



## PSG Wealth Legal

### OTS disclaimer

All information provided by the Client shall be true and correct and the Client indemnifies and holds the PSG Wealth trading and investment platform and Celerity Systems harmless against any loss, damage or liability resulting from incorrect information supplied by the Client;

The Client username and password shall provide access to the OTS system (the Product) and all functionality and applications therein and shall be kept confidential by the Client at all times and the Client indemnifies and holds PSG Wealth trading and investment platform and Celerity Systems harmless against any loss, liability or damage resulting from any other person using the Client's username and password without the necessary authority;

PSG Wealth trading and investment platform and Celerity Systems have the right to modify, replace and withdraw the Product or use thereof at any time without giving reasons therefor;

PSG Wealth trading and investment platform and Celerity Systems do not make any warranties that the Product will be available at all times and shall not accept any liability for loss or damages resulting from downtime or other interruptions;

PSG Wealth trading and investment platform and Celerity Systems do not have any duty or obligation to verify trading information or authorities supplied by the Client or Broker for funds transfers and cannot accept any liability for disputed transfers or trades;

The Client shall a) change his/her password on a regular basis, b) ensure the safekeeping and confidentiality of his/her password and c) notify PSG Wealth trading and investment platform and Celerity Systems immediately of any unauthorised use of the password;

No agreement between the adviser and the Client shall in any way amend or cancel any agreement between PSG Wealth trading and investment platform and Celerity Systems or any other party;

The Client shall, under no circumstances, overdraw his/her account or exceed limits without the prior and written confirmation of PSG Wealth trading and investment platform and Celerity Systems who may, at any time, prescribe financial or other limits on the Client;

The Client shall ensure that he/she maintains the correct hardware and software that is compliant with the Product and follow all security instructions provided by PSG Wealth trading and investment platform and Celerity Systems at any time;

The Client is licensed the non-transferable right to use the Product for the specified purpose and not for any other purpose whatsoever;

Notwithstanding any provision herein or any provision in the agreement between PSG Wealth trading and investment platform and Celerity Systems and the adviser, PSG Securities Ltd and Celerity Systems shall not be liable for any loss, damage or liability incurred by the client or adviser for whatsoever reason. Even if such loss, liability or damage can be attributed to gross negligence or wilful actions on



the part of celerity system and PSG Securities Ltd, the liability of celerity systems and PSG Securities Ltd shall be limited to ZAR 50 000,00.

## PSG Wealth Trading and Investment Platform Technical Analysis and Research Information disclaimer

This publication has been issued by PSG Wealth trading and investment platform. It is confidential and issued for the information of clients only. It shall not be reproduced in whole or in part without our permission. The information contained herein has been obtained from sources which and persons whom we believe to be reliable but is not guaranteed for accuracy, completeness or otherwise. Opinions and estimates constitute our judgement as of the date of this material and are subject to change without notice. Past performance is not indicative of future results. This report is provided for informational purposes only. No information contained herein, no opinion expressed and no recommendation made constitutes a representation by us or a solicitation for the purchase of any of the securities mentioned herein and we have no responsibility whatsoever arising here from or in consequence hereof. Securities, financial instruments or strategies mention herein may not be suitable for all investors and investors must make their own investment decisions using their own advisers as they believe necessary and based upon their specific financial situations and investment objectives. The employees of PSG Wealth may from time to time own securities mentioned herein. Analyst Certification The research analyst who prepared this report certifies that the view expressed herein accurately reflect the research analyst's personal views about the subject security and issuer and that no part of his compensation was, is or will be directly or indirectly related to specific recommendations or views contained in this report.

## Product terms and conditions / client mandates

[Contract For Difference](#)

[Currency Futures](#)

[Endowment](#)

Exchange traded products *(PDF: to be confirmed)*

[Living Annuity](#)

[Local shares](#)

Offshore shares

- [Offshore Allowance](#)
- [Offshore Asset Swap](#)

[Preservation Pension Fund](#)

[Preservation Provident Fund](#)

[Single Stock Futures](#)



[Scriptfin Loan Facility](#)

[Retirement Annuity](#)

[Tax Free Investment Plan](#)

[Voluntary Investment Plan](#)

FICA requirements

[Click here](#) to view FICA requirements