

WEBSITE TERMS AND CONDITIONS

Gospel Gear CC t/a First Consult SA | Authorised Financial Services Provider | FSP 44958

Effective date: 17 September 2026

Acceptance

By accessing or using the First Consult SA website, you agree to these terms. If you do not agree, you should discontinue use of the website.

Website operator

The website is operated for Gospel Gear CC t/a First Consult SA, an Authorised Financial Services Provider, FSP 44958.

Information only

Website content is provided for general information and marketing purposes. It does not by itself constitute personalised financial, investment, insurance, medical scheme, tax or legal advice, nor does it create an adviser-client relationship.

No offer or guarantee

Nothing on the website constitutes a binding offer by a product provider unless expressly stated in formal provider documentation. Product availability, underwriting, eligibility, premiums, fees, returns, benefits and terms are subject to the relevant provider's requirements.

Intellectual property

Unless otherwise indicated, website content, branding, text, graphics and original materials are owned by or licensed to First Consult SA. They may not be reproduced, distributed or commercially exploited without permission, except as permitted by law.

Third-party content and links

The website may refer or link to third-party providers or websites. First Consult SA does not control third-party websites and is not responsible for their availability, security, privacy practices or content.

User conduct

Users must not misuse the website, attempt unauthorised access, introduce malicious code, interfere with operation, scrape content unlawfully or use the website for unlawful purposes.

Privacy and cookies

Personal information is handled in accordance with the First Consult SA Privacy Notice and applicable law. Cookies and similar technologies may be used as described in the Cookie Policy.

Limitation

To the extent permitted by law, First Consult SA does not warrant that the website will be uninterrupted, error-free or free of harmful components. Nothing in these terms excludes liability that cannot lawfully be excluded.

Governing law

These terms are governed by the laws of the Republic of South Africa. Any dispute is subject to applicable South African law and the jurisdiction or dispute-resolution mechanisms available under that law.

Changes

These terms may be updated from time to time. The version published on the website with the latest effective date applies to use after publication.

Document control: Prepared for website publication by Gospel Gear CC t/a First Consult SA. Review when business details, law, regulatory requirements or website functionality materially change.