



TERMS & CONDITIONS

The customer, being individual and company, hereby agrees to join and be listed on the IHuduma system platform. The system is made available to your business on a free trial basis for a period of no more than one month effective from the date of joining, followed thereafter by monthly payments on a subscription basis with the following terms;

As a service provider you will subscribe for a fee, as prescribed by E-enablement, per month. As a customer, you will pay the amount charged for the work done as indicated in the invoice.

DEFAULT IN MONTHLY PAYMENTS

IHuduma reserves the right to suspend any and all services to a customer who defaults with subscription payments in excess of 30 days. In the instance where you as the customer have defaulted in your monthly repayments, you will be permitted to resume use of the services as soon as your arrears as well as the penalty for late payment has cleared. Failure to clear all outstanding arrears will result in immediate termination of your current and future use of the services provided to you by IHuduma. All proprietary data/information given to IHuduma for purposes of the website will be returned to the customer within a period not exceeding three (3) months after termination. E-enablement reserves the right to institute legal actions to recover any amount owed.

TERMS OF USE E-enablement Solutions Pty Ltd ("IHUDUMA")

1. INTRODUCTION

Welcome to E-Enablement ("IHuduma"), a proposition offered to you by Aspire Financial Services Group (Pty) Ltd. IHuduma is a web-based portal offering access to Funeral Services for Funeral Parlours, Suppliers of funeral resources and individuals who require funeral services IHuduma is

a platform allowing service providers, Suppliers and individuals to connect with one another. The platform running the solution is developed, maintained and powered by E-enablement (Pty) Ltd Please note that access to the Website and registration as further defined and described hereinafter is subject to approval by IHuduma.

2. DEFINITIONS

Applicable Laws: means all national, provincial, local and municipal legislation or subordinate legislation, ordinances, regulations, by-laws, rules and/or other laws of any relevant Regulatory Authority and any other instrument having the force of law as may be issued and in force from time to time as well as common law, all as relating to or connected with the activities contemplated under this Agreement and as updated from time to time;

Affiliates: means in relation to IHuduma, a subsidiary or a holding company of that Party, or any subsidiary of the holding company and all its subsidiaries;

Personal Information: means information about an identifiable, natural person and where applicable, a juristic person, including, but not limited to information about: race; gender; sex; pregnancy; marital status; nationality; ethnic or social origin; colour; sexual orientation; age; physical or mental health; well-being; disability; religion; conscience; belief; culture; language; birth; education; medical, financial, criminal or employment history; any identifying number, symbol, e-mail, postal or physical address, telephone number; location; any online identifier; any other particular assignment of the person; biometric information; personal opinions, views or preferences of the person or the views or opinions of another individual about the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; and the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person

Process: means any operation or activity or any set of operations, whether or not by automatic means, concerning Data, including its collection, receipt,

recording, organisation, collation, storage, updating or modification, merging, linking, blocking, degradation, erasure or destruction retrieval, alteration, consultation, testing or use, dissemination or distribution by any means and "Processing" shall have a corresponding meaning; Operator: shall have the meaning as defined in the Protection of Personal Information Act 4 of 2013.

Terms of Use: The present terms and conditions.

User: approved natural person and companies. A user acts on behalf and for account of his or her Company or on behalf of their client. Unless otherwise specified or otherwise required in the light of the specific context, any reference to "you" or "User" should be read as a reference to the relevant individual, funeral parlour or supplier.

User's Message: A communication sent from one User to another User in the IHuduma.

Website: Means the web-based platform encompassing the IHuduma Platform. Users can login to this platform with their UserID and can access the services.

II GENERAL PROVISIONS

Access to the Website

REGISTRATION

The Website is exclusively accessible for customers of IHuduma. Anyone who desires to access the Website must register as set out below and review these Terms of Use with the utmost of care, print them, and keep a copy thereof. The Terms of Use are accepted when first accessing the web page and with every visit thereafter. IHuduma may modify, alter or update these Terms of Use at any time without prior notice, and such modifications shall be effective immediately upon posting of the modified Terms of Use to the Website unless provided otherwise. Any subsequent use of the Website shall constitute such User's consent to the modification, alteration or update. When first accessing the Website via the authentication the customer must enter the required information in the registration form. If this information is inaccurate, incomplete or out of date, access to the Website may be denied or suspended. After completing the form, new identification data will be created

for access, such as user name and password, which may be used exclusively by the authorized individual, funeral parlour or supplier and those authorized to access the Website in his or her name (the "User"). This authentication information is personal and confidential. The User agrees to handle it confidentially and never to divulge it to third parties in any form and inform IHuduma promptly about any use by unauthorized third persons. Access to the Website and a consultation of the same is possible around the clock, except for the times when upgrades or maintenance procedures are performed, or when there are problems that are attributable to the network providers. Access to the Website requires the recognition and confirmation of the User that he or she is authorized contractually to represent a Company with respect to requests for services and information that he or she could forward. Subject to the foregoing, every User expressly acknowledges that IHuduma may interrupt at anytime without prior notice access to the Website or delete a personal profile, which has the consequence that the User may no longer take advantage of the services provided in the future.

TERMINATION OF USER'S OR COMPANY'S ACCOUNT AND ACCESS

IHuduma retains the right to determine whether a User's conduct is consistent with these Terms of Use and may terminate said User's access to the Website if that User's conduct is found to be inconsistent with these Terms of Use. IHuduma may also terminate a User's access in the event of long-term inactivity of the User. The termination of any User's access to the Website may be effected without notice and, on such termination, IHuduma may immediately deactivate or delete said User's account and/or bar any further access.

IHuduma retains the right, at its sole discretion, to terminate a Company's access to the Website. This termination will be effected with a one month's notice without the need to provide any reason. Upon expiry of this period, the access of each User, whether acting on their own behalf or of the Company will be terminated.

IHuduma shall not be liable to any User, Company or other third party for any termination hereunder.

A User's request for termination will result in deactivation but not necessarily deletion of the account.

In case of termination of an access for whatever reason, IHuduma reserves the right to delete, or not delete, a User's account at its sole discretion, as well as to delete, or not delete, Content at its sole discretion.

Information about processing of Personal Information

IHuduma shall be responsible for the control of the Personal Information on the IHuduma. When accessing the Website, the User's Personal Information is necessary for the provision of the services offered through the platform. The Personal Information will be Processed for the purpose of registration of User ID's, customization and administration of the services, The Processed Personal Information includes the User's Company information. Other Users that are connected to the IHuduma will not receive User's Personal Information unless the User shares the Personal Information themselves or an opportunity match is made.

2.1 Consent Users consent to IHuduma collecting their Personal Information from users and where lawful and reasonable, from public sources for fraud and compliance purposes, as well as the purposes set out below. If a User gives IHuduma Personal Information about or on behalf of another person (including, but not limited to clients, shareholders, principal executive officers, trustees and beneficiaries), the User confirms that he/she is authorised to: (a) give IHuduma the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information into and outside the country where the products or services are provided; and (c) receive any privacy notices on their behalf. Users further consent to IHuduma processing their Personal Information:

- to provide the services in relation to the IHuduma to the User;
- to enable IHuduma to provide the IHuduma Platform which will include the disclosure of the User's Personal Information with other Users where appropriate opportunities have been identified.
- to carry out statistical and other analyses to identify potential markets and trends, evaluate and improve IHuduma's business as well as the users business, if applicable (this includes improving existing and developing new products and services);

- in countries outside the country where the IHuduma Platform is provided. These countries may not have the same data protection laws as the Republic of South Africa. Where IHuduma can, we will ask the receiving party to agree to our privacy policies;
- by sharing your Personal Information with our third-party service providers, locally and outside the Republic of South Africa. IHuduma asks people who provide services to IHuduma to agree to our privacy policies if they need access to any Personal Information to carry out their services; and within the Group.
- More information on how IHuduma processes Personal Information, is available in the Aspire Group Privacy Statements which are available on the Group's website or on request

If you are unsure about your tax or legal position because your Personal Information is Processed in countries other than where you live, you should get independent advice.

General Website content

Any information on this Website, unless explicitly stated, does not constitute an offer, solicitation to conclude a contract, or a binding obligation, by IHuduma and is not a recommendation or specification for action by an individual, funeral parlour or supplier. The information is not to be considered or used as professional advice from IHuduma and does not take into account the individual requirements of the individual, funeral parlour or supplier or User.

Liability of IHuduma

Any services accessible via or through the Website are offered by IHuduma. IHuduma expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non- infringement. Specifically, IHuduma makes no warranty and assumes no liability that: any goods, products, services, information or other material will be delivered or provided in a correct and timely manner and will meet the Users requirements; the quality, accuracy or fitness for a particular purpose of any goods, products, services, information or other material will meet a User's expectations; It is the sole responsibility of each User to investigate its supplier/client/funeral

parlour in accordance with normal business practices. IHuduma cannot be held liable for any damage (direct or indirect) suffered by a User or a Company as a result of or caused by, or by the use or consultation of, any goods, products, services, information or other material offered through or via the Website.

Although the information presented on the Website is updated, the content is not exhaustive and is not to be regarded as exhaustive. The material contained in the Website should be considered "as described", with the possible consequence that it is inappropriate and/or not adequate for an individual, funeral parlour or supplier and/or User's specific needs and interests.

Therefore, IHuduma does not guarantee the reliability of the information contained in the Website and cannot be held accountable for:

Any errors or omissions in the information available on the Website;
Any loss, damage, or expense (including legal fees) caused by the content of the Website or that can be attributed to it.

Hyperlinks with Internet presence of third-party right holders, for example third party websites, may also be on the Website, regardless of the entity placing such links. In such a case, the hyperlinks have the sole function of facilitating Users to navigate, without the content of the Website and the information presented on the homepage of the third-party website being related, and therefore are entirely outside the area of responsibility of IHuduma. In addition, the presence of such links may not be taken as an indication or recommendation of IHuduma to visit the linked web pages in any way. In this context it should be noted that IHuduma does not control such websites or the information on these websites display, with the result that IHuduma cannot be held liable in any way for the content, regulations, truth, accuracy and adequacy of the materials, information or the services presented on these third-party pages.

Users take full responsibility for information they may share directly with other Users without IHuduma's consent. The User indemnify IHuduma against any claim and damages which IHuduma may suffer in respect of information shared with other Users outside the parameters of the IHuduma Platform.

Intellectual property rights

IHuduma owns all intellectual property, proprietary information and/or content published on or in relation to the Website. All trademarks, domain names, business names, company names, logos, devices, inscriptions, word marks and/or any other form of intellectual property on our Website, belong to IHuduma or other parties that maintain business relations of different types with IHuduma. Nothing on our Website is a licence (permission) or right to use the aforementioned intellectual property, for any purpose. Therefore, the reproduction and/or adaptation and/or use of same is strictly prohibited in any form or type without express authorisation from IHuduma and/or the respective legal owner thereof. You may not establish a hyperlink, frame, metatag or similar reference, whether electronically or otherwise to the Website or any subsidiary pages, without our prior written consent, which consent is at IHuduma's sole discretion. Even if any content on the Website is not confidential or there is no copyright in it, IHuduma owns such content.

Availability of the Website

Although IHuduma is using innovative solutions to maintain the Website accessible at all times and free of any defects, it declares that the computer systems used for access could be inaccessible, incompatible, or not free from defects, viruses and/or other malfunctions. Consequently, anyone accessing the Website recognizes and accepts explicitly that its use is "in its present condition, subject to availability."

If any issues arise while on the Website, Users can send an email to the section "Contact us" available on the homepage of the Website. IHuduma does not assume responsibility for any damages incurred due to the lack of accessibility to the Website services or as a result of damage caused by viruses, corrupted files, errors, omissions, interruptions of service, deletion of content, problems with the network, providers or telephone connections and/or telematics connections, unauthorised access, data manipulation, or by malfunction and/or faulty function of the electronic devices of the User himself.

Usage of the Website

IHuduma declares that the content of the Website cannot be completely or partially copied, reproduced, republished, charged, transmitted, forwarded or distributed in any form without prior written authorisation from IHuduma;

exceptions include activities such as printing, downloading and viewing a part of the contents of the Website according to these Terms of Use and subject to the necessity that all information related to the rights of intellectual and/or industrial property rights are respected.

The User agrees to use the data and information exclusively for its own internal purposes and not to share it - neither for payment nor free of charge - with third parties or market it directly or indirectly. Failure to comply with this condition will result in deactivation or deletion of the account and the username, subject to any legal action that IHuduma could take for the purpose of obtaining compensation claims against the subject who committed the transgression.

The content of the Website may not be fully or partly distributed through communication channels such as the Internet, television or radio systems or any other system without prior written authorisation from IHuduma.

You agree not to sell, resell, or offer for any commercial purposes, any portion of the Website, access to the Website or content without the express written consent of IHuduma.

The Users are the only ones responsible for the use of the Website and its content. Therefore, IHuduma cannot be considered in any way liable if the User utilizes the Website or its content illegally.

Obligations of the Users of the Website

All Users who access the Website declare, implicitly, to be of legal age and agree to:

- not use the Website and the material that it contains for purposes that are illicit, contrary to, Applicable Laws, current regulations, and/or in violation of third-party rights;
- act responsibly and in good faith when navigating and using the Website;
- use the Website only to benefit from the related services in accordance with the Terms of Use;
- not interact on the Website in the name of or on behalf of a third party where the latter has not provided binding authority to do so.

- In addition, all Users who access the Website agree not to use it themselves or allow a third party to use it in order to:
- modify, breach, disable or damage existing security features on the Website or to probe their weaknesses;
- intervene in any way in the navigation of the Website or in the use of services by attempting - for example only - to overburden the system or Website itself or to spread viruses;
- access any services offered from a platform other than the homepage of the Website;
- attempt to circumvent the security measures of the Website or to violate the network in which it occurs by accessing data that are not specifically designed for the Users or probing the security of other networks (e.g. by "port scanning");
- carry out any form of network monitoring to intercept data that is not specifically designed for individual Users;
- send unsolicited emails including "junk mail" or other advertising materials to those who did not specifically request such. Specifically, Users are expressly forbidden to send unwanted mass emails ("bulk mail"), including commercial e-mail, messages about promotions or information on political or religious surveys;
- send or receive information and/or content that is technically harmful (including but not limited to computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software or harmful data); can cause unwarranted interference, incidents or attacks; aims to intercept, or attempts to intercept communications that were transmitted via telecommunications systems; is intended for any type of fraudulent purposes.
- All Users agree to inform IHuduma if they uncover or become aware of any of the above circumstances by filling in the web form under "Contact us" on the homepage of the Website

Linking and framing

It is not permitted without prior written authorisation from IHuduma to create links with the homepage or even internal and/or additional pages for the Website (i.e. "Deep Links"), or to introduce or present the content of the Website on another website ("Framing"). In order to obtain such written authorisation, the interested parties must submit a separate application by

filling in the web form under the "Contact us" section on the homepage. Provided the application for creating a link is approved, the applicant will receive a non-exclusive and non-transferable license for the use of the term "Huduma Platform", solely for the purpose of providing a hyperlink from the Internet presence of the respective rights holders to the Website, and any other uses are expressly excluded. A violation of the terms provided in this paragraph will also be punished according to relevant laws as unfair competition.

Cookies

The Website uses cookies for technical purposes. These cover data on when you access the Website, any personalized settings, and your browsing behavior. The User will be asked to consent to the use of cookies through a cookie banner. Cookies are necessary to optimize navigation and your browsing experience. When you enter this Website, you accept that we can place cookies on your computer or any other device that you use for accessing the Website. A cookie is a small text file which is stored on your hard disk by the website you visit. The text file contains information and is, among other things, used for supporting the visitor's use of the relevant website. There are two types of cookies. The first type, which is called a persistent cookie, stores a file on your hard disk for a certain period. The other type, which is called a session cookie, is only stored temporarily during the time you visit a site. With regard to the Website we use both types of cookies to help us make our visit statistics more reliable and to increase the functionality for our users. A condition for being able to use the Website's services is that you have accepted the use of session cookies. These cookies enable you to carry out the Website's services in a simple and smooth way and will disappear when you log off. If you do not want to accept cookies, you can change the security settings of your browser (Internet Explorer, Firefox, Chrome etc.).

Access to the Website from abroad

Each User who accesses the Website from a country other than South Africa must comply fully with the present Terms of Use and Applicable Laws in South Africa and explicitly guarantees to use the Website and its contents in such a way that the above laws are not violated.

Changes or additions to the Website

IHuduma can replace, add, modify and/or amend the Website and/or its contents as well as its implemented technology at any time without notice and at its own discretion. In this context IHuduma discloses that such activities may result in a temporary or permanent loss of access to the Website and/or its content and IHuduma will not be held liable for any loss to any Company content.

Governing law and jurisdiction

The Terms of Use shall be governed by the laws of the Republic of South Africa.

Miscellaneous

If any provision of the Terms of Use is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavour to give effect to the parties' intentions as reflected in the provision, and the other provisions of the Terms of Use remain in full force and effect. Should a User object to the Terms of Use or any subsequent modifications thereto or become dissatisfied with the Website in any way, IHuduma will use its reasonable endeavors to accommodate a User's request to amend the Terms of Use or update the Website as the case may be. Should IHuduma be unable to assist the User's request, the User has the option to either accept the Terms of Use and any modifications thereto and continue to use the Website or to immediately discontinue the use of the Website. IHuduma's failure to exercise or enforce any right or provision of these Terms of Use shall not constitute a waiver of such right or provision unless acknowledged and agreed to by IHuduma in writing. The section titles in the Terms of Use are solely used for the convenience of the parties and have no legal or contractual significance.

Notices

Notices regarding the use of the Website must be sent online or via email to info@aspirefinsg.com.

No unlawful or prohibited use.

IHuduma is provided solely as a convenience to you. By using IHuduma Platform you warrant that you will not use IHuduma Platform, or any of the Content obtained from IHuduma, for any purpose that is unlawful or prohibited by these Terms or Use. Without limiting the generality of the foregoing, you agree not to: transmit through IHuduma Platform any unlawful, harassing, libelous, abusive, tortuous, defamatory, vulgar, obscene, invasive of another's privacy, hateful, or racially, ethnically or otherwise objectionable, threatening, or harmful material of any kind or nature; or material that encourages conduct that could constitute a criminal offense, give rise to civil liability or otherwise violate any applicable local, state, national or international law or regulation; impersonate any person or entity, including, but not limited to, a IHuduma Platform official or a User, or falsely state or otherwise misrepresent your affiliation with a person or entity; upload, post or otherwise transmit any content that you do not have a right to transmit under any law or under contractual or fiduciary relationships, such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under confidentiality agreements; upload, post or otherwise transmit any content that infringes any patent, trademark, trade secret, copyright or other proprietary rights of any party; upload, post or otherwise transmit any material that contains software viruses, or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; interfere with, attempt to gain unauthorized access to, or disrupt IHuduma Platform or computer systems hosting IHuduma Platform; violate any applicable local, state, national or international law; "stalk" or otherwise harass another User or Company; copy or transfer any part of IHuduma Platform; promote or provide instructional information about illegal activities, promote physical harm or injury against any group or individual, or promote any act of cruelty to animals; interfere with another User's use of IHuduma Platform.

All information, data, text, software, audio/video content (including sound, graphics, and still or moving images, etc.), or any other materials whatsoever, whether publicly posted or privately transmitted, is the sole responsibility of the User from whom such Content originated. This means that each User, and not IHuduma, is entirely responsible for all Content

that he or she uploads, posts, emails or otherwise transmits via IHuduma Platform. Any Users that may (outside IHuduma Platform) enter into correspondence with or engage into business with Companies or Vendors based on the products or services descriptions posted on IHuduma Platform are solely responsible for such communication. Any such correspondence or business, including the delivery of and the payment for goods and services, and any other terms, conditions, warranties or representations associated with such correspondence or promotions, are solely between the corresponding Users, Companies and Vendors. IHuduma assumes no liability, obligation or responsibility for any part of any such correspondence, promotion and business. It is the sole responsibility of each Company to investigate its commercial counterparty in accordance with normal business practices. IHuduma reserves the right to refuse, modify or delete any Content, including but not limited to Content of which it becomes aware and deems, in its sole discretion, that does not fulfill the purpose of the Website or that violates the Terms of Use or may be otherwise illegal. Under no circumstances will IHuduma be liable in any way for any Content, including, but not limited to, liability for any errors or omissions in any Content, or for any loss or damage of any kind incurred as a result of the use of any Content posted to, or emailed or otherwise transmitted via IHuduma Platform. The User commits themselves not to direct claims to any other company connected to the platform in regard to damage incurred as a result of any of the circumstances mentioned above. IHuduma responds promptly to claims of intellectual property misuse. If you believe that your work has been copied and is accessible on IHuduma Platform in a way that constitutes copyright infringement, you may notify IHuduma with the following information in writing: Documented evidence that you have directly requested the infringing User to remove the concerned material and/or seize the infringing activities; the electronic or physical signature of the owner of the copyright or the person authorized to act on the owner's behalf; identification of the copyrighted work that you claim has been infringed; identification of the material that is claimed to be infringing and information reasonably sufficient to permit IHuduma to locate the material, including the full URL. your name, address, telephone number, and email address. a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; a statement, made under penalty of perjury, that the above information in your notice is accurate and

that you are the copyright owner or are authorized to act on the copyright owner's behalf. After receiving a claim of infringement, IHuduma will investigate and take appropriate actions within reasonable limits and on a best effort basis. When posting Content, the submitting User retains ownership of his Content and, in exchange for being permitted to use IHuduma Platform and benefit of the services offered through IHuduma Platform, grants to IHuduma a worldwide, royalty-free, perpetual, irrevocable license to publish such Content there from with links to full content in IHuduma, let other Users print, view, access it in their web browser while accessing IHuduma Platform, and/or to incorporate it in other services related to IHuduma Platform and make it available to the Users in any form, media, or technology now known or later developed such as Apps, RSS feeds, etc Subsequently IHuduma hereby grants the right to Users and Vendors the right to print, view, and perform such Content (excluding User's Messages) solely within a web browser while accessing IHudumas Platform for their personal use. If you think someone has stolen or misused your intellectual property on IHuduma Platform, please report to info@aspirefinsg.com IHuduma may establish general practices and limits concerning the use of IHuduma Platform. IHuduma has no responsibility or liability for the deletion or failure to store any messages or other communications or other Content maintained or transmitted by IHuduma Platform. The use of IHuduma Platform is at the User's sole risk. IHuduma is provided on an "as is" and "as available" basis and IHuduma assumes no responsibility for the timeliness, deletion, mis-delivery or failure to store any User's communications or personalization settings. User understands and agrees that any material and/or data downloaded or otherwise obtained through the use of the service is done at User's own discretion and risk and that each User will be solely responsible for any damage to his or her computer system or loss of data that results from the download of any such material. IHuduma expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. Specifically, IHuduma makes no warranty that; IHuduma Platform or any goods or service thereon will meet your requirements, any User's access will be uninterrupted, timely, secure or error-free, the quality of any Content, goods, products, services, information or other material obtained by any User from any other User or any Vendor will meet his or her expectations.

It is the sole responsibility of each Company to investigate its commercial counterparty in accordance with normal business practices, any errors in the Content and in the software will be corrected. IHuduma shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of goods, property, profits, goodwill, use, data or other intangible losses (even if IHuduma has been advised of the possibility of such damages), resulting from any User's use or inability to use IHuduma Platform or services thereon; resulting from any goods or services purchased or obtained or messages received or transactions entered into as a result of IHuduma Platform opportunities (including selected opportunities); resulting from any unauthorized access to or alteration of your transmissions or data; or from statements or conduct of any third party on IHuduma Platform; or from any other matter relating to IHuduma Platform. As noted above, IHuduma does not and cannot control all the actions of site Users, Vendors or linked third parties. IHuduma reserves the right to report any malfeasance that comes to its attention to the appropriate authorities. IHuduma does not guarantee continuous uninterrupted or secure access to IHuduma Platform. Operation of IHuduma Platform may be subject to interference from numerous factors outside IHuduma's control. Further, scheduled and preventive maintenance as well as required and emergency maintenance work may temporarily interrupt services or access to IHuduma Platform. No advice or information, whether oral or written, obtained by any User from or through IHuduma Platform shall create any warranty not expressly made herein. Moreover, nothing herein shall be deemed to create an agency, partnership, joint venture, employee- employer or franchisor-franchisee relationship of any kind between IHuduma and any User or other person or entity nor do these Terms of Use extend rights to any third party. The foregoing disclaimers of warranty and limitations of liability apply, without limitation, to any damages or injury caused by the failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction or unauthorized access to, alteration of or use of any asset, whether arising out of breach of contract, tortious behaviour, negligence or any other course of action by IHuduma. You agree to indemnify IHuduma and hold it harmless for all damages, losses and costs (including, but not limited to, reasonable attorney's fees and costs) related to all third party claims, charges, and investigations, caused by: your failure to comply with these

Terms of Use, including, without limitation, your submission of Content that violates third party rights or applicable laws; any Content you submit to IHuduma Platform; any activity in which you engage as a result of Opportunities in IHuduma Platform; any sharing of information with other Users in relation to the IHuduma Platform. You may close your account at any time and such termination shall be your sole and exclusive remedy. Please note that these terms and conditions may be updated from time to time and it is each individual users responsibility to ensure they are aware of any updated terms and conditions that have been communicated to them. Please report any violations of the Terms of Use to info@iHuduma.co.za. If you have questions or comments about these Terms of Use, please contact us online or via email at info@iHuduma.co.za.