

Financial Disclaimer

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Educational Purpose Only

All content on this website is provided for educational and informational purposes only. It is not intended as, and should not be construed as, personalised financial, investment, tax, or legal advice.

No Professional Relationship

No content on this website creates a professional advisor-client relationship between you and us. We are not licensed financial advisors, investment advisors, or financial planners under South African law.

Regulatory Compliance

This disclaimer is governed by South African law and regulations. We are not regulated by the Financial Sector Conduct Authority (FSCA) or any other financial regulatory body.

Seek Professional Advice

Before making any financial decisions, you should consult with qualified professionals who can provide advice tailored to your specific circumstances, including:

- Licensed financial advisors
- Qualified accountants
- Registered tax practitioners
- Legal professionals where appropriate

No Guarantees or Warranties

- We make no representations about the accuracy, completeness, or suitability of any information
- Past performance does not guarantee future results
- All investments carry risk of loss, including potential loss of principal
- Economic conditions and market performance can change rapidly

Investment Risks

Any discussion of investments or financial products includes inherent risks:

- Market volatility can result in significant losses
- Investment values can go down as well as up
- Historical performance is not indicative of future results
- Diversification does not guarantee protection against loss

Third-Party Relationships

If we reference or discuss third-party financial service providers:

- We do not endorse or recommend specific providers
- Any regulatory information mentioned is for educational purposes only
- You should verify all licensing and regulatory status independently
- We receive no compensation from third-party providers unless explicitly disclosed

Personal Responsibility

You are solely responsible for:

- Your financial decisions and any consequences thereof
- Verifying information before acting upon it
- Ensuring any investments are suitable for your circumstances
- Seeking professional advice when needed

Limitation of Liability

To the maximum extent permitted by South African law, we disclaim any liability for losses or damages arising from your use of our educational content, including but not limited to:

- Investment losses
- Missed opportunities
- Reliance on educational content as personal advice
- Actions taken based on general information

Changes to This Disclaimer

We may update this disclaimer periodically. Please review it regularly to stay informed of any changes.

Contact

For questions about this disclaimer, contact us at hello@finifunda.com.
