

## TERMS OF SERVICE

These terms of service shall govern all contracts entered into for the supply by Mirfin of the Service to the Customer, as well as the use of Mirfin's Website by all persons and entities.

### 1. Definitions

Contract:	The Order or Quotation acceptance submitted to Mirfin by the Customer through the Website, or a written order sent by email, fax, post or other means, once accepted by Mirfin and once payment of the Fee has been made by the Customer, will be a legally binding contract between Mirfin and the Customer read together with these terms of service.
Customer:	Any person accessing any part of the Website and/or making use of the Service offered on the Website (excluding links to external sites), including persons or entities that authorised such person to do so on their behalf.
CPA:	The Consumer Protection Act No. 68 of 2008, as amended.
Dashboard:	An integrative platform on the Website that allows the Customer to access and edit property information, manage his User Profile, adjust communication preferences, add/remove property stakeholders, request third-party services, and edit financial planning templates.
Desktop Service:	The performing of the Service by Mirfin without verification of previous information furnished or obtained by the Surveyor in the course of rendering the Service, for example a physical on-site inspection of the Property.
ECTA:	The Electronic Communications and Transactions Act No. 25 of 2002, as amended.
Fee:	The full monetary amount payable by the Customer, for the Service to be rendered by Mirfin.
Mirfin:	Mirfin Valuation Services (Pty) Ltd, a private limited liability company, registered according to the laws of the Republic of South Africa, with registration number 2012/117580/07, having its principle place of business at 60 Carol Avenue, 4 Manor Ridge, Lynnwood Manor, Gauteng, 0018 the owner of the website and provider of the Service.
Mirfin Discount Voucher:	A voucher code that grants the Customer a discount on Mirfin's service fee corresponding to the prevailing value of the redeemed XPoints. The discount is automatically applied by entering the voucher code in the field labelled "Promotion Code" on the Quotation and Order forms.
Order:	The instructions submitted by the Customer when requesting the Service by way of completing the Order form or by accepting a Quotation on the Website.
Order Confirmation:	The confirmation of receipt of the Order, pursuant to which the Service will be rendered following receipt of payment of the Fee.
User Profile:	An auto-generated customer account that requires a secure login, created

when a user requests a Quotation, submits an Order, or invites another user to the Customer Dashboard.

POPIA:	The Protection of Personal Information Act No. 4 of 2013, as amended.
Property:	The land and/or building or other movable or immovable assets to be assessed by Mirfin, as requested by the Customer.
Quotation:	The communication generated from the information provided on the request for quotation which reflects the Fee for the Service.
Service:	The provision of property valuations, building valuations, movable asset valuations, long-term maintenance plans and cash flow projections, risk surveys and related services, including services offered by our contracted third-party contractors, to the Customer, including a physical on-site survey of the Property by a surveyor, candidate valuer, professional associated valuer, professional valuer or quantity surveyor, as described on the Website.
Shopping Voucher:	A voucher code provided by the specified voucher vendor when redeeming XPoints. The Shopping Voucher can be redeemed in accordance with the relevant voucher vendor's terms and conditions when purchasing goods or services from the voucher vendor.
Surveyor:	The surveyor, candidate valuer and/or professional associated valuer and/or professional valuer and/or quantity surveyor allocated by Mirfin to survey the Property for the purpose of conducting the Service.
Value-added click options:	The value-added products and request for Quotation links considered by Mirfin as potentially being of interest to the Customer and displayed by Mirfin on the Website or the Dashboard.
Website:	The website and Dashboard, including the content therein, used to advertise the Service, proprietary to Mirfin ( <a href="http://www.mirfin.co.za">www.mirfin.co.za</a> ).
XPoints Lucky Draw:	A game of fortune in which any holder of 3000 or more XPoints stands to be selected as the winner by means of an online random number picker. All eligible player will be assigned a unique number that will be entered into the virtual draw pot. The XPoints Lucky Draw will be broadcast live on Mirfin's YouTube channel at 12:00 a.m. (noon) on the 1st Monday of December.

## **2. Service offered on the Website**

- 2.1. Upon submission of the Order and full payment of the Fee for the Service following receipt of the Quotation, a contract between Mirfin and the Customer is concluded, whereupon Mirfin shall endeavour to perform the Service, according to the information furnished to Mirfin by the Customer.
- 2.2. The Order form is available on the Website.
- 2.3. The Service is available throughout all nine provinces of the Republic of South Africa and will be charged at the rate as per the Quotation and/or Invoice.
- 2.4. Mirfin will endeavour to execute the Service within the time frame indicated on the Quotation,

depending on the size of the project and provided that all relevant information has been received from the Customer and that the Property is readily accessible by Mirfin or its agents. This timeframe can, however, not be guaranteed.

- 2.5. Property valuations shall be executed by a Valuer registered with the South African Council for the Property Valuers Profession.
- 2.6. The Surveyor will agree on a survey date with the Customer and, to the extent that the CPA is applicable to the Contract, the Surveyor shall be entitled to re-schedule such date, if necessary, by agreement with the Customer. In any other instance, the Customer acknowledges that the Surveyor is entitled to reschedule the appointment for the survey at any stage.
- 2.7. No contract comes into existence without full payment having been received as per the Quotation and/or Invoice and Mirfin may in its sole discretion refuse to accept an Order submitted online or otherwise from the Customer, and will endeavour to notify the Customer accordingly via the email address provided by the Customer on the Order form.
- 2.8. Mirfin does not inspect woodwork or other parts of the Property's structure which are covered, unexposed or inaccessible and Mirfin is therefore unable to report that such parts of the Property are free of rot, infestation or other defects to the extent such advice forms part of the scope of the Services.

### **3. Warranties and liability**

- 3.1. The Customer warrants that he has not entered into the Contract arising from any form of direct marketing as defined in the CPA.
- 3.2. All Surveyors who are valuers and who carry out property valuations for Mirfin as part of the Service, carry professional indemnity insurance in respect of such services.
- 3.3. Mirfin does not guarantee that a sale price for the Property equal to the amount contained in the valuation will be achieved.
- 3.4. The entire liability of Mirfin under or in connection with these terms of service shall not exceed a multiple of 2 000 (Two Thousand) times the standard Fee, excluding travelling costs and VAT, or R25 000 000 (Twenty Five Million Rands), whichever is lower. Mirfin shall not be liable for any loss or damage resulting from any occurrence unless a claim is made within a period of one year from the date stated on the report. Where Mirfin was required to match or beat the Fee quoted by a competitor to secure the business, the Customer accepts that the liability of Mirfin shall not exceed the Fee, excluding travelling costs.
- 3.5. Mirfin accepts no liability for any actions taken by the Customer as a result of visiting the Website or viewing the contents therein, or for placing reliance on a Service provided by Mirfin to any other person or to the Customer, other than as provided herein.
- 3.6. Whilst all reasonable care has been taken in the preparation of the content of the Website, the Website and all content on the Website is provided on an "as is" basis and "as available" basis. It is a term and condition of the use of the Website that the Customer expressly agrees that the use of the Website is entirely at his own risk and that he remains solely responsible for the legality and soundness of any decision he makes or action he takes as a result of his use of the Website, and that the Customer warrants that the information provided by him is accurate and complete in all respects. The information contained on the Website is not intended to be and should not be construed as legal advice. The Customer is required to verify the accuracy, completeness and currency of all information contained on this Website.

- 3.7. The Customer indemnifies and agrees to hold harmless Mirfin, its owners, directors, trustees, employees, officials, suppliers, agents and / or representatives against any claims for any loss or damage, whether direct, indirect or consequential, or any expense of any nature whatsoever, which may be suffered by the Customer and/or any third party, directly or indirectly arising from the Customer's use and reliance; his inability to use; or the functionality of the Website and / or its content, or that of the Value-added click options or of any external linked website, whether the content is accurate or not.
- 3.8. Mirfin shall not be held responsible or liable for maintaining the confidentiality of any information or data which has been transmitted to the Customer and is no longer under its sole control. This does not exclude any obligations on Mirfin in terms of POPIA.

#### **4. Customer's obligations**

The Customer shall pay the Fee into such account and indicate the payment reference as he may be advised in writing on the Order Confirmation and/or Invoice. Mirfin is not required to inform the Customer of any change in banking details should the Customer utilise the Service at a later date and the Customer agrees that Mirfin will not be liable for any damages the Customer may suffer should the Customer fail to pay the Fee into the bank account stipulated on the relevant Order Confirmation applicable to the transaction at the relevant time or subsequent correspondence, as the case may be.

- 4.1. In the event of a sale of the Property having been valued by Mirfin, the Customer understands that Mirfin cannot be held liable for the actual price attained during the sale of the Property. The Customer is free to market the Property for a lesser or greater amount than the valuation as he deems fit and understands that factors such as for example the resources and marketing strategies utilised, the personal efforts of the seller and estate agents employed and many other subjective and objective factors play a role in arriving at a selling price, which cannot be measured and/or foreseen by the Surveyor.
- 4.2. The Customer is free to insure the Property for a lesser or greater amount than recommended by the valuation as he deems fit and understands that the recommended sum insured reflects an estimated figure based on the Surveyor's observations or information received and obtained in respect of the Property.
- 4.3. In the event of the Customer suffering damages or losses as a direct result of any act or omission by Mirfin or attributable to Mirfin, which is grossly negligent, and where despite clause 3.4 above, liability is conceded by Mirfin through its insurers, the amount of Mirfin's maximum liability will be limited to a multiple of 2 000 (Two Thousand) of the standard Fee, excluding travelling costs and VAT, or R25 000 000 (Twenty Five Million Rands), whichever is lower. Mirfin shall not be liable for any loss or damage resulting from any occurrence, unless a claim is made within a period of one year from the date stated on the report. Where Mirfin was required to match or beat the Fee quoted by a competitor to secure the business, the Customer will not hold Mirfin liable for any amount exceeding the Fee, excluding travelling costs. Under no circumstances will Mirfin be liable for any damages arising from a Desktop Service.
- 4.4. In case the Customer instructs Mirfin to perform a partial, incomplete or otherwise non-standard valuation, Mirfin reserves the right to request a signed letter of indemnity in the wording of Annexure 1 to these terms of service, or to deny service to the Customer. Notwithstanding a waiver by Mirfin of the letter of indemnity, the Customer indemnifies and agrees to hold Mirfin harmless against any claims arising out of a partial, incomplete or otherwise non-standard valuation as instructed by the Customer.
- 4.5. The Customer indemnifies and agrees to hold Mirfin harmless against any claims arising out of a

- Desktop Service where such claims are based on information or the absence of information, which information would have been ordinarily furnished to Mirfin or could have been obtained by the Surveyor had Mirfin rendered the Service on its general terms and irrespective of whether the claims are those of the Customer or any third party having a claim against the Customer.
- 4.6. The Customer shall not manipulate or attempt to manipulate the Service. In the event of manipulation or attempted manipulation by the Customer, his representative or any other person, Mirfin cannot be held liable for the Service and shall be entitled, should the Service not yet have been rendered in full, to immediately cancel the Contract and retain the Fee as its pre-estimated liquidated damages and cancellation penalty, without prejudice to any other rights it may have against the Customer.
  - 4.7. The Customer shall warrant the Surveyor full accessibility to the Property to perform the Service. In the event that the Surveyor is denied access to the Property, is threatened in any way when attempting to access the Property, or if the Customer fails to attend the scheduled appointment agreed upon with the Surveyor, Mirfin will be entitled to cancel the Contract and retain the Fee in full or in part as Mirfin considers appropriate depending on the circumstances and with reference to Mirfin's wasted costs incurred.
  - 4.8. The Customer agrees that the Surveyor is required to make photographic records of his on-site observations which may include depictions of private property and installations. While the Surveyor will not enter privately-owned areas without the owner's prior consent and endeavours to take photographs that will not in any way identify, expose or embarrass any person, the Customer accepts that this may not always be possible from an objective point of view. The customer furthermore agrees that Mirfin shall not be held liable for the distribution of Mirfin's reports or parts thereof, including photographic images, beyond its control. This does not exclude any obligations on Mirfin in terms of POPIA.
  - 4.9. In case the requested Service entails a long-term maintenance plan, the Customer acknowledges that the intention of this Service is to provide an estimation of maintenance, repair and replacement costs for major capital assets, based on a light inspection of the common property by the Surveyor and based on recommended maintenance cycles. Mirfin does not make any assumptions with regard to the Customer's financial capability or cash reserves. It is therefore the Customer's responsibility to make the necessary adjustments to the long-term maintenance plan on the Dashboard that will suit the Customer's financial capability, quality requirements and preferred maintenance schedule in accordance with cost proposals obtained by the Property owner from specialist contractors. The Customer furthermore acknowledges that a long-term maintenance plan cannot be accurate or viable from the start and that continuous adjustments are required by the Customer to achieve approximative and practical viability in the long term. The Customer acknowledges that Mirfin makes no representation with regard to the practical viability of the estimated costs and maintenance cycles mentioned in its report.
  - 4.10. The Customer warrants that all information supplied by him to Mirfin is accurate. Mirfin accepts no responsibility for any inaccuracies in the information supplied by the Customer, nor for any matters not disclosed by the Customer to Mirfin to the extent that these impact on the Service.
  - 4.11. The Customer acknowledges that upon submission of the Order, his details may be supplied to service partners of Mirfin for the purpose of providing the Service.
  - 4.12. The Customer warrants that he has full legal capacity to enter into the Contract with Mirfin and warrants that he is authorised to procure the Service for the Property and undertakes to facilitate access to the Property.
  - 4.13. The Customer warrants that his personal details as submitted to Mirfin in the Order are complete,

true and accurate, and the Customer hereby authorises Mirfin to contact the Customer at the email address or telephone number provided in the Order.

- 4.14. The Customer acknowledges that if any false information or deliberately misleading inaccuracies come to light in connection with the Contract, Mirfin reserves the right to immediately cancel the Contract and retain the Fee as Mirfin may consider appropriate depending on the circumstances and with reference to Mirfin's wasted costs incurred.
- 4.15. The Customer shall notify Mirfin of any changes to the information supplied by the Customer to Mirfin, whether contained in the Order or in any other communication, whether written or oral, immediately once such changes have taken effect.
- 4.16. The Customer agrees not to transmit through the Website any material that is unlawful, harmful, defamatory, abusive, threatening, vulgar or obscene. The Customer remains liable to any third party for his comments and indemnifies Mirfin against any claims from any third party regarding the content of the Customer's comments.
- 4.17. The Customer shall satisfy himself that he fully understands these terms of service, both legally and grammatically.
- 4.18. In the event of the Customer wishing to raise an objection or any other complaint pertaining to the Service, such contestation must be put forward in writing within 4 (Four) weeks of the Service having been rendered to allow for Mirfin to respond thereto. Mirfin shall endeavour to respond thereto within 5 (Five) working days. Where the Customer raises a valid objection, Mirfin reserves the right to correct the Service. In cases where the Property must be re-visited by a Surveyor the Customer undertakes to facilitate the necessary access to the Surveyor.
- 4.19. In the event of a User Profile being created for the Customer by himself or by Mirfin, the Customer will be allocated a username which will be the email he provided on the Website and a password which the Customer can change. It is entirely the Customer's responsibility to maintain the confidentiality of his password and user account details. The Customer is entirely responsible for any and all activities that occur under his user account. The Customer will notify Mirfin immediately at [info@mirfin.co.za](mailto:info@mirfin.co.za) if he suspects any unauthorised use of his user account, access to his password or unauthorised disclosure of his password. Mirfin is not liable for any loss that the Customer may incur as a result of someone else using his password or user account, either with or without his knowledge. The Customer will not use the user account, username, or password of another registered user at any time or disclose his password to any third party and the Customer is not permitted to share these credentials with other individuals, regardless of affiliation or authorisation. The Customer is solely responsible for any and all use of his user account. The use of the Customer's user account by any individual under age eighteen (18) is strictly prohibited. If the computer system or mobile device on which the Customer accessed the Service is sold or transferred to another party, the Customer warrants and represents that he will delete all cookies and software files obtained by or through use of the Service.
- 4.20. The Customer warrants that he has advised any persons or entities by whom he is authorised to procure the Service of the circumstances which may affect them, as described in these terms of service.

## **5. Privacy Policy**

Mirfin shall process any personal data supplied by the Customer in strict accordance with its Privacy Policy, which is available on the Website.

## **6. Service Fee**

- 6.1. Payment of the Fee can only be effected by way of a bank transfer (electronic or manual), a cash deposit or through a particular online payment gateway specified on the Order Confirmation. Any additional charges or fees associated with the payment of the Fee are for the Customer's sole account.
- 6.2. Mirfin is entitled to adjust the Fee in case the Customer's information on the Order pertaining to the value or extent of the Property should deviate considerably from the actual assessments done by the Surveyor following the survey of the Property. This pertains especially to information given about the number of registered sections or units or stands, the "estimated market value", "estimated price range" or "current sum insured", being a major indicator for the Fee applicable and Mirfin considers a tolerance of +/-10%, above which the Fee may be adjusted upwards. Such adjustment will then be payable by the Customer prior to completion of the Service.
- 6.3. Cancellation Fee: Mirfin reserves the right to deduct up to 15% of the Fee as a reasonable charge for cancellation of the Contract, including for purposes of offsetting administration costs, should the Contract be cancelled by the Customer after making payment of the Fee to Mirfin in circumstances other than in 6.4 below.
- 6.4. Late Cancellation Fee: In the event that the Contract or a specific survey appointment is cancelled on less than one (1) full business day's (i.e. 24 hours but excluding any Saturday, Sunday or public holiday) notice prior to the agreed survey appointment time, a penalty of 30% of the Fee shall apply.
- 6.5. Stand-up Fee: Failure by the Customer to facilitate access to the Surveyor at the agreed survey appointment time or within 30 minutes thereafter shall result in a penalty of 30% of the Fee in addition to the full travelling fee of the Surveyor as stated on the Order Confirmation.
- 6.6. A tax invoice will be issued on receipt by Mirfin of the Order, or on such other date as agreed upon with the Customer.
- 6.7. The Fee paid by the Customer who sells the Property or any other person for whom the Service was obtained, cannot be off-set against a valuation fee imposed by any lending institution or relied upon when requesting a waiver of such valuation fee, nor can the valuation be transferred from the Customer acting as the seller to the buyer for the purpose of securing a loan.
- 6.8. The Fees for the Service are generally subject to VAT and where not specifically stated are exclusive of VAT. Mirfin's VAT registration number is 4830262004.
- 6.9. All transactions will be processed in South African Rands (ZAR).

## **7. Delivery of Service**

- 7.1. Upon receipt of confirmation of payment into Mirfin's banking account, Mirfin, either directly or through its service partners, shall undertake to contact the Customer within 2 (Two) working days for an appointment for the performing of the Service at the Customer's and Surveyor's mutually earliest convenience.
- 7.2. The Service shall be regarded as completed once both the Service and the tax invoice have been submitted to the Customer as electronic PDF files to the email addresses provided by the Customer on the Order. Mirfin shall undertake to conclude the Service within the period as stipulated in 2.4, after the physical survey has taken place.



## **8. Cancellation**

- 8.1. The Customer is able to cancel the Contract at any stage by written notice. Because Mirfin provides the Service immediately after Mirfin has accepted the Customer's completed Order Form by means of sending the Customer the Order Confirmation, any refunds of the Fee will be strictly in terms 6.3 above.
- 8.2. Mirfin is entitled to cancel the Contract at any stage in terms of 4.8 and 4.15 above or where the Customer fails to pay for the Fees after receiving the Order Confirmation.

## **9. General**

- 9.1. All reports generated by Mirfin in the course and scope of rendering the Service remain the sole property of Mirfin until fully paid for.
- 9.2. The Customer understands that a valuation of the Property by a valuer facilitated by Mirfin cannot be compared to an opinion offered or a valuation done by any person who is not a qualified professional valuer.
- 9.3. Mirfin shall not be responsible for any delays in performing, or for the failure to perform, any of its obligations if the delay or failure was due to any cause beyond Mirfin's reasonable control.
- 9.4. These terms of service supersede any prior agreement (oral or in writing) between Mirfin and the Customer and contain the whole agreement between them. The Customer acknowledges that he has not relied upon any oral or written representations made by Mirfin or its employees or agents which are not contained herein or otherwise reduced to writing and signed by Mirfin.
- 9.5. These terms of service shall be exclusively governed by and construed in accordance with the laws of the Republic of South Africa. The Customer hereby consents to the jurisdiction of the Gauteng High Court in respect of any disputes arising in connection with these terms of service.
- 9.6. Any references to mortgages or other financial matters made on the Website are made for purely generic information purposes only and any reference made is not a statement of financial advice or any indication of suitability for the Customer's individual circumstances. Mirfin is not registered with any financial authority or any other financial or insurance service regulatory body and is therefore unable to give any kind of advice in financial matters. The Customer is strongly encouraged to seek financial and/or mortgage advice before entering into any mortgage or other financial arrangement.
- 9.7. With regard to any mortgage or insurance scenarios which may be furnished to the Customer as part of offering the Service, these are displayed for factual information purposes only and do not convey any type of financial advice.
- 9.8. Mirfin reserves the right to change these terms of service at any stage without notice by posting the changes on the Website and it shall be the Customer's responsibility to acquaint himself with the terms of service before each instance of utilising the Services from Mirfin. The Customer can print out a copy of the terms of service applicable from time to time from the Website.
- 9.9. All provisions of these terms of service are, notwithstanding the manner in which they have been grouped together or linked grammatically, severable from each other. Any provision of these terms of service which is or becomes unenforceable in any jurisdiction, whether due to voidness, invalidity, illegality, unlawfulness or for any reason whatsoever, shall, in such jurisdiction only and only to the extent that it is so unenforceable, be deemed to be severable from the remainder of these terms of service to the minimum extent necessary so that these terms of service shall otherwise remain in



full force and effect and fully enforceable.

9.10. Any failure or neglect by Mirfin to enforce any of these terms of service, will not be construed as a waiver of any of Mirfin's rights and will not affect the validity of these terms of service.

9.11. In the interpretation of these terms of service:-

9.11.1. paragraph headings are for convenience only and shall not be taken into account in the interpretation hereof;

9.11.2. words importing a particular gender shall be deemed to include other genders, words importing natural persons shall be deemed to include juristic bodies and associations of persons, and words importing the singular shall be deemed to include the plural, and vice versa.

9.11.3. the rule of construction that contracts shall be interpreted against the party responsible for the drafting or preparation of the contract shall not apply.

9.11.4. any document or information referred to in these conditions and capable of being accessed by way of an internet address, shall be deemed to be incorporated in these conditions in accordance with the provisions of ECTA.

9.11.5. In the event that the Customer is a juristic person, the Customer warrants that its net asset value or annual turnover exceeds R 2 000 000 in which case the provision of the CPA, including clause 2.6 above, will not apply to the Customer.

## **10. Copyright Notice**

10.1. Mirfin retains the copyright and all intellectual property rights in and to the Website, including all current and future content that is displayed on the Website, the software on which the Website operates and reporting formats produced by Mirfin's proprietary software. This includes but is not limited to all material which is defined to include trademarks, trade names, logos, documents, texts, information, data, software, drawings, images, icons, logos, photographs, video and audio clips. Mirfin also asserts the copyright against third parties in this regard.

10.2. All intellectual property rights, including the rights of copyright, in any document or report provided by Mirfin to the Customer, shall remain vested in Mirfin.

## **11. XPoints Loyalty Programme**

11.1. Mirfin offers a loyalty programme to encourage Customers to engage with the Dashboard. Customers will by engaging with the Dashboard be awarded experience points (XPoints) for completing goals as specified in clause 12 below.

11.2. 1 XPoint corresponds to a value of 1 ZA Rand. (Subject to change on 1<sup>st</sup> January of each year.)

11.3. The XPoints Loyalty Programme will be free of charge to Customers. Customers will not be required to pay any joining- or membership fees.

11.4. Customers are automatically registered for the XPoints Loyalty Programme by completing a goal as specified in clause 12 below. By redeeming XPoints, Customers consent to participating in the XPoints Loyalty Programme.

11.5. Customers not wishing to participate in the XPoints Loyalty Programme are under no obligation to

- redeem their accumulated XPoints and may let them expire as per clause 11.10 below.
- 11.6. Earned XPoints will be deducted when completed goals are reversed or cancelled by the Customer.
  - 11.7. Once a balance of 750 XPoints or more is reached, Customers are eligible to redeem their XPoints for a Mirfin Discount Voucher, or a Shopping Voucher from one of our retail partners: Woolworths, Suberbalist, Takealot, @Home, and Yuppiechef.
  - 11.8. Once a balance of 3000 XPoints or more is reached, Customers will automatically be entered in the annual XPoints Lucky Draw which takes place at 12:00 a.m. on the 1st Monday of December. The winner of the XPoints Lucky Draw receives an additional 3000 XPoints.
  - 11.9. The names and surnames of Customers qualifying to participate in the XPoints Lucky Draw may be published for marketing purposes.
  - 11.10. Customers with a balance of 750 XPoints or higher must redeem their XPoints by 31 December each year. XPoints balances of 750 XPoints or higher not redeemed by 31 December each year will expire. A balance of lower than 750 XPoints will be carried over into the next year.
  - 11.11. For balance enquiries, please send an email to [xpoints@mirfin.co.za](mailto:xpoints@mirfin.co.za).
  - 11.12. To redeem XPoints, Customers must send an email to [xpoints@mirfin.co.za](mailto:xpoints@mirfin.co.za), stating their preference between a Mirfin Discount Voucher or a Shopping Voucher, and in the event of choosing a Shopping Voucher, the preferred voucher vendor.
  - 11.13. Customers will receive a voucher code by email which must be kept until the voucher has been used. Should a Customer not receive a voucher code from Mirfin within 2 working days of redeeming a voucher, please send an email to [xpoints@mirfin.co.za](mailto:xpoints@mirfin.co.za) or call 010 595 3883.
  - 11.14. A voucher cannot be exchanged for cash.
  - 11.15. The use and validity of the requested voucher is subject to the terms and conditions of the relevant voucher vendor.
  - 11.16. Mirfin will not be liable for any refunds on virtual vouchers after the voucher code has been sent to the email provided.
  - 11.17. Mirfin will not be liable for any reimbursement of any kind in the event of a lost or stolen voucher.
  - 11.18. Mirfin will not be liable for any reimbursement of any kind in the event that a Customer provided incorrect information at any point.
  - 11.19. Mirfin reserves the right to cancel a Customer's XPoints entirely in case an attempt at defrauding or abusing the XPoints Loyalty Programme is detected.
  - 11.20. Mirfin reserves the right to change the rules and/or mechanics of the XPoints Loyalty Programme from time to time without prior notice. In this event, all XPoints balances will be retained.

## 12. XPoints Goals

	<u>Goal</u>	<u>XPoints</u>	<u>Condition</u>
12.1.	Place an order	150	awarded once per non-discounted, fully paid and completed/non-cancelled order

**13. Third party links on Website**

- 13.1. Mirfin may display on the Website links to other websites operated by third parties. Any such link is not a statement of recommendation of any of the goods and services available or being marketed on the said linked websites or due to any other links on the Mirfin site. Mirfin does not take any responsibility or liability for the accuracy, adequacy, and completeness of the information on such linked websites.

**14. Further information required in terms of ECTA**

- 14.1. The office bearer of Mirfin, which company is registered within South Africa, is the director Constant Björn Laubscher.
- 14.2. The physical address where Mirfin will receive legal service of documents is Mirfin Valuations Services (Pty) Ltd., c/o Bredenkamp Attorneys Inc., Block B, PMA House, Tijger Valleï Office Park, Silver Lakes Road, Silver Lakes, Pretoria, 0081.
- 14.3. Save as set out in 4.19 above, any dispute hereunder must first be brought to the other party's attention in writing for the other party to respond thereto and resolve the dispute within 14 days of receipt of the notice of the dispute, where after the parties are entitled to proceed in terms of 9.5. Other than as set out herein, Mirfin does not subscribe to any alternative dispute resolution code.

**15. Contact details**

- 15.1. If you have any queries or concerns arising from these terms of service, please contact us at [info@mirfin.co.za](mailto:info@mirfin.co.za).

**Effective as of 31 January 2022**

**ANNEXURE 1**

To Whom It May Concern

**Letter of Indemnity**

I, the undersigned, being an authorised representative of {Company Name} / a private individual and formally appointed to represent {Name of Property}, hereby request Mirfin Valuation Services (Pty) Ltd to conduct a non-standard valuation with the following specific instructions:

*{insert instructions}*

I understand that Mirfin's professional indemnity is limited to standard valuations only and herewith indemnify Mirfin Valuation Services (Pty) Ltd against any claims or other consequences which might arise from a partial, incomplete or otherwise non-standard valuation.

I furthermore accept that Mirfin refuses any liability for a valuation resulting from my instructions and that a copy of this letter of indemnity will be appended to the valuation report.

Signed at {Place} on {dd.mm.yyyy}

*{Signature}*

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Full Name, Position