



## **Introduction**

The Clientèle Group consists of Clientèle Limited and all its subsidiaries and associated companies. The Terms and Conditions set out below apply to this and all other websites owned, operated or sponsored by any member of the Clientèle Group – unless such other website specifically provides otherwise.

*Your access to and use of all information on this website including purchase of our product(s) or service(s) is provided subject to the following Terms and Conditions. Please check this website regularly for changes to the Terms and Conditions as the terms displayed at the time that you access this website will govern your use thereof.*

## **Website Content**

Information contained on the website is intended to serve as general information on the chosen subjects and not as an exhaustive treatment of those subjects.

Unless expressly indicated to the contrary, prices and/or calculations displayed on the website are mere approximations and are intended only as guidelines.

Subscribing to any service or buying any product through the website is subject to Clientèle's contractual terms and conditions as well as applicable legislation.

Links to third party websites are provided for convenience only and may be discontinued at any time. The fact that Clientèle provides a link to a third party website does not necessarily mean that Clientèle endorses, authorises or sponsors that website nor that Clientèle is affiliated to such website's owners or sponsors. If any third party website, which is not under the direct control of Clientèle, can be accessed from a link displayed on the Clientèle website, Clientèle shall not be responsible or liable for any content displayed on the third-party website.

## **No Advice**

No content or information displayed on a Clientèle website or any third party website which may be accessed through links provided on the Clientèle website is intended to be as advice (whether financial and/or legal) but merely as general information. Before making any decision or taking any action based on any information displayed on the Clientèle website or any such third party website that may affect your finances or business, it is recommended that you first obtain appropriate professional advice.

## **Offer to do Business**

Unless indicated in writing by Clientèle, nothing on the Clientèle website shall constitute an offer for sale of any service or product.

If you wish to use the information displayed on the website to purchase any service or product or procure financial, investment or legal advice from Clientèle, your request to do so shall be regarded by Clientèle as an offer to do business which may be accepted or declined by Clientèle. The acceptance of your offer will be subject to terms and conditions governing the service, product or advice at the time of the acceptance of the offer.

The responsibility for ensuring compliance with any laws or regulations which may apply to you, remain exclusively yours and in making an offer you are deemed to have indemnified Clientèle



(held Clientèle harmless and agree to reimburse Clientèle) against any loss or damage that it may suffer arising from your breaking any laws applicable to you.

### **Full Disclosure**

You warrant that all the information you provide to us *via* this website is true, accurate, current and correct and you undertake to update such information as and when required.

You acknowledge that any untrue, inaccurate and/or misleading information supplied to us *via* this website may lead to the cancellation or suspension of the relevant service(s) and/or product(s).

### **User Identification and Password**

If you subscribe to a service or product provided on the Clientèle website you may be required to choose a user identifying name and a password. You are entirely responsible for:

- Maintaining the confidentiality of your password;
- All activities that occur in your account, either with or without your knowledge;
- Notifying Clientèle immediately of any unauthorised use of your user identifying name and/or password or any other breach of security that you know of; and
- For losses suffered by Clientèle or a third party due to someone other than you using your user identifying name and/or password.

### **Electronic Transactions and Communications**

When you communicate with Clientèle by electronic communication provided or as may be directed on this website, you consent to receiving responses to your communications by electronic communication addressed to you by Clientèle.

You accordingly agree that all electronic agreements, notices, disclosures and other communications sent by Clientèle satisfy any legal requirement that such communications should be in writing.

You accept the risks inherent in electronic communication in whatever form.

You consent to Clientèle acting on the information communicated to Clientèle electronically. You are responsible to ensure that Clientèle has received the information communicated electronically. You acknowledge and consent that Clientèle, in its discretion, may retain and store your electronic communications as may be lawfully required. Any email communication sent to you will be regarded for the purposes of this agreement to have been received by you when it enters an information system outside of the control of Clientèle.

### **Privacy of Personal Information**

Your privacy is important to Clientèle and all Personal Information that we collect from you, you submit to us or we process *via* this website will be treated in accordance with our Privacy Policy ([Click Here](#) to view).



## **No Warranties and Limitation of Liability**

Whilst Clientèle takes care to provide accurate information on the Clientèle website, all information displayed is provided without any express or implied warranty of any kind whatsoever. In particular, Clientèle does not warrant that it is appropriate or suitable for any particular purpose, that it is complete or accurate nor that it or any hardware on which it is stored is virus-free.

We do not accept any liability for any damages of whatsoever nature arising from your use of this website or from any information, content, tools or materials included on, or otherwise made available, through this website including direct, incidental, punitive and/or consequential damages.

## **Restricted Use**

Unless otherwise indicated in writing, all information, products and services displayed on or accessed through the Clientèle website are for your personal and non-commercial use only. You may not use our website:

- for harmful purposes (such as causing annoyance, inconvenience, harassment or anxiety to others);
- for unlawful or illegal purposes (such as exploitation or purposes that may create a privacy or security risk to any person);
- to disclose, share or publish any material that may be offensive, defamatory, may violate or infringe the rights of others, is false, misleading, obscene, indecent, pornographic, discriminatory, oppressive, racist, sexist, bigoted, abusive and/or threatening, constitutes hate speech or contains foul, threatening or offensive language, promotes any harm or illegal activities or which may have the effect of causing embarrassment or injury to us;
- for the purpose of impersonating any person;
- to collect or obtain any personal information about other users; or
- to create, store or send any unsolicited communications to any person or create a link from another website to the Clientèle website, or any of the web pages which constitute the Clientèle website, without Clientèle's prior written consent.

## **Intellectual Property Rights**

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As the intellectual property rights in the content referred to above are protected against infringement by local and international legislation and treaties, it may not be used in any way without Clientèle or the licensor's prior written consent.

## **Company information**

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Clientèle Life is a licensed life insurer and an authorised Financial Services Provider, FSP No. 15268

- **Clientèle General Insurance Limited**, Registration No. 2007/023821/06

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Clientèle General is a licensed non-life insurer and an authorised Financial Services Provider, FSP No. 34655

- **CBC Rewards Proprietary Limited**, Registration No. 2016/195909/07

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- **Clientèle Mobile Proprietary Limited**, Registration No. 2007/026058/07

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