use of the Website other than in accordance with these Terms is prohibited. If you breach any of these Terms, your permission to use the Website automatically terminates and you must immediately destroy any downloaded or printed extracts from the Website.

Any rights not expressly granted in these Terms are reserved.

3. SERVICE ACCESS

While the Website is normally available 24 hours a day, we shall not be liable if for any reason the Website is unavailable at any time. Access to the Website may be suspended temporarily and without notice in the case of system failure, maintenance or repair or for reasons beyond our control.

4. VISITOR MATERIAL AND CONDUCT

Other than personally identifiable information, which is covered under our Privacy Policy, any material you transmit or post to the Website shall be considered non-confidential and non-proprietary. We shall have no obligations with respect to such material. We shall be free to copy, disclose, distribute, incorporate and otherwise use such material and all data, images, sounds, text and other things embodied in them for any and all commercial or non-commercial purposes.

You must not post or transmit to or from the Website any material: (a) that is threatening, defamatory, obscene, indecent, seditious, offensive, pornographic, abusive, liable to incite racial hatred, discriminatory, menacing, scandalous, inflammatory, blasphemous, in breach of confidence, in breach of privacy or which may cause annoyance or inconvenience; or (b) for which you have not obtained all necessary licenses and/or approvals; or (c) which constitutes or encourages conduct that would be considered a criminal offence, give rise to civil liability, or otherwise be contrary to the law of or infringe the rights of any third party, in any country in the world; or (d) which is technically harmful (including, without limitation, computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software or harmful data). You may not misuse the Website (including, without limitation, by hacking).

We will co-operate fully with any law enforcement authorities or court order requesting or directing us to disclose the identity or locate anyone posting any material in breach of these Terms.

5. LINKS TO AND FROM OTHER WEBSITES

Links to third party websites on the Website are provided solely for your convenience. If you use these links, you leave the Website. We have not reviewed all of these third party websites and do not control and are not responsible for their content or availability. We do not endorse or make any representations about them, or any material found there. If you decide to access any of the third party websites linked to the Website, you do so entirely at your own risk.

If you would like to link to the Website, you may only do so on the basis that you link to, but do not replicate, the home page of the Website, and subject to the following conditions: (a) you do not remove, distort or otherwise alter the size or appearance of the any images or logos; (b) you do not create a frame or any other browser or border environment around the Website; (c) you do not in any way imply that we are endorsing any products or services other than our own; (d) you do not misrepresent your relationship with us nor present any other false information about us; (e) you do not otherwise use any trade marks displayed on the Website without our express written permission; (f) you do not link from a website that is not owned by you; and (g) your website does not contain content that is distasteful, offensive or controversial, infringes any intellectual property rights or other rights of any other person or otherwise does not comply with all applicable laws and regulations. We expressly reserve the right to revoke the right granted in this clause for breach of these Terms and to take any action deem appropriate. You shall be responsible for any loss or damage suffered by us for breach of this clause.

6. REGISTRATION

Where you are invited to register for any part of this Website, each registration is for a single user only. You must not share your user name and password with any other person or with multiple users on a network. Responsibility for the security of any passwords issued rests with you.

7. DISCLAIMER

This Website is here to give you information about our products and services. It is up to you to decide whether they are suitable for you. You may want to get advice about this from an independent financial advisor.

The information on the Website may not tell you all you need to know, and you can ask us or an independent financial advisor for more details.

Though we will try and keep the information up to date, there may be a time delay before we can do so. You should not rely solely on the information on this Website. You should check details about important things like price or interest rates in any actual agreement you sign as it is the terms in that document that form the agreement between us.

8. OUR AND YOUR LIABILITY FOR USE OF THIS WEBSITE

The Website only complies with Nigeria laws.

You may not always be able to access this Website. We are not responsible for any losses if you cannot do so (for example if you cannot obtain a product at a stated price). We are not responsible if the means of communication you use to access the Website or to send us information about yourself or to receive information from us does not work properly.

As we've explained above, the information on this Website may not always be quite up to date or complete. We advise you to check it carefully before you agree to buy a product or service, and we are not responsible for any losses you suffer if you fail to do so unless what we put on the Website was incorrect or misleading (and provided the correct information was not provided to you or made available before you completed your purchase).

Whilst we take reasonable care to ensure the accuracy of information on third party websites (outside that of Cashcraft Asset Management Limited) which we may have linked through this Website, as we cannot control what they contain, we are not responsible for any losses or other damage you suffer as a result of using those other websites.

We are not liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control, which would have been unavoidable despite all efforts to the contrary, for example delays or failures caused by industrial action, problems with another system or network, third party viruses or malware, mechanical breakdown or data-processing failures.

Please remember that email is not a completely secure means of communication: it may be possible for others to intercept and read your messages. So if you choose to send us information by email, it is at your own risk.

9. GOVERNING LAW AND JURISDICTION

These Terms shall be governed by and construed in accordance with Nigerian law. Disputes arising in connection with these Terms shall be subject to the exclusive jurisdiction of the Nigeria courts.

10 ACCEPTANCE

This agreement has been read and understood by me. I certify that I am an adult and hereby accept the terms and conditions of use of the Cashcraft site

ONLINE SECURITY

Steps you can take

There are simple solutions you can put in place to keep you and your information safe online. Find out how you can:

- Use anti-virus software
- Prevent spam
- Secure your wireless connection
- Keep your operating system up to date

WHAT WE'RE DOING

Keeping you Safe

Even if you only spend five minutes looking at your account every now and then, we have some serious clever widgets to keep you safe:

- **Secure log on.** You will always have to enter your User ID, password and three characters from your memorable information to access your account(s).
- **Automatic log off.** We will automatically log you off after several minutes of inactivity in case you forget to log off or leave your computer unattended.
- **Fraud detection systems.** We monitor your account(s) for any unusual behaviour.
- **Suspend account.** We will temporarily disable your account(s) after a number of incorrect log on attempts in case fraudsters are trying to guess your details.

Our security measures

We use cutting-edge technologies to make sure you are safe when you are online with us. These include:

- Fraud detection systems

- Automatic log-off
- Secure log-on
- Simple extra checks when you set up a new transfer in Web Channel
- If your user name or password is subject to unauthorized access, you should immediately inform us.

PHISHING

Be alert to phishing

You receive an email that looks like it comes from us asking you to log on and check your account. It looks real, so you might be tempted to click on the link and enter your user ID and password into the website. **Wait a minute.** If you do, you will be handing over your details to a fraudster who wants to take your money.

Phishing scams are used by criminals to lure victims, by email, text or phone, into handing over valuable information such as credit card and bank account numbers, passwords and log on details, which can be used to commit fraud. **We will never send you an email, text or a website link asking you to enter your Web Channel user name or password details.**

WHAT TO LOOK OUT FOR

Impersonal greetings and probing questions

A phishing email will not be personally addressed to you but may begin with 'Dear valued customer'. The fraudster or fraudulent website may ask for lots of sensitive personal information such as passwords, Web Channel log on details, contact details or credit card numbers.

Urgent warnings

A phishing email may say things like 'we need to verify your account information' to try and get you to respond without thinking.

Bad spelling and formatting

The wording of the email may have poor grammar and spelling. The fake website may look slightly different with an alternative layout or misspelt words

Tips on avoiding phishing attacks

- Limit the amount of personal information you make public on the Internet, including social networks. It could be used against you.
- Treat all email with a degree of caution. The sender's or return address can be faked. The email header and website link can also be manipulated.
- Don't use a link in an unexpected or suspicious email to get to any webpage. Type the website address into your browser's search bar. We will never link from an email directly through to your Web Channel log on page or to a page that asks for your security or personal details.

Did you know?

- Phishing emails are often sent as spam mailings pretending to come from your bank, tax authority, eBay, Pay Pal or webmail accounts.
- A counterfeit site can be used to collect log on credentials and information intended for the genuine site.
- In emails, website addresses may appear genuine on first sight, but if you hover your mouse pointer over the link without clicking, it may reveal a different web address.