



ALCHIMIA CAPITAL WEBSITE

POPIA ACT

Protection of Personal Information Act (POPIA) Compliance Policy

1. Purpose of the Policy

The purpose of this POPIA Compliance Policy is to ensure that the Company complies with the Protection of Personal Information Act 4 of 2013 (POPIA) and promotes the lawful, responsible, and transparent processing of personal information. As a company operating in the South African financial industry, the Company recognises the sensitivity of personal and financial data and is committed to safeguarding the privacy rights of all data subjects.

2. Scope of the Policy

This policy applies to:

- All employees, directors, officers, temporary staff, contractors, consultants, and third-party service providers;
- All personal information processed by the Company, whether in electronic, paper-based, or any other form;
- All business operations, products, and services provided by the Company.

3. Legislative Framework

This policy is guided by and aligned with:

- The Protection of Personal Information Act 4 of 2013 (POPIA);
- The Promotion of Access to Information Act 2 of 2000 (PAIA);
- Financial sector regulations, including FAIS, FICA, and applicable Prudential Authority and FSCA requirements;
- Any other relevant South African laws and regulatory standards.

4. Definitions

- **Personal Information:** Information relating to an identifiable, living natural person or an identifiable juristic person.



- **Special Personal Information:** Sensitive personal data as defined in POPIA, including financial information, biometric data, health information, and criminal records.
- **Data Subject:** The person or entity to whom personal information relates.
- **Responsible Party:** The Company, which determines the purpose and means of processing personal information.
- **Operator:** A third party that processes personal information on behalf of the Company.
- **Processing:** Any operation performed on personal information, including collection, storage, use, dissemination, or destruction.
- **Information Regulator:** The regulatory authority established under POPIA.

5. Conditions for Lawful Processing of Personal Information

The Company commits to complying with the eight conditions for lawful processing set out in POPIA:

5.1 Accountability

The Company is responsible for ensuring compliance with POPIA and this policy. An Information Officer is appointed to oversee compliance.

5.2 Processing Limitation

Personal information will be:

- Processed lawfully and in a reasonable manner;
- Collected directly from the data subject where possible;
- Limited to what is adequate, relevant, and not excessive.

5.3 Purpose Specification

Personal information will be collected for specific, explicitly defined, and lawful purposes related to financial services, regulatory compliance, and business operations.

5.4 Further Processing Limitation

Further processing will be compatible with the original purpose of collection.

5.5 Information Quality

The Company will take reasonable steps to ensure personal information is accurate, complete, and up to date.

5.6 Openness



The Company will maintain documentation of processing activities and inform data subjects of:

- The information being collected;
- The purpose of collection;
- Their rights under POPIA.

5.7 Security Safeguards

Appropriate, reasonable technical and organisational measures will be implemented to protect personal information against:

- Loss or damage;
- Unauthorised access, disclosure, or destruction;
- Cybersecurity threats and data breaches.

5.8 Data Subject Participation

Data subjects have the right to:

- Access their personal information;
- Request correction or deletion;
- Object to processing;
- Lodge a complaint with the Information Regulator.

6. Consent and Lawful Basis for Processing

Personal information will only be processed where:

- The data subject has given voluntary, specific, and informed consent; or
- Processing is necessary to comply with legal or regulatory obligations; or
- Processing is required to fulfil a contract or protect legitimate interests.

7. Special Personal Information

Special personal information will only be processed where:

- Explicit consent has been obtained; or
- Processing is required by law, regulation, or court order; or
- Processing is necessary for financial crime prevention, risk management, or regulatory compliance.

8. Information Officer Responsibilities

The Information Officer shall:

- Ensure compliance with POPIA and this policy;
- Develop and maintain a POPIA compliance framework;



- Handle data subject requests and complaints;
- Liaise with the Information Regulator;
- Conduct regular training and awareness initiatives.

9. Third-Party Operators

All operators processing personal information on behalf of the Company must:

- Sign written agreements ensuring POPIA compliance;
- Implement appropriate security measures;
- Process personal information only on documented instructions from the Company.

10. Cross-Border Transfers of Personal Information

Personal information may only be transferred outside South Africa if:

- The recipient country has adequate data protection laws; or
- The data subject has consented to the transfer; or
- The transfer is necessary for contractual or regulatory purposes.

11. Data Retention and Destruction

Personal information will be:

- Retained only for as long as required by law or business necessity;
- Securely destroyed, deleted, or anonymised once no longer required.

12. Data Breach Management

In the event of a data breach, the Company will:

- Investigate and contain the breach immediately;
- Notify the Information Regulator and affected data subjects where required;
- Implement corrective measures to prevent recurrence.

13. Training and Awareness

All employees and relevant stakeholders will receive regular POPIA training to ensure understanding of responsibilities and compliance obligations.

14. Monitoring and Compliance

Compliance with this policy will be monitored through:

- Internal audits;
- Risk assessments;
- Periodic reviews of policies and procedures.



15. Disciplinary Action

Non-compliance with this policy may result in disciplinary action, including termination of employment or contracts, and possible legal consequences.

16. Policy Review

This policy will be reviewed annually or when there are material changes to legislation, regulatory requirements, or business operations.

17. Approval

This POPIA Compliance Policy is approved by the Board of Directors and is effective from the date of approval.

Approved by: Board of Directors
Effective Date: 21 January 2026
Information Officer: Aubrey Senzani

PAIA Manual

Promotion of Access to Information Act (PAIA) Manual

(Compiled in accordance with Section 51 of the Promotion of Access to Information Act 2 of 2000, as amended, and aligned with POPIA)

1. Introduction

The Promotion of Access to Information Act 2 of 2000 (PAIA) gives effect to the constitutional right of access to information held by public and private bodies. This PAIA Manual is compiled in compliance with Section 51 of PAIA and applies to the Company, a registered Financial Services Provider (FSP) operating in South Africa.

This manual aims to facilitate requests for access to records held by the Company and outlines the procedure to be followed when requesting information.

2. Company Details



Company Name: ALCHIMIA CAPITAL (PTY) LTD

Registration Number: 2016/263554/07

Financial Services Provider (FSP) Number: 55066

Physical Address: 107 Piketburg Equestria Estate Pretoria Gauteng

Postal Address: PO Box 1142

Email Address: a.senzani@alchimiacapital.co.za

Website: <https://www.alchimiacapital.co.za/>

3. Information Officer

In terms of PAIA and POPIA, the Company has appointed an Information Officer responsible for ensuring compliance with access to information legislation.

Information Officer: Aubrey Senzani

Designation: Managing Director

Email: a.senzani@alchimiacapital.co.za

4. Guide on How to Use PAIA

A guide on how to use PAIA, as contemplated in Section 10 of PAIA, is available from the Information Regulator:

- Website: www.justice.gov.za/inforeg
- Email: inforeg@justice.gov.za
- Telephone: 012 406 4818

This guide explains:

- The objectives of PAIA;
 - How to submit a request for access to records;
 - Remedies available when access is denied.
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5. Records Automatically Available (Section 52)

The following records are automatically available without a formal PAIA request:

- Company brochures and marketing material
- Publicly available information on the Company's website
- Product disclosures and terms and conditions
- Financial Services Provider disclosures required under FAIS



6. Records Available in Terms of Other Legislation

The Company holds records in accordance with the following legislation:

- Companies Act 71 of 2008
- Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS)
- Financial Intelligence Centre Act 38 of 2001 (FICA)
- Protection of Personal Information Act 4 of 2013 (POPIA)
- Basic Conditions of Employment Act 75 of 1997
- Labour Relations Act 66 of 1995
- Income Tax Act 58 of 1962
- Value-Added Tax Act 89 of 1991

7. Categories of Records Held by the Company

The Company maintains records relating to the following categories:

7.1 Corporate and Governance Records

- Memorandum of Incorporation (MOI)
- Board resolutions and minutes
- Company policies and procedures

7.2 Client and Customer Records

- Client onboarding documentation
- Contracts and mandates
- FICA and KYC records
- Transactional records

7.3 Financial Records

- Accounting records
- Audited financial statements
- Tax records

7.4 Human Resources Records

- Employment contracts
- Payroll records
- Performance records

7.5 Compliance and Risk Records



- Compliance reports
- Risk assessments
- Regulatory correspondence

7.6 Information Technology Records

- System access logs
 - Security and data protection records
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8. Request Procedure

8.1 Form of Request

Requests for access to records must be made on the prescribed **Form 2** (Request for Access to Record of Private Body) and submitted to the Information Officer.

8.2 Fees

- A request fee may be payable as prescribed by PAIA regulations.
- Access fees may be charged to cover the cost of reproduction, search, and preparation.

8.3 Decision Period

The Information Officer will decide on a request within **30 days** of receipt, unless an extension is permitted in terms of PAIA.

9. Grounds for Refusal of Access

Access to records may be refused on grounds set out in PAIA, including:

- Protection of personal information of third parties
 - Commercially confidential information
 - Protection of legal privilege
 - Protection of the safety of individuals
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10. POPIA Considerations

Access to information containing personal information will be subject to POPIA. The Company will ensure that personal information is protected and only disclosed where lawful and justified.



11. Remedies Available

If a request for access is denied, the requester may:

- Lodge a complaint with the Information Regulator; or
 - Apply to a court of competent jurisdiction.
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12. Availability of the Manual

This PAIA Manual is available:

- At the Company's registered office;
 - On the Company's website (if applicable);
 - Upon request from the Information Officer.
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13. Amendment of the Manual

The Company reserves the right to amend this PAIA Manual as and when required by legislation or operational changes.

14. Approval

This PAIA Manual is approved by the Board of Directors and takes effect on the date of approval.

Approved by: Board of Directors

Effective Date: 21 January 2026

Information Officer: Aubrey Senzani

Conflict of interest policy

Conflict of Interest Policy

(Issued in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and Board Notice 58 of 2010)

1. Purpose of the Policy



The purpose of this Conflict-of-Interest Policy is to ensure that the Company, as a licensed Financial Services Provider (FSP), identifies, manages, and avoids conflicts of interest that may arise in the rendering of financial services. The policy is designed to protect the interests of clients and to ensure compliance with the Financial Advisory and Intermediary Services Act (FAIS), its Codes of Conduct, and relevant regulatory requirements.

2. Scope of Application

This policy applies to:

- The Company;
 - All directors, key individuals, representatives, employees, contractors, and associates;
 - Any third party acting on behalf of the Company.
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3. Legislative and Regulatory Framework

This policy is informed by and aligned with:

- Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS);
 - General Code of Conduct for Authorised Financial Services Providers and Representatives;
 - Board Notice 58 of 2010 (Conflict of Interest Management);
 - Protection of Personal Information Act 4 of 2013 (POPIA);
 - Any other applicable financial sector legislation.
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4. Definitions

4.1 Conflict of Interest

A situation in which the Company or its representatives have an actual or potential interest that may influence, or appear to influence, the objective performance of obligations to clients.

4.2 Financial Interest

Any monetary interest, including:

- Cash or cash equivalents;
- Commission, fees, or rewards;
- Gifts, hospitality, or sponsorships above a nominal value;
- Ownership interests or shareholding.

4.3 Third Party



A product supplier, service provider, associate, or any other person with whom the Company has a relationship.

4.4 Nominal Value

A value determined by the Company from time to time that is reasonable and acceptable under FAIS requirements.

5. Identification of Conflicts of Interest

The Company identifies conflicts of interest that may arise from:

- Financial interests received from third parties;
 - Ownership or business interests in product suppliers;
 - Incentive schemes that may influence advice;
 - Personal relationships with clients or suppliers;
 - Gifts, hospitality, or sponsorships.
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6. Avoidance and Mitigation of Conflicts

The Company undertakes to:

- Avoid conflicts of interest where reasonably possible;
 - Mitigate unavoidable conflicts through effective controls;
 - Ensure that client interests are always prioritised;
 - Implement segregation of duties where applicable.
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7. Disclosure of Conflicts of Interest

7.1 To Clients

All actual or potential conflicts of interest must be:

- Fully disclosed to clients in writing;
- Disclosed prior to the rendering of financial services;
- Presented in plain language and easily understood.

7.2 Internally

Employees and representatives must disclose conflicts of interest to management or the Compliance Officer as soon as they arise.



8. Financial Interests and Incentives

8.1 Permitted Financial Interests

The Company may only receive or offer financial interests that are:

- Allowed under FAIS legislation;
- Reasonable and commensurate with the service rendered;
- Not likely to compromise the integrity of financial advice.

8.2 Prohibited Financial Interests

The Company and its representatives may not receive:

- Any financial interest that is not permitted under FAIS;
- Incentives that may result in biased advice;
- Excessive or inappropriate gifts or benefits.

9. Gifts and Hospitality

- All gifts and hospitality must be declared in a Gifts Register;
- Gifts above the nominal value require management approval;
- Gifts may not be accepted if they create a conflict of interest.

10. Responsibilities

10.1 Directors and Key Individuals

- Promote a culture of ethical conduct;
- Ensure effective implementation of this policy.

10.2 Representatives and Employees

- Act in the best interests of clients;
- Identify and disclose conflicts of interest;
- Comply with this policy at all times.

10.3 Compliance Officer

- Monitor compliance with this policy;
- Maintain conflict and gift registers;
- Conduct regular reviews and training.



11. Training and Awareness

The Company will provide ongoing training to ensure that all staff understand conflict of interest obligations and how to manage them.

12. Consequences of Non-Compliance

Failure to comply with this policy may result in:

- Disciplinary action;
 - Termination of employment or contracts;
 - Regulatory sanctions by the FSCA.
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13. Record Keeping

Records relating to conflicts of interest, disclosures, and gifts will be retained in accordance with legislative requirements.

14. Review of the Policy

This policy will be reviewed annually or when legislative or operational changes occur.

15. Approval

This Conflict-of-Interest Policy is approved by the Board of Directors and is effective from the date of approval.

Approved by: Board of Directors

Effective Date: 21 January 2026

Compliance Officer / Key Individual: Aubrey Senzani

Privacy policy

Privacy Policy



(Issued in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA) and applicable financial sector legislation)

1. Introduction

The Company is a licensed Financial Services Provider (FSP) operating in South Africa and is committed to protecting the privacy and confidentiality of personal information. This Privacy Policy explains how the Company collects, uses, stores, shares, and protects personal information in compliance with the Protection of Personal Information Act 4 of 2013 (POPIA), the Financial Advisory and Intermediary Services Act (FAIS), and other applicable laws.

2. Scope of the Policy

This Privacy Policy applies to:

- All clients, prospective clients, suppliers, employees, and other stakeholders;
 - All personal information processed by the Company, whether obtained electronically, verbally, or in written form;
 - All products, services, systems, and processes of the Company.
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3. Responsible Party

Company Name: ALCHIMIA CAPITAL (PTY) LTD

Registration Number: 2016/263554/07

FSP Number: 55066

The Company is the responsible party as defined in POPIA and determines the purpose and means of processing personal information.

4. Personal Information We Collect

The Company may collect and process the following categories of personal information:

- Identifying information (name, ID number, date of birth)
- Contact details (address, telephone number, email address)
- Financial information (banking details, income, assets, liabilities)
- FICA and KYC information
- Transactional and product-related information
- Employment and business information



- Communication records
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5. Purpose of Processing

Personal information is collected and processed for the following purposes:

- Providing financial products and services
 - Client onboarding and due diligence (FICA compliance)
 - Assessing suitability of financial advice
 - Contractual and administrative purposes
 - Compliance with legal and regulatory obligations
 - Risk management, fraud prevention, and security
 - Marketing of products and services (where consent is obtained)
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6. Lawful Basis for Processing

The Company processes personal information on the following lawful bases:

- Consent of the data subject
 - Performance of a contract
 - Compliance with legal or regulatory obligations
 - Protection of legitimate interests of the Company or the data subject
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7. Special Personal Information

Special personal information (including financial, biometric, or criminal records) is processed only where:

- Explicit consent has been obtained;
 - Processing is required or permitted by law;
 - Processing is necessary for financial crime prevention or regulatory compliance.
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8. Sharing of Personal Information

The Company may share personal information with:

- Product suppliers and underwriters
- Regulators, including the FSCA and SARS
- Service providers and operators acting on the Company's behalf
- Auditors, legal advisors, and compliance service providers



All third parties are required to maintain appropriate confidentiality and security measures.

9. Cross-Border Transfers

Personal information may be transferred outside South Africa only where:

- The recipient country has adequate data protection laws; or
 - Appropriate safeguards are in place; or
 - The data subject has provided consent.
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10. Information Security

The Company implements appropriate technical and organisational measures to protect personal information against:

- Unauthorised access or disclosure
 - Loss, damage, or destruction
 - Cybersecurity threats
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11. Data Retention

Personal information is retained only for as long as:

- Required by law or regulation; or
- Necessary to fulfil the purpose for which it was collected.

Thereafter, information is securely destroyed, deleted, or anonymised.

12. Data Subject Rights

Data subjects have the right to:

- Request access to their personal information
 - Request correction or deletion of information
 - Object to processing of personal information
 - Withdraw consent (where applicable)
 - Lodge a complaint with the Information Regulator
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13. Cookies and Website Usage

Where applicable, the Company's website may use cookies to improve user experience. Users may control cookie settings through their browser preferences.

14. Information Officer Contact Details

Information Officer: Aubrey Senzani
Email: a.senzani@alchimiacapital.co.za

15. Complaints and Queries

Any questions, concerns, or complaints regarding this Privacy Policy or the processing of personal information may be directed to the Information Officer or the Information Regulator.

16. Changes to the Policy

The Company reserves the right to update this Privacy Policy from time to time to reflect changes in legislation or business practices.

17. Approval

This Privacy Policy is approved by the Board of Directors and is effective from the date of approval.

Approved by: Board of Directors
Effective Date: 21 January 2026
Information Officer: Aubrey Senzani

Website cookie notice

Website Cookie Notice

(Issued in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA) and applicable electronic communications legislation)



1. Introduction

This Cookie Notice explains how the Company, a licensed Financial Services Provider (FSP) in South Africa, uses cookies and similar technologies on its website. This notice should be read together with the Company's Privacy Policy.

By using this website, you agree to the use of cookies as described in this notice, unless you choose to disable them through your browser settings or cookie preferences.

2. What Are Cookies?

Cookies are small text files that are placed on your device (computer, tablet, or mobile phone) when you visit a website. Cookies are widely used to ensure websites function properly, improve user experience, and provide information to website owners.

3. Types of Cookies We Use

3.1 Strictly Necessary Cookies

These cookies are essential for the operation of the website and cannot be switched off in our systems. They are usually set in response to actions made by users, such as logging in or completing forms.

3.2 Performance and Analytics Cookies

These cookies allow us to measure and analyse how visitors use our website, enabling us to improve website performance and functionality. Information collected is aggregated and anonymised where possible.

3.3 Functionality Cookies

These cookies enable enhanced functionality and personalisation, such as remembering user preferences.

3.4 Marketing Cookies (Where Applicable)

Marketing cookies may be used to deliver relevant content or advertisements. These cookies will only be placed with your consent.

4. Lawful Basis for Using Cookies



The Company uses cookies based on:

- Consent from website users (where required);
- Legitimate interests in ensuring website functionality and security.

Where consent is required, users will be provided with a cookie banner or preference tool.

5. Third-Party Cookies

Some cookies may be placed by third-party service providers, such as analytics or hosting providers. These third parties may collect information in accordance with their own privacy policies.

6. Managing and Disabling Cookies

Users can manage or disable cookies through their web browser settings. Please note that disabling certain cookies may affect website functionality.

Browser-specific guidance is available from your browser provider.

7. Personal Information and POPIA

Where cookies collect personal information, such information is processed in accordance with POPIA and the Company's Privacy Policy. Appropriate security safeguards are in place to protect user data.

8. Changes to This Cookie Notice

The Company reserves the right to update this Cookie Notice from time to time. Any changes will be posted on this page.

9. Contact Details

For questions about this Cookie Notice or the use of cookies, please contact:



Information Officer: Aubrey Senzani
Email: a.senzani@alchimiacapital.co.za

10. Effective Date

This Cookie Notice is effective from the date of publication on the Company's website.

Last Updated: 21 January 2026

Website Disclaimer

Website Disclaimer

(Applicable to a South African Financial Services Provider and issued in accordance with FAIS, POPIA, and applicable laws)

1. General Information

The information contained on this website is provided by the Company, a licensed Financial Services Provider (FSP) in South Africa, for general information purposes only. While the Company takes reasonable care to ensure that the information on this website is accurate and up to date, no representations or warranties are made, whether express or implied, as to the accuracy, completeness, or reliability of the information.

2. No Financial Advice

The content on this website does not constitute financial, investment, legal, or tax advice as contemplated under the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS).

Any information provided is of a general nature and does not take into account the user's personal financial situation, objectives, or needs. Users should seek appropriate professional advice before making any financial decisions.

3. Financial Services Provider Disclosure

Company Name: ALCHIMIA CAPITAL (PTY) LTD
FSP Number: 55066



The Company is authorised by the Financial Sector Conduct Authority (FSCA) to render financial services in accordance with its licence conditions.

4. Use of Website

Use of this website is at the user's own risk. The Company shall not be liable for any loss, damage, or expense arising from the use of, or reliance on, information contained on this website, including but not limited to direct, indirect, incidental, or consequential loss.

5. Third-Party Links

This website may contain links to third-party websites for convenience or information purposes. The Company does not control and is not responsible for the content, security, or privacy practices of such websites. Inclusion of any link does not imply endorsement.

6. Intellectual Property

All content on this website, including text, graphics, logos, icons, and software, is the property of the Company or its licensors and is protected by applicable intellectual property laws.

No content may be copied, reproduced, distributed, or transmitted without prior written permission, unless permitted by law.

7. Limitation of Liability

To the fullest extent permitted by South African law, the Company disclaims all liability for any loss or damage arising from:

- Use or inability to use the website;
 - Errors or omissions in website content;
 - Viruses or harmful components transmitted via the website;
 - Unauthorised access to or use of data.
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8. Security and POPIA



While the Company implements reasonable security measures to protect personal information in line with POPIA, no method of electronic transmission or storage is completely secure. Users acknowledge and accept this risk when using the website.

9. Changes to Website Content

The Company reserves the right to amend, update, or remove website content at any time without notice.

10. Governing Law and Jurisdiction

This Website Disclaimer is governed by the laws of the Republic of South Africa. Any disputes arising from the use of this website shall be subject to the exclusive jurisdiction of the South African courts.

11. Contact Details

For queries regarding this Website Disclaimer, please contact:

Information Officer / Compliance Officer: Aubrey Senzani
Email: a.senzani@alchimiacapital.co.za

12. Effective Date

This Website Disclaimer is effective from the date of publication on the Company's website.

Last Updated: 21 January 2026

Website terms and conditions

Website Terms and Conditions

(Applicable to a South African Financial Services Provider and issued in accordance with FAIS, POPIA, and applicable South African law)



1. Introduction

These Website Terms and Conditions govern the use of this website operated by the Company, a licensed Financial Services Provider (FSP) in the Republic of South Africa. By accessing or using this website, users agree to be bound by these Terms and Conditions. If users do not agree, they must refrain from using the website.

2. Company Information

Company Name: ALCHIMIA CAPITAL (PTY) LTD
Registration Number: 2016/263554/07
FSP Number: 55066

The Company is authorised and regulated by the Financial Sector Conduct Authority (FSCA).

3. Use of the Website

Users agree to:

- Use the website for lawful purposes only;
- Not misuse, disrupt, or interfere with the security or functionality of the website;
- Not attempt to gain unauthorised access to any part of the website.

The Company reserves the right to suspend or terminate access to the website at its discretion.

4. No Financial Advice

All information provided on this website is for general information purposes only and does not constitute financial, investment, legal, or tax advice as defined under the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS).

Users should seek appropriate professional advice before acting on any information contained on this website.

5. Products and Services



The availability of financial products and services displayed on this website may be subject to eligibility criteria, licensing conditions, and regulatory approval. Nothing on this website constitutes an offer or solicitation to purchase any financial product unless expressly stated.

6. Intellectual Property

All content on this website, including text, graphics, logos, trademarks, images, and software, is the property of the Company or its licensors and is protected by South African intellectual property laws.

No content may be copied, reproduced, distributed, or used for commercial purposes without prior written consent.

7. Privacy and Cookies

The Company processes personal information in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA).

Users are encouraged to read the Company's:

- [Privacy Policy](#)
- [Cookie Notice](#)

which form part of these Terms and Conditions.

8. Limitation of Liability

To the fullest extent permitted by South African law, the Company shall not be liable for any loss or damage arising from:

- Use or inability to use the website;
 - Reliance on information contained on the website;
 - Technical failures, interruptions, or security breaches.
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9. Third-Party Links

This website may contain links to third-party websites. The Company has no control over such websites and accepts no responsibility for their content, availability, or privacy practices.



10. Security

While the Company takes reasonable measures to ensure the security of this website, users acknowledge that electronic communications are subject to risks, including interception or data corruption.

11. Amendments

The Company reserves the right to amend these Terms and Conditions at any time. Continued use of the website after changes are made constitutes acceptance of the updated terms.

12. Governing Law and Jurisdiction

These Terms and Conditions are governed by the laws of the Republic of South Africa. Any disputes arising from or related to the use of this website shall be subject to the exclusive jurisdiction of the South African courts.

13. Severability

If any provision of these Terms and Conditions is found to be unlawful or unenforceable, the remaining provisions shall remain in full force and effect.

14. Contact Details

For queries relating to these Website Terms and Conditions, please contact:

Compliance Officer / Information Officer: Aubrey Senzani

Email: a.senzani@alchimiacapital.co.za

15. Effective Date

These Website Terms and Conditions are effective from the date of publication on the Company's website.

Last Updated: 21 January 2026