

WEBSITE DISCLAIMER

The parties to this agreement are “the User” and the following Karen Nel Consulting (KNC) “the Company”.

1. INTRODUCTION

This disclaimer governs the use of this website. By using this website, the **User** accepts this disclaimer in full.

2. NO ADVICE

The website contains information about the **Company** and, specifically the services it offers to its clients.

3. NO REPRESENTATIONS OR WARRANTIES

To the maximum extent permitted by applicable law and subject to section 5 below, the **Company** exclude all representations, warranties, undertakings and guarantees relating to the website. Without prejudice to the generality of the preceding paragraph, the **Company** does not represent, warrant, undertake or guarantee:

- that the information on this website is correct, accurate, complete and not misleading;
- that using the guidance on the website will lead to any particular outcome or result.

4. LIMITATIONS AND EXCLUSIONS OF LIABILITY

The limitations and exclusions of liability set out in this section and elsewhere in this disclaimer are subject to section 5 below; and govern all liabilities arising under the disclaimer or in relation to the website, including liabilities arising in contract, in delict (including negligence) and for breach of statutory duty.

- The **Company** will not be liable to **Users** for any losses arising from any event or events beyond our reasonable control.
- The **Company** will not be liable to **Users** for any business losses, including loss of or damage to profits, income, revenue, use, production, anticipated savings, business, contracts, commercial opportunities or goodwill.
- The **Company** will not be liable to **Users** for any loss or corruption of any data, database or software.
- The **Company** will not be liable to **Users** for any special, indirect or consequential loss or damage.

5. EXCEPTIONS

Nothing in this disclaimer shall limit or exclude:

- The **Company's** liability for death or personal injury resulting from negligence;
- Limit or exclude the **Company's** liability for fraud or fraudulent misrepresentation;
- Limit any of the **Company's** liability in any way that is not permitted under applicable law; or
- Exclude any of the **Company's** liabilities that may not be excluded under applicable law.

6. SEVERABILITY

If any court or other competent authority determines a section of this disclaimer to be unlawful and/or unenforceable, the other sections of this disclaimer continue in effect.

If any unlawful and/or unenforceable section would be lawful or enforceable if part of it were deleted, that part will be deemed deleted, and the rest of the section will continue in effect.

7. LAW AND JURISDICTION

This disclaimer will be governed by and construed in accordance with South African law. Any disputes relating to this disclaimer will be subject to the exclusive jurisdiction of the courts of South Africa.

8. UPDATE OF THE TERMS & CONDITIONS

This Disclaimer was last updated in October 2023.

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