

Privacy Policy



This document illustrates the **Privacy Policy** for this Website, www.lords.co.za and a **Disclaimer** against use of illustrative information.

Personal Information

The privacy policy illustrates how HOLD Consulting protects the information that is provided to it by its users.

HOLD Consulting will not sell or rent its user's personal identifiable information to third parties.

Sharing of Information

HOLD Consulting may send personal identifiable information about its users to other companies or third parties should there be a need to share the user's information in order to provide the product or service the user has requested.

The only information HOLD Consulting will ever disclose to third parties is aggregate information about its users. Aggregate information will not identify the website's users and will only identify the user's population in general terms.

Electronic Communications

The user consents to the website's agreements, notices and disclosures by visiting the website and receiving electronic information or communication by electronic means and this indicates that any legal requirements has been satisfied.

Changing of Information

HOLD Consulting reserves the right to change the Privacy Policy on an ad hoc basis at its sole discretion. HOLD Consulting is not responsible for the content or privacy practices of any other websites to which it refers.

Contact information

Should you not be satisfied with the information or should any information be found to be untrue or incorrect, please notify HOLD Consulting on the following email address: stow@lords.co.za

DISCLAIMER and USE

HOLD Consulting has, and will continue to take reasonable care to ensure that all information, in so far as this is under its control, provided on this website is true and correct.

The terms, conditions, rules, policies and prevailing laws are determined by the provider of any product referred to. Any reference we make, is for illustration purposes only.

HOLD Consulting shall not be responsible for, and therefore disclaims any liability for, any loss, liability, damage (whether direct or consequential) or expense of any nature whatsoever which may be suffered as a result of or which may be attributable, directly or indirectly, to the use of or reliance upon any information, links or service provided through this website.

There is no warranty of any kind, expressed or implied, regarding the information or any aspect of this service. Any warranty implied by law is hereby excluded except to the extent such exclusion would be unlawful.

Links to other sites

Our website contains links to other sites.

Please be aware that HOLD Consulting is not responsible for the privacy practices of such other sites.

We encourage users to be aware when they leave our site and to read the privacy statements of each and every website that collects personally identifiable information.

This privacy statement applies solely to information collected by this website.

Information is not Advice

Information and tools provided on this website, and any attachments hereto, do not constitute advice and should not be used for making any decisions about financial services or products.

- Please be advised that any use, dissemination, forwarding, printing, or copying of information, screens, downloads and attachments is strictly prohibited unless authorized in writing by HOLD Consulting.
- HOLD Consulting accepts no liability for any views or opinions expressed on this website nor for any loss or damages that may be suffered by any person whomsoever, arising from, or in connection with, or caused by, the unauthorized use of any information, screens, downloads and attachments of this website.
- Before any product or service is engaged, you need to appoint us (and we accept that appointment) in order to assist you in analysing your needs, constraints before rendering meaningful advice or offer options, solutions appropriate to your circumstances.
- Financial Services, instruments and products are complex with contractual and financial implications.
- Prevailing laws, regulations, rules, policies and bases of calculation change from time to time.
- Past performance, historic solvency, or any other indicators do not guarantee future results.