



Terms and Condition of Use

Acceptance of Terms and Conditions

The services that FEM provides to you are subject to the following Terms and Conditions. By using this website, you agree to be bound by these Terms and Conditions. These terms of use become effective when you access our website for the first time and constitute a binding agreement between FEM and yourself, which will always prevail. FEM reserves the right to update these Terms and Conditions at any time without notice to you. The most current version of the Terms and Conditions can be reviewed by clicking on the "Terms and Conditions" hypertext link located on our Web pages.

Jurisdiction

The use of FEM websites and any dispute arising out of this web site is subject to the laws of South Africa. Any dispute arising out of the use or publication of this web site is subject to the exclusive jurisdiction of the courts of South Africa.

Description of Services

Through its network of Web properties, FEM provides you with access to a variety of resources and Services. The Services, including any updates, enhancements, new features, and/or the addition of any new Web properties, are subject to the Terms and Conditions.

Limitation or Termination of Services

FEM reserves the right set limits and restrictions on the use of services and to modify suspend and even discontinue services temporarily or permanently.

Limitation of Use

You may not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software, products or services obtained from FEM.

Privacy and Protection of Personal Information

See the Privacy Policy for disclosures relating to the collection and use of your personal information.

Member Account, Password, and Security

You must complete the registration process by providing us with current, complete and accurate information as prompted by the applicable registration form. You also will choose a password and a valid email address as a user name.

You are entirely responsible for maintaining the confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities that occur under your account.

You agree to notify FEM immediately of any unauthorized use of your account or any other breach of security. FEM will not be liable for any loss that you may incur as a result of someone else using your password or account, either with or without your knowledge. However, you could be held liable for losses incurred by FEM or another party due to someone else using your account or password.

You may not use anyone else's account at any time, without the permission of the account holder.

Contact

For information about how to contact FEM, please visit our contact page – [Contacts](#)

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FEM's websites may contain links to other sites. FEM does not share your personal information with those websites and is not responsible for their privacy practices. We encourage you to learn about the privacy policies of those companies.

You may not establish a link to this website from a third party site, unless the link does not imply any association, endorsement or sponsorship by us of such website, or any products or services offered on such site; or unless the linked pages from the website are displayed without alteration of any kind. You may not cause a user's web browser to display a "framed" version of this web site in response to activating a link.

Security Statement

Your FEM account information is password protected for your privacy and security. FEM safeguards the security of the information you provide with physical, electronic, and managerial procedures. In certain areas of our website, FEM uses industry standard SSL encryption to enhance the security of data transmissions.

We strive to protect your personal information and information security and will take all reasonable steps to safeguard the information in our possession. We however cannot ensure

the security of devices and infrastructure outside of our control and so we urge you to take every precaution to protect your personal data when you are on the internet.

In terms of section 86 of the ECT Act you are notified that it is a criminal offence to gain unauthorized access to any restricted areas of this website or to otherwise interfere with the proper functioning thereof.

Limitation of Liability

You use this website at your own risk. FEM makes no warranties or representations of any kind (express or implied) with regards to the website or its content. FEM shall not be held responsible for any injury, loss, expense or damage of any kind whatsoever suffered or incurred by you as a result of accessing this website, utilizing any service offered on this website or relying on any information contained on this website for any reason whatsoever. You hereby indemnify FEM against any demand, claim or action for either direct-, indirect-, punitive- or consequential damages or order against FEM relating to or in connection with your use or accessing of this website whether such demand, claim or action was caused directly or indirectly for any reason whatsoever.