

TERMS & CONDITIONS

Website Use & General Engagement Terms

Entity name	Synergy Business & Capital Advisory (Pty) Ltd
Registration number	2013/214011/07
Website	www.sbcadvisory.co.za
Email	chrisk@sbcadvisory.co.za
Effective date	June 2025
Version	1.0

1. Introduction

These Terms & Conditions ("Terms") govern your use of the website www.sbcadvisory.co.za (the "Website") and your general dealings with Synergy Business & Capital Advisory (Pty) Ltd ("Synergy", "we", "us", or "our"). By accessing or using the Website, or by submitting an enquiry through it, you agree to be bound by these Terms.

These Terms do not constitute a service agreement. Where Synergy is engaged to provide advisory services, the specific terms of that engagement will be set out in a separate written engagement letter or agreement, which will take precedence over these Terms in respect of that engagement.

2. Use of the Website

2.1 Permitted Use

You may access and use the Website for lawful purposes only, including to learn about our services, review our published content, and submit enquiries through our contact form.

2.2 Prohibited Use

You may not:

- Use the Website in any way that breaches any applicable law or regulation
- Attempt to gain unauthorised access to the Website, its servers, or any systems connected to it
- Use the Website to transmit any virus, malware, or other harmful code
- Reproduce, copy, or republish any content from the Website without our prior written consent, except as permitted under "Intellectual Property" below
- Use automated systems (bots, scrapers, or similar) to access or extract content from the Website without our prior written consent

3. Intellectual Property

All content on the Website — including text, graphics, logos, the Synergy brand identity, frameworks, methodologies, and the overall design and structure of the Website — is the property of Synergy or its licensors and is protected by South African and international intellectual property laws.

You may view, download, and print pages from the Website for your own personal, non-commercial reference. You may not reproduce, distribute, modify, or create derivative works from any content on the Website without our prior written consent.

The names "Synergy Business & Capital Advisory" and "The Inflection Point", and any associated logos, are trademarks or branding of Synergy. No licence is granted to use these except as expressly stated.

4. No Professional Advice

The content published on the Website — including articles, frameworks, case studies, the "The Inflection Point" newsletter, and any other published material — is provided for general informational purposes only. It does not constitute professional, financial, legal, tax, or investment advice, and should not be relied upon as such.

Any decisions made on the basis of content published on the Website are made at your own risk. We recommend obtaining specific professional advice tailored to your circumstances before acting on any general information published by Synergy.

Where Synergy is formally engaged to provide advisory services under a separate engagement agreement, the advice provided under that engagement is distinct from, and not limited by, the general content published on the Website.

5. Case Studies, Results & Examples

Where the Website refers to results, metrics, case studies, or examples of work undertaken by Synergy or its principal, these are presented for illustrative purposes to describe the nature and scale of work undertaken. Results described relate to specific engagements, organisations, and circumstances, and past results are not a guarantee or prediction of future outcomes for any other organisation or engagement.

Where examples are presented in anonymised or generalised form — for instance in "The Inflection Point" newsletter — these are illustrative patterns drawn from professional experience and are not intended to identify, and should not be understood as identifying, any specific organisation.

6. Enquiries and the Contact Form

Submitting an enquiry through the Website's contact form does not create a client relationship, an engagement, or any obligation on the part of Synergy to provide services. Any engagement will only arise upon the signing of a separate written engagement letter or agreement.

Our contact form is provided by a third-party service (Formspree). By submitting the form, your information is processed in accordance with our Privacy Notice, available on the Website.

7. Newsletter — "The Inflection Point"

Where you subscribe to or follow "The Inflection Point" newsletter, you consent to receive periodic content from Synergy via the platform through which you subscribed (e.g. LinkedIn). You may unsubscribe or unfollow at any time through that platform's own functionality.

Content published in the newsletter is subject to the same "No Professional Advice" and "Case Studies, Results & Examples" provisions set out above.

8. Limitation of Liability

To the maximum extent permitted by South African law:

- Synergy makes no warranties or representations, express or implied, as to the accuracy, completeness, or currency of any content published on the Website
- Synergy shall not be liable for any direct, indirect, incidental, consequential, or special damages arising from your use of, or inability to use, the Website or its content
- Synergy shall not be liable for any decisions made or actions taken in reliance on general content published on the Website

Nothing in these Terms limits or excludes any liability that cannot lawfully be limited or excluded under South African law, including liability under the Consumer Protection Act 68 of 2008, where applicable.

9. Third-Party Links and Services

The Website may contain links to third-party websites or make use of third-party services (such as Google Analytics, Formspree, and LinkedIn). Synergy does not control and is not responsible for the content, privacy practices, or availability of any third-party website or service. Use of third-party websites and services is at your own risk and subject to their own terms and policies.

10. Privacy

Our collection and use of personal information is governed by our Privacy Notice, available on the Website at www.sbcadvisory.co.za, which forms part of these Terms by reference.

11. Governing Law and Jurisdiction

These Terms are governed by the laws of the Republic of South Africa. Any dispute arising out of or in connection with these Terms, or your use of the Website, shall be subject to the exclusive jurisdiction of the courts of South Africa.

12. Changes to These Terms

We may update these Terms from time to time to reflect changes in our practices, services, or legal requirements. The most current version will always be available on the Website at www.sbcadvisory.co.za. Continued use of the Website following any changes constitutes acceptance of the updated Terms.

13. Contact

For any questions regarding these Terms, please contact:

- Email: chrisk@sbcadvisory.co.za
- Website: www.sbcadvisory.co.za

Version 1.0 | June 2025 | Synergy Business & Capital Advisory (Pty) Ltd