Terms and Conditions

1. Introduction

These Terms and Conditions govern your use of the Fivestones website and any services provided by Fivestones Consultants (Pty) Ltd ("Fivestones", "we", "us" or "our").

By accessing or using this website, you agree to be bound by these Terms and Conditions. If you do not agree, please do not use this website.

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2. About Fivestones

Company Name: Fivestones Consultants (Pty) Ltd
Registration Number: 2025/666605/07
Website: www.fivestones.co.za
Email: info@fivestones.co.za

Fivestones is an authorised Financial Services Provider operating in accordance with the Financial Advisory and Intermediary Services Act, 2002 (FAIS).

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3. Use of Website

The content on this website is provided for general information purposes only and does not constitute financial, legal, or investment advice.

You agree to use this website:

- Lawfully and responsibly
- For personal, non-commercial purposes
- Without infringing on the rights of others
- Without introducing viruses or harmful material

We reserve the right to modify, suspend or withdraw any part of this website at any time without notice.

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4. No Financial Advice

Information on this website does not constitute financial advice, a recommendation, or an offer to purchase any financial product.

Financial advice will only be provided after:

- A full needs analysis
- An assessment of your personal circumstances

- Compliance with regulatory requirements

You should not rely solely on the information contained on this website when making financial decisions.

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5. Intellectual Property

All content on this website, including text, images, logos, graphics and layout, is the property of Fivestones or its content providers and is protected by applicable intellectual property laws.

You may not:

- Copy
- Reproduce
- Distribute
- Modify
- Republish

any content without prior written permission.

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6. Limitation of Liability

Fivestones shall not be liable for any direct, indirect, incidental or consequential loss or damage arising from:

- Use of this website
- Reliance on information contained on this website
- Inability to access the website
- Errors or omissions in the content

Use of this website is entirely at your own risk.

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7. External Links

This website may contain links to third-party websites for convenience or additional information.

Fivestones:

- Has no control over external websites
- Is not responsible for their content
- Does not endorse their services or products

Access to third-party websites is at your own risk.

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8. Privacy and Data Protection

Your use of this website is also governed by our Privacy Policy.

Fivestones is committed to protecting your personal information in accordance with the Protection of Personal Information Act (POPIA).

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9. Governing Law

These Terms and Conditions are governed by the laws of the Republic of South Africa.

Any disputes arising from the use of this website shall be subject to the exclusive jurisdiction of the South African courts.

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10. Changes to These Terms

Fivestones reserves the right to amend these Terms and Conditions at any time.
Any changes will be published on this page and will take effect immediately upon publication.

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11. Contact Details

If you have any questions regarding these Terms and Conditions, please contact:

Email: info@fivestones.co.za
Website: www.fivestones.co.za