

# Security Policy for <http://yourfund.co.za/columbus>

## Disclaimer

Apart from the provisions of sections 43(5) and 43(6) of the ECT Act, neither InSite Innovative Education Solutions (Pty) Ltd nor the Columbus Retirement Funds (the "Funds") nor any of their agents or representatives shall be liable for any damage, loss or liability of whatsoever nature arising from the use or inability to use this Website (<http://yourfund.co.za/columbus>) or the services or content provided from and through this Website. Furthermore, InSite and the Funds makes no representations or warranties, implied or otherwise, that, amongst others, the content and technology available from this Website are free from errors or omissions or that the service will be 100% uninterrupted and error free. You are encouraged to report any possible malfunctions and errors to [info@insiteeducation.co.za](mailto:info@insiteeducation.co.za)

This Website is supplied on an "as is" basis and has not been compiled or supplied to meet your individual requirements. It is your sole responsibility to satisfy yourself prior to accepting these T&C that the service available from and through this Website will meet your individual requirements and be compatible with your hardware and/or software.

Information, ideas and opinions expressed on this Website should not be regarded as professional advice or the official opinion of InSite and the Funds and you are encouraged to consult professional advice before taking any course of action related to information, ideas or opinions expressed on this Website.

Neither InSite nor any of its agents or representatives shall be liable for any damage, loss or liability of whatsoever nature arising from the use or inability to use any functionality on this Website.

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## Governing Law and Jurisdiction

This Website is hosted, controlled and operated from the Republic of South Africa and therefore governed by South African law and, subject to the 'Disputes' clause of these T&C, you, InSite and the Funds submit to the non-exclusive jurisdiction of the South African courts.

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## Privacy

InSite shall take all reasonable steps to protect your personal information. For the purpose of this clause, "personal information" shall be defined as detailed in the Promotion of Access to Information Act 2 of 2000 (PAIA). The PAIA may be downloaded from: [http://us-cdn.creamermedia.co.za/assets/articles/attachments/03569\\_promofaccestoinfoact2.pdf](http://us-cdn.creamermedia.co.za/assets/articles/attachments/03569_promofaccestoinfoact2.pdf)

InSite may electronically collect, store and use the following of your personal information:

- name and surname;
- birth date;
- gender;
- country of residence;

- closest city;
- non-personal browsing habits and click patterns;
- e-mail address;
- mobile number (if provided by you);
- IP address; and

**InSite collects, stores and uses the abovementioned information for the following purposes:**

- to greet you when you access the Website;
- to inform you of facts relating to your access and use of the Website;
- to compile non-personal statistical information about browsing habits, click-patterns and access to the Website;
- to verify your identity when transacting on the website;
- to facilitate communication between you and InSite or the Fund represented on the Website.

Information detailed above is collected either electronically by using cookies or is provided voluntarily by you. You may determine cookie use independently through your browser settings.

**InSite may collect, maintain, save, compile and share any information collected from you with the Board of Trustees represented on the Website, subject to the following provisions:**

- InSite may compile, use and share any information that does not relate to any specific individual; and
- InSite owns and retains all rights to non-personal statistical information collected and compiled by InSite.

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## Security

Any person that delivers or attempts to deliver any damaging code to this Website or attempts to gain unauthorised access to any page on this Website shall be prosecuted and civil damages shall be claimed in the event that InSite suffers any damage or loss.

**You agree and warrant that your log-in name and password shall:**

- be used for your personal use only; and
- not be disclosed to any third party.

You allow InSite to take all reasonable steps to ensure the integrity and security of the Website and back-office applications.

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## Copyright

Any and all copyright subsisting in the Website, including these T&C, vests in InSite and the Funds and all rights not expressly granted are reserved.

You may only download, view and print content from this Website for private and non-commercial purposes.

To obtain permissions for the commercial use of any content on this Website [e-mail us](#) or phone customer support on +27 (0)12 665 5014 for assistance.

InSite or the Funds cannot screen or edit all the content available from the Website and does not accept any liability for illegal, defamatory or obscene content. You are encouraged to inform InSite of any content that may be offensive or illegal.

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## Intellectual Property Rights

All the designs, general content, data, and calculations on this Website, including but not limited to, software, databases, text, graphics, icons, hyperlinks, information, designs and agreements, are the property of or licensed to InSite and as such are protected from infringement by local and international legislation and treaties. All the Fund specific content, trademarks and private data on this Website, including but not limited to private information are the property of or licensed to the Funds and as such are protected from infringement by local and international legislation and treaties.

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## Electronic Communications

When you visit the Website or send e-mails to InSite, you consent to receiving communications from InSite electronically and agree that all agreements, notices, disclosures and other communications sent by InSite satisfy any legal requirements, including but not limited to the requirement that such communications should be "in writing".

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## Spiders and Crawlers

No person, business or web site may use any technology to search and gain any information from this Website without the prior written permission of InSite. Such permission could be obtained from [info@insiteeducation.co.za](mailto:info@insiteeducation.co.za).

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