



DIT Portal General Terms and Conditions





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Discovery Limited is the licensed controlling company of the designated Discovery Insurance Group. Registration number: 1999/007789/06. Companies in the Group are licensed insurers and authorised financial services providers.



GENERAL TERMS AND CONDITIONS

INTRODUCTION

The terms and conditions set out herein will govern the relationship between you and Discovery Life Limited pertaining to your use of and access to the DIT Portal.

ORDER OF PRECEDENCE

If any provisions of any other agreements between you and Discovery Life Limited and/or the Discovery Group conflict with any provisions set out in these terms and conditions, the provisions set out in those other agreements will supersede the terms and conditions set out herein.

BINDING

1. By registering with, accessing, or otherwise using the DIT Portal, you hereby agree to be bound by the terms and conditions set out herein.
2. The mere use of the DIT Portal implies your acknowledgement and acceptance of these terms and conditions.

ACCESS AND AUTHORIZATION

1. Access to the DIT Portal and its content is restricted to authorised users only.
2. Login credentials are personal and non-transferable.
3. Unauthorised access or sharing of login details is strictly prohibited and may result in legal action.
4. If you become aware that your login details have been compromised or believe that they have been acquired by an unauthorised party, you will immediately notify Discovery Life Limited by sending an email to DITPortal_queries@discovery.co.za. The notification must provide sufficient information for Discovery Life Limited to take precautionary and/or any other measures it may deem appropriate.

RESPONSIBLE USE

1. By accessing the DIT Portal, you agree to use it only for the purposes intended and as permitted by these terms and conditions, any additional agreements with Discovery Life Limited and/or the Discovery Group, and any applicable laws, regulations, and generally accepted online practices and industry guidelines.
2. The content on the DIT Portal is for training and learning purposes only and should not be construed as financial or professional advice.

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3. Completing courses on the DIT Portal does not accredit or authorise you to provide financial advice or render intermediary services.
4. Copying, sharing or distributing any of the content on the DIT Portal with any third party is strictly prohibited.
5. Copying, posting or displaying any of the content on the DIT Portal anywhere is strictly prohibited.

CERTIFICATE

The DIT Portal will issue you with a certificate upon the successful completion of a course. The issued certificate does not in any way whatsoever provide you with the necessary authorisation and/or accreditation and/or licensing to provide financial advice and/or to render an intermediary service. The certificate solely certifies the completion of a specific course.

ACCURACY AND WARRANTIES

While efforts are made to ensure the accuracy and relevance of content displayed on and provided on the DIT Portal, Discovery Life Limited makes no representations or warranties of any kind, whether express or implied, as to the availability, completeness, accuracy, or applicability of the content displayed on and provided on the DIT Portal.

INTELLECTUAL PROPERTY

1. The content on the DIT Portal is private and confidential and may be legally privileged or otherwise protected by law.
2. Users agree not to infringe any intellectual property rights or any other rights by accessing or using the content on the DIT Portal.
3. You agree to indemnify and hold harmless Discovery Life Limited and the Discovery Group against any claims, damages, losses, or expenses arising out of or in connection with the authorised and/or unauthorised use of intellectual property and any infringement to the intellectual property by you or any unauthorised user with your login details.
4. Upon removal of your access to the DIT Portal for any reason whatsoever you will cease all use of the intellectual property and promptly return or permanently destroy any and all content in your possession.

DATA PROTECTION

1. To access the DIT Portal and/or services, you may be required to provide personal information to Discovery Life Limited and/or the Discovery Group to enable you to use and access the DIT Portal.
2. The collection, use, and processing of your personal information on the DIT Portal are conducted in compliance with applicable laws.



3. By submitting your personal information, you provide explicit consent for Discovery Life Limited and the Discovery Group to process your personal information for the purposes it was submitted for and for any other lawful purposes.
4. You warrant that you have read and understand the Discovery Privacy Statement (Policy) specifically pertaining to use and accessing of the DIT Portal. Please see the Discovery Privacy Statement available at [Events Training and Competition-Privacy - Discovery](#).

COMPLIANCE AND MONITORING

1. Discovery Life Limited reserves the right to take action against you for any suspicious or unlawful activity and for non-adherence to Discovery Life Limited and the Discovery Group's processes, policies, and procedures.
2. If you are no longer authorised for any reason whatsoever to access the DIT Portal, you must inform Discovery Life Limited within one business day to remove your access by sending an email to DITPortal_queries@discovery.co.za and it remains your responsibility to ensure that your access is successfully removed.
3. Removal of access to the DIT Portal does not absolve you from any liability whatsoever.
4. Your activity on the DIT Portal may be monitored for security and compliance purposes.
5. Discovery Life Limited reserves the right in its sole and absolute discretion to conduct audits to ensure compliance and to identify any unauthorised user and/or activities.
6. By logging in, you consent to such audits and monitoring and agree to adhere to Discovery Life Limited and the Discovery Group's processes, policies, and procedures.
7. Discovery Life Limited may in its sole and absolute discretion, at any time modify or remove (temporarily or permanently) your access to the DIT Portal for any reason whatsoever.

BREACH

Without prejudice to any of Discovery Life Limited's rights, if you breach these terms and conditions in any way, Discovery Life Limited may take such action as it deems appropriate to deal with the breach, including temporarily suspending or permanently removing your access to the DIT Portal and/or commence legal action against you.

LIABILITY

Neither Discovery Life Limited nor the Discovery Group shall be liable for any direct, indirect, or consequential damages arising from the use of or reliance on the content provided on the DIT Portal.

INDEMNIFICATION



1. You agree to indemnify, defend and hold Discovery Life Limited and the Discovery Group harmless from and against any and all claims, liabilities, damages, losses and expenses, relating to your breach of these terms and conditions, and applicable laws, including intellectual property rights and privacy rights.
2. By using the DIT Portal, you agree to indemnify and hold harmless Discovery Life Limited and the Discovery Group, their directors, officers, employees and affiliates from any claims, damages and liabilities arising out of or in connection with your reliance on the content provided on the DIT portal.

WAIVER

Failure by Discovery Life Limited to enforce any of the provisions set out in these terms and conditions shall not be construed as a waiver of such provisions and shall not affect the validity of these terms and conditions or of any agreement or any part thereof, or the right thereafter to enforce each and every provision.

ENTIRE AGREEMENT

These terms and conditions, together with all applicable policies, processes and procedures, constitute the entire agreement between you and Discovery Life Limited in relation to your use of and access to the DIT Portal.

UPDATING OF THESE TERMS AND CONDITIONS

1. Discovery Life Limited may update these terms and conditions from time to time.
2. Your continued use of the DIT Portal following the posting of changes or updates will be considered notice of your acceptance to abide by and be bound by these terms and conditions.

LAW AND JURISDICTION

1. These terms and conditions shall be governed by the laws of South Africa.
2. Any disputes relating to these terms and conditions shall be subject to the jurisdiction of the courts of South Africa.
3. If any part or provision of these terms and conditions is found by a court or other authority to be invalid and/or unenforceable under applicable law, such part or provision will be modified, deleted and/or enforced to the maximum extent permissible by law to give effect to the intent of these terms and conditions. The other provisions will not be affected.
4. All Discovery Life and Discovery Group's rights remain reserved.