



Terms and conditions of use

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY ACCESSING THIS WEBSITE, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS BELOW. THESE TERMS AND CONDITIONS ARE SUBJECT TO CHANGE. ANY CHANGES WILL BE INCORPORATED INTO THE TERMS AND CONDITIONS POSTED TO THIS WEBSITE FROM TIME TO TIME. IF YOU DO NOT AGREE WITH THESE TERMS AND CONDITIONS, PLEASE DO NOT ACCESS THIS WEBSITE.

1. WHO WE ARE AND HOW TO CONTACT US

<https://vfdgroup.com/> (the "Website") is a site operated by VFD Group Plc ("We"). We are registered in Nigeria and have our registered office at Foresight House, 163/165 Broad Street, Marina, Lagos. To contact us, please email info@vfdgroup.com or call our customer service line on [NUMBER].

2. THERE ARE OTHER TERMS THAT MAY APPLY TO YOU

These terms and conditions refer to the following additional terms, which also apply to your use of the Website:

Our Privacy Policy <https://vfdgroup.com/privacy-policy>

Our Acceptable Use Policy <https://vfdgroup.com/acceptable-privacy-policy> which sets out the permitted uses and prohibited uses of our site. When using our site, you must comply with this Acceptable Use Policy.

Our Cookie Policy, which is incorporated into our Privacy Policy, which sets out information about the cookies on our site.

3. WE ARE NOT RESPONSIBLE FOR WEBSITES WE LINK TO

Where the Website contains links to other websites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or information you may obtain from them. We have no control over the contents of those sites or resources. You should carefully review the legal statements and other conditions of use of any website which you access through a link from this website.

4. LINKING TO THE WEBSITE

You may link to the home page of the Website, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it. You must not establish a link in such a way as to suggest any form of association, approval, or endorsement on our part where none exists. You must not establish a link to the Website in any website that is not owned by you. The Website must not be framed on any other website, nor may you create a link to any part of the Website other than the homepage.

We reserve the right to withdraw linking permission without notice.

5. INTELLECTUAL PROPERTY, SOFTWARE AND CONTENT

The intellectual property rights in all software and content (including photographic images) made available to you on or through this Website remains the property of VFD Group Plc and are protected by copyright laws. All such rights are reserved by VFD Group Plc. You may store, print and display the content supplied solely for your own personal use. You are not permitted to publish, manipulate, distribute or otherwise reproduce, in any format, any of the content or copies of the content supplied to you or which appears on this Website nor may you use any such content in connection with any business or commercial enterprise.

No part of the Website may be reproduced or stored in any other website or included in any public or private electronic retrieval system or service without our prior written permission.

Any use of the Website other than in accordance with these Terms is prohibited. If you breach any of these Terms, your permission to use the Website automatically terminates and you must immediately destroy any downloaded or printed extracts from the Website. Any rights not expressly granted in these Terms are reserved.

The name "VFD Group Plc" and VFD Group Plc's logo are registered trademarks of VFD Group Plc. You may not use or reproduce the VFD Group trademark, logo or brand name without our approval.

6. WE MAY SUSPEND OR WITHDRAW THE WEBSITE

This Website is made available free of charge. We do not guarantee that the Website, or any content on it, will always be available or be uninterrupted. We may suspend or withdraw or restrict the availability of all or any part of the Website for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal.

You are also responsible for ensuring that all persons who access the Website through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

7. HOW WE MAY USE YOUR PERSONAL DATA

We will only use your personal information as set out in our Privacy Policy.

8. INDEMNITY

You agree to indemnify, defend and hold us harmless, our directors, officers, employees, consultants, agents, and affiliates, from any and all third-party claims, liability, damages and/or costs (including, but not limited to, legal fees) arising from your use of this Website or your breach of the Terms of Service.

9. NO WARRANTIES

The content on the Website is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on the Website.

We do not warrant the accuracy, adequacy, completeness or timeliness of the information, material, products and services or the error-free use of the website. Although we make reasonable efforts to update the information on the Website we make no representations, guarantees or warranties as to the accuracy, completeness, timeliness, merchantability, fitness for a particular purpose of the information contained on this Website. Any information whether or not is classified as "real time" may have stopped being current by the time it reaches you. Any opinions or comments expressed on the Website reflect our judgement at the date of issue and are subject to change without notice.

We do not represent or warrant that the website will be available or that it will meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

We make no representations or warranties regarding the accuracy, functionality or performance of any third-party software that may be used in connection with the website.

10. LIMITATION OF LIABILITY

In no event shall we be liable for any damages, losses or liabilities including without limitation, direct or indirect, special, incidental, consequential damages, losses or liabilities, in connection with your use of

the Website or your reliance on or use or inability to use the information, materials, products and services on the site, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if you advise us of the possibility of such damages, losses or expenses.

11. PROHIBITIONS

You must not misuse this Website. You will not: commit or encourage a criminal offense; transmit or distribute a virus, trojan, worm, logic bomb or any other material which is malicious, technologically harmful, in breach of confidence or in any way offensive or obscene; hack into any aspect of the Service; corrupt data; cause annoyance to other users; infringe upon the rights of any other person's proprietary rights; send any unsolicited advertising or promotional material, commonly referred to as "spam"; or attempt to affect the performance or functionality of any computer facilities of or accessed through this Website. Breaching this provision would constitute a criminal offense and any such breach would be reported to the relevant law enforcement authorities and your identity disclosed to tshem.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of the Website or to your downloading of any material posted on it, or on any website linked to it.

12. NOT AN OFFER OR SOLICITATION

The information contained on the Website is not intended to nor does it constitute an offer or solicitation of investment, financial or banking services by VFD Group or its subsidiaries. Users of the Website should note that each of the products and services offered by VFD Group or its subsidiaries are provided subject to separate specific terms and conditions and/ or separate specific terms of business which should be carefully read.

13. ATTEMPTED USE OF WEBSITE

These Terms and Conditions of Use shall also apply, subject to alteration as necessary, to attempted access of the Website and attempted use of information on it.

14. NOT INTENDED FOR CHILDREN

The Site is not intended for use by minors. We do not knowingly collect Personal Information from minors.

15. ACCESS TO WEBSITE

While the Website is normally available 24 hours a day, Access to the Website may from time to time be unavailable, delayed, limited, slowed or suspended temporarily and without notice in the case of system failure, overload of system capacities maintenance or repair or for reasons beyond our control. we shall not be liable if for any reason the Website is unavailable at any time. From time to time, we may restrict access to some parts or all of this Website.

16. COOKIES

We use cookies on the Website. For more information on how we use cookies and your rights regarding our use of cookies, please see our Privacy Policy.

17. SEVERABILITY

Should any provision of the Terms be held invalid or unenforceable for any reason or to any extent, such invalidity or enforceability shall not in any manner affect or render invalid or unenforceable the remaining provisions of the Terms, and the application of that provision shall be enforced to the extent permitted by law.

18. WE MAY TRANSFER THIS AGREEMENT TO SOMEONE ELSE

We may transfer our rights and obligations under these terms to another organisation. We will always tell you in writing if this happens and we will ensure that the transfer will not affect your rights under the contract.

19. GOVERNING LAW AND JURISDICTION

These Terms shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria without regard to its conflict of law provisions. You and VFD Group Plc shall submit to the personal and exclusive jurisdiction of the courts located within Lagos State of Nigeria. The failure of VFD Group Plc to exercise or enforce any right or provision of these Terms shall not constitute a waiver of such right or provision or prevent a subsequent enforcement of that or any other right or provision. If any provision of these Terms is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavour to give effect to the parties' intentions as reflected in the provision, and that all the provisions of these Terms shall remain in full force and effect. You agree that regardless of any provision of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Website or these Terms must be filed within 6 month, such claim or cause of action arose or be forever barred and extinguished.

20. WHISTLEBLOWING

If you believe that you have witnessed something which contravenes our standards of business conduct, you can do so by raising a whistleblowing concern. All concerns raised are taken seriously and fully investigated. The identity of staff, or clients who raise a concern will be kept confidential and will not be discriminated against in any way as a result of raising an issue. Staff should read the Whistleblowing Policy before contacting to ensure the report is made correctly. Reports can be made by email to **info@vfdgroup.com**