# Website Terms of Use

Welcome to NRB website terms of use.

These website terms of use ("Terms") govern all access or use of NRB's websites. If you do not agree to these Terms, you must cease your access or use of this Website immediately.

By agreeing to these Terms, you also consent to other policies as may be accessible on our Websites, including our Privacy Policy ("Policies"), which are incorporated by reference into these Terms.

Due to legal and other developments, we may be required to amend these Terms from time to time without notice. It is your duty to familiarise yourself with the current version of these Terms at the time you access or use a Website – the date of last revision will appear at the end of these Terms. Continued use of the Website after any amendments have been effected will constitute your acceptance of these Terms, as amended.

#### Content

No offer: You should regard nothing contained on this Website as an offer, but as an invitation to view our Website and its content, and to enrol in courses offered.

No warranty: We take reasonable steps to provide accurate information through our Websites, but all information viewed or accessed from this Website is provided on an 'as is' basis, without any warranty, whether express or implied, except to the extent otherwise stated in relation to your enrolment for a course or as specifically imposed by law.

Use at own risk: You may only use information on the Website for your businesses use. Any use of or reliance on this Website, the contents of this Website or the information provided through this Website will be at your sole risk. We make no representations or warranties whatsoever as to the accuracy of the information contained in this Website. Any articles, guides or information of any nature provided on this Website is summarised content, and may not be applicable to your particular situation and should therefore not be relied upon solely by you for any purpose.

No warranty on availability: We do not warrant that this Website or the delivery, hosting and ancillary services or facilities of third party suppliers utilised by us will continue to operate, will operate without interruptions or will be error-free or that it will be free of any software virus or other harmful component. You will be entirely responsible for any resulting damage to software or computer systems and/or any resulting loss of data caused as a result of any use of this Website.

# Third party websites

Disclaimer of third party website content: This Website may contain hyperlinks to websites owned and/or operated by third parties. We are not responsible for the content of such websites, nor do we accept any liability in connection with such websites (regardless of whether or not a link has been permitted by us). The fact that a website is linked to this Website does not imply that we sponsor, endorse or approve the contents, or that we are affiliated or associated with the entity that owns or is responsible for such third-party website.

# Intellectual property

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No other use: No other use of this Website or its content is permitted unless you enter into a license agreement with us. Without restricting the generality of the foregoing, you may not make commercial use of the content of this Website, include the content of this Website in or with any product that you create or distribute, or copy the content of this Website onto your own or another's website, unless otherwise expressly stated in these Terms.

#### Linking, framing and crawling

Hyperlinking restricted: Our express written permission is required before any hyperlink other than to the home page of this Website is created. Permission, if granted, will be subject to the condition that the party linking to this Website alerts users to the application of these Terms. Requests for permission can be emailed to <a href="mailto:Johannesburg@nrbrisk.co.za">Johannesburg@nrbrisk.co.za</a>.

Permission: Permission to link to this Website is given without assumption of any liability. We reserve the right to withdraw permission granted to link to this Website at any time and for any reason.

Framing restricted: Our express written permission, which may be subject to conditions, is required before this Website, any of its pages and/or any of the information contained on the Website is framed. Requests for permission can be emailed to <a href="mailto:Johannesburg@nrbrisk.co.za">Johannesburg@nrbrisk.co.za</a>

Automated searches restricted: Apart from legitimate search engine operators and use of the search facility provided on the Website for users, no person may use or attempt to use any technology or applications (including web crawlers or web spiders) to search or copy content from the Website for any purpose without our prior written consent.

Date of most recent amendment: 25th June 2017