



Terms and Conditions of Direct Transact

1. Terms and Conditions of using the Direct Transact Website

By accessing the Direct Transact website you accept and agree to be bound by these terms and conditions. By using this website, you will gain access to the world wide web and you will be liable to pay any Internet access fees to your Internet Service Provider and your Telecommunications Service Provider.

2. Intellectual Property Rights

The contents of this website (including text, graphics, links and sounds) are the property of Direct Transact (Pty) Ltd and may not be copied, downloaded, distributed or published in any way.

Direct Transact (Pty) Ltd accepts no liability for loss, damage or expense inter-alia arising from, but not limited to:

- Any defects, errors, imperfections, faults, mistakes or inaccuracies with this website, its contents or the Services;
- Any unavailability of the website, or any part thereof, or the Services;
- Any form of computer viruses or processes arising from your use of this website; and
- Any claim by a third party that your use of this website infringes its intellectual property rights.

3. Electronic Communication

If the e-mail address contained in this website is used to communicate with Direct Transact (Pty) Ltd, we do not guarantee that the e-mail will reach us. These e-mails do not have a privacy and security warranty.

4. Indemnity

You hereby indemnify Direct Transact (Pty) Ltd against any action, liability, cost, claim, loss, damage, proceedings or expense (including legal fees, costs and expenses on a full indemnity basis) that Direct Transact (Pty) Ltd suffers or incurs arising from, or which is directly or indirectly related to:

- Your access to or use of the website or any other person or entity's use of the website where that person or entity was able to access the website using your user ID and password; or
- Any breach or non-observance of any of the website terms and conditions by you or by any other person or entity where that person or entity was able to access or use the website by using your user ID and password.



5. Use and disclosure of Personal Information

You agree that you will not use and disclose any personal data contained in this website for any other purpose than it was intended for.

6. Changes to the Website

Direct Transact (Pty) Ltd retains the right to make any changes at its sole discretion and without prior notice, change any information or material contained on this website and these website terms and conditions. Direct Transact will make every effort within reason, though, to notify you of these changes within a reasonable time.

7. Password Protection and Password Changes

- Passwords must not consist of repeated character strings (e.g. a1111111 or 1aaaaaaa).
- Passwords must not consist of sequential numbers or characters (e.g. 12345678).
- Passwords may not be the same as the user ID.
- Passwords **MUST** contain alpha as well as numeric characters and at least 1 digit should be a capital.
- Passwords may not contain key or commonly used words (e.g. PASSWORD1).
- Users must be aware that passwords must not be constructed from names, common acronyms, initials, birthdays, calendar names or months, phone numbers or any other information easily associated with the user.
- If a user suspects that a password is known to other users, a password change should be done immediately and the incident should be reported to a senior official.
- Under no circumstances may a password ever be disclosed to any other person.
- Continuation of the sign-on process automatically means that the user has read this disclaimer and undertakes to adhere to it.
- Users must be aware that access or attempts to access the system is being monitored.