

Introduction

This website can be accessed at www.fundamentals.co.za and is owned and operated by W PROFESSIONAL LEARNING PTY LTD (“W Professional Learning”, “we”, “us” and “our”).

These Website Terms and Conditions (“Terms and Conditions”) govern the ordering, sale and delivery of Goods, and the use of the Website.

These Terms and Conditions are binding and enforceable against every person that accesses or uses this Website (“you”, “your” or “user”), including without limitation each user who registers as contemplated below (“registered user”). By using the Website and by clicking on the “Register Now” button on the Website, as may be applicable, you acknowledge that you have read and agree to be bound by these Terms and Conditions.

Important Notice

These Terms and Conditions apply to users who are consumers for purposes of the Consumer Protection Act, 68 of 2008 (the “CPA”).

These Terms and Conditions contain provisions that appear in similar text and style to this clause and which –

may limit the risk or liability of W Professional Learning or a third party; and/or

may create risk or liability for the user; and/or

may compel the user to indemnify W Professional Learning or a third party; and/or serves as an acknowledgement, by the user, of a fact.

Your attention is drawn to these Terms and Conditions because they are important and should be carefully noted.

If there is any provision in these Terms and Conditions that you do not understand, it is your responsibility to ask W Professional Learning to explain it to you before you

accept the Terms and Conditions or continue using the Website. If you are unfamiliar with eBooks, please pay particular attention to clause 10 below, which describes the nature, functionality, usage rights and delivery of eBooks.

Nothing in these Terms and Conditions is intended or must be understood to unlawfully restrict, limit or avoid any right or obligation, as the case may be, created for either you or W Professional Learning in terms of the CPA.

W Professional Learning permits the use of this Website subject to the Terms and Conditions. By using this Website in any way, you shall be deemed to have accepted all the Terms and Conditions unconditionally. You must not use this Website if you do not agree to the Terms and Conditions .

Returns

Please refer to our Returns Policy for more information about returning products (and related refunds). The Returns Policy is incorporated by reference (which means that it forms part of these Terms and Conditions).

Registration and use of the website

To register as a user, you must provide a unique username and password and provide certain information and personal details to W Professional Learning.

You agree and warrant that your username and password shall:
be used for personal use only; and
not be disclosed by you to any third party.

For security purposes you agree to enter the correct username and password whenever ordering Goods, failing which you will be denied access.

You agree that, once the correct username and password relating to your account have been entered, irrespective of whether the use of the username and password is unauthorised or fraudulent, you will be liable for payment of such order, save where the order is cancelled by you in accordance with these Terms and Conditions.

You agree to notify W Professional Learning immediately upon becoming aware of or reasonably suspecting any unauthorised access to or use of your username and password and to take steps to mitigate any resultant loss or harm.

By using the Website you warrant that you are 18 (eighteen) years of age or older and of full legal capacity. If you are under the age of 18 (eighteen) or if you are not legally permitted to enter into a binding agreement, then you may use the Website

only with the involvement and supervision of your parent or legal guardian. If your parent or legal guardian supervises you and gives his/her consent, then such person agrees to be bound to these Terms and Conditions and to be liable and responsible for you and all your obligations under these Terms and Conditions.

You agree that you will not in any way use any device, software or other instrument to interfere or attempt to interfere with the proper working of the Website. In addition, you agree that you will not in any way use any robot, spider, other automatic device, or manual process to monitor, copy, distribute or modify the Website or the information contained herein, without the prior written consent from an authorised W Professional Learning representative (such consent is deemed given for standard search engine technology employed by Internet search websites to direct Internet users to this Website).

You may not use the Website to distribute material which is defamatory, offensive, contains or amounts to hate speech or is otherwise unlawful.

You may not in any way display, publish, copy, print, post or otherwise use the Website and/or the information contained therein without the express prior written consent of an authorised W Professional Learning representative.

Payment

We are committed to providing secure online payment facilities. All transactions are encrypted using appropriate encryption technology.

Whether the Goods are for sale by W Professional Learning, payment can be made for Goods via
-debit card;
credit card:

where payment is made by credit card, we may require additional information in order to authorise and/or verify the validity of payment. In such cases we are entitled to withhold delivery until such time as the additional information is received by us and authorisation is obtained by us for the amounts. If we do not receive authorisation your order for the Goods will be cancelled. You warrant that you are fully authorised to use the credit card supplied for purposes of paying the Goods. You also warrant that your credit card has sufficient available funds to cover all the costs incurred as a result of the services used on the Website;

direct bank deposit or electronic funds transfer:

if you pay via direct bank deposit or electronic funds transfer, payment must be made within 5 (five) days of placing your order. W Professional Learning will not accept your order if payment has not been received;

The above payment options are explained in more detail in our Frequently Asked Questions (“FAQ”): Payment, which are incorporated by reference.

You may contact us via our About page to obtain a full record of your payment. We will also send you email communications about your order and payment.

Once you have selected your payment method (direct bank deposit), you will be directed to a link to a secure site for payment of the applicable purchase price for the Goods.

Delivery of goods

W Professional Learning offers 2 (two) methods of delivery of Goods to you. You may elect delivery via:

courier; or
self-collection.

For more information about delivery, please see our Delivery Policy, which are incorporated into these Terms by reference. Our delivery charges are subject to change at any time, without prior notice to you,

W Professional Learning’s obligation to deliver a product to you is fulfilled when we deliver the product to the physical address nominated by you for delivery of the order. W Professional Learning is not responsible for any loss or unauthorised use of a product, after it has delivered the product to the physical address nominated by you.

Errors

We shall take all reasonable efforts to accurately reflect the description, availability, purchase price and delivery charges of Goods on the Website. However, should there be any errors of whatsoever nature on the Website (which are not due to our gross negligence), we shall not be liable for any loss, claim or expense relating to a transaction based on any error, save –in the case of any incorrect purchase price – to the extent of refunding you for any amount already paid, or otherwise as set out in the Returns Policy.

Online Course Codes

An “Online Course” is a form of distance learning which allows you to develop your skills and knowledge on a certain topic, via the internet. In order to complete an online course, you need to have your own email account and access to the internet. You do not need to attend classes or visit an education campus. On completion, you will typically receive a digital certificate. Some online courses may require you to

complete an assessment (also done online) to complete the course. Online Courses are accessible by means of an Online Course Code.

An “Online Course Code” is a unique digital code that can be redeemed on the respective websites of certain Online Course providers. Upon redeeming the Online Course Code on the website of such Online Course providers, you will either be enrolled for the particular course automatically, or you will be given credit on the Online Course provider’s website which will enable you to enroll for the particular course you have purchased. Your access to any Online Course Code purchased by you from us will be granted via the unique digital code that will be sent to you by email, to the email address we have on file.

IMPORTANT –Limitations relating to Online Course Codes

You will not be able to use Online Course Codes and / or access Online Courses through the W Professional Learning website. You will have to utilise the Online Course Code and Online Course through the relevant Online Course website that will be sent to you.

You will need to be connected to the internet when you use an Online Course Code and / or access the Online Course.

Ordering Online Course Codes: when ordering Online Course Codes from us, you will be ordering the right to access an Online Course from our website,

delivery will take place electronically via the internet as described below:

Privacy policy

We respect your privacy and will take reasonable measures to protect it, as more fully detailed below.

Should you decide to register as a user on the Website, we may require you to provide us with personal information which includes but is not limited to –
your name and surname;
your email address;
your physical address;
your gender;
your mobile number;
and your date of birth.

Should your personal information change, please inform us and provide us with updates to your personal information as soon as reasonably possible to enable us to update your personal information.

You may choose to provide additional personal information to us, in which event you agree to provide accurate and current information, and not to impersonate or misrepresent any person or entity or falsely state or otherwise misrepresent your affiliation with anyone or anything.

Subject to clause 15.6 below, we will not, without your express consent:

use your personal information for any purpose other than as set out below: in relation to the ordering, sale and delivery of Goods;

to contact you regarding current or new Goods or services or any other goods offered by us or any of our divisions, affiliates and/or partners (unless you have opted out from receiving marketing material from us);

to inform you of new features, special offers and promotional competitions offered by us or any of our divisions, affiliates and/or partners (unless you have opted out from receiving marketing material from us); and

to improve our product selection and your experience on our Website by, for example, monitoring your browsing habits, or tracking your sales on the Website; or

disclose your personal information to any third party other than as set out below: to our employees and/or third party service providers who assist us to interact with you via our Website, email or any other method,

for the ordering of Goods or when delivering Goods to you, and thus need to know your personal information in order to assist us to communicate with you properly and efficiently; to our divisions, affiliates and/or partners (including their employees and/or third party service providers) in order for them to interact directly with you via email or any other method for purposes of sending you marketing material regarding any current or new goods or services, new features, special offers or promotional items offered by them (unless you have opted out from receiving marketing material from us);

to law enforcement, government officials, fraud detection agencies or other third parties when we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss,

to report or support the investigation into suspected illegal activity, or to investigate violations of these Terms and Conditions;

We are entitled to use or disclose your personal information if such use or disclosure is required in order to comply with any applicable law, subpoena, order of court or legal process served on us, or to protect and defend our rights or property. In the event of a fraudulent online payment, W Professional Learning is entitled to disclose

relevant personal information for criminal investigation purposes or in line with any other legal obligation for disclosure of the personal information which may be required of it.

We will ensure that all of our employees, third party service providers, divisions, affiliates and partners (including their employees and third party service providers) having access to your personal information are bound by appropriate and legally binding confidentiality obligations in relation to your personal information.

We will -treat your personal information as strictly confidential, save where we are entitled to share it as set out in this policy; take appropriate technical and organisational measures to ensure that your personal information is kept secure and is protected against unauthorised or unlawful processing, accidental loss, destruction or damage, alteration, disclosure or access; provide you with access to your personal information to view and/or update personal details; promptly notify you if we become aware of any unauthorised use, disclosure or processing of your personal information; provide you with reasonable evidence of our compliance with our obligations under this policy on reasonable notice and request; and upon your request, promptly return or destroy any and all of your personal information in our possession or control, save for that which we are legally obliged to retain. We will not retain your personal information longer than the period for which it was originally needed, unless we are required by law to do so, or you consent to us retaining such information for a longer period. W Professional Learning undertakes never to sell or make your personal information available to any third party other than as provided for in this policy. Whilst we will do all things reasonably necessary to protect your rights of privacy, we cannot guarantee or accept any liability whatsoever for unauthorised or unlawful disclosures of your personal information, whilst in our possession, made by third parties who are not subject to our control, unless such disclosure is as a result of our gross negligence. If you disclose your personal information to a third party, such as an entity which operates a website linked to this Website or anyone other than W Professional Learning, W Professional Learning SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE, HOWSOEVER ARISING, SUFFERED BY YOU AS A RESULT OF THE DISCLOSURE OF SUCH INFORMATION TO THE THIRD PARTY. This is because we do not regulate or control how that third party uses your personal information. You should always ensure that you read the privacy policy of any third party. This website makes use of “cookies” to automatically collect information and data through the standard operation of the Internet servers. “Cookies” are small text files a website can use (and which we may use) to recognise repeat users, facilitate the user’s on-going access to and use of a website and allow a website to track usage behaviour and compile aggregate data that will allow the website operator to improve the functionality of the website and its content, and to display more focused advertising to a user by way of third party tools. The type of information collected by cookies is not used to personally identify you. If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows you to

deny or accept the cookie feature. Please note that cookies may be necessary to provide you with certain features available on our Website, and thus if you disable the cookies on your browser you may not be able to use those features, and your access to our Website will

therefore be limited. If you do not disable “cookies”, you are deemed to consent to our use of any personal information collected using those cookies, subject to the provisions of this clause

15.Changes to these Terms and Conditions W Professional Learning may, in its sole discretion, change any of these Terms and Conditions at any time. It is your responsibility to regularly check these Terms and Conditions and make sure that you are satisfied with the changes. Should you not be satisfied, you must not place any further orders on, or in any other way use, the Website. Any such change will only apply to your use of this Website after the change is displayed on the Website. If you use the Website after such amended Terms and Conditions have been displayed on the Website, you will be deemed to have accepted such changes.

Electronic communications When you visit the Website or send emails to us, you consent to receiving communications from us or any of our divisions, affiliates or partners electronically in accordance with our privacy policy as set out in clause 15 above. Ownership and copyright The contents of the Website, including any material, information, data, software, icons, text, graphics, lay-outs, images, sound clips, advertisements, video clips, trade names, logos, trade-marks, designs and service marks which are displayed on or incorporated in this Website (“Website Content”) are protected by law, including but not limited to copyright and trade mark law. The Website Content is the property of W Professional Learning, its advertisers and/or sponsors and/or is licensed to W Professional Learning. You will not acquire any right, title or interest in or to the Website or the Website Content .Any use, distribution or reproduction of the Website Content is prohibited unless expressly authorised in terms of these Terms and Conditions or otherwise provided for in law. To obtain permissions for the commercial use of any Website Content contact us via our Help page. Where any of the Website Content has been licensed to

W Professional Learning or belongs to any third party, your rights of use will also be subject to any terms and conditions which that licensor or third party imposes from time to time and you agree to comply with such third party terms and conditions. DisclaimerThe use of the Website is entirely at your own risk and you assume full responsibility for any risk or loss resulting from use of the Website or reliance on any

information on the Website. Whilst W Professional Learning takes reasonable measures to ensure that the content of the Website is accurate and complete, W Professional Learning makes no representations or warranties, whether express or implied, as to the quality, timeliness, operation, integrity, availability or functionality of the Website or as to the accuracy, completeness or reliability of any information on the Website. If any such representations or warranties are made by W Professional Learning's representatives, W Professional Learning shall not be bound thereby. W Professional Learning disclaims liability for any damage, loss or expenses, whether direct, indirect or consequential in nature, arising out of or in connection with your access to or use of the Website and/or any content therein unless otherwise provided by law. Although Goods sold from the Website may, under certain specifically defined circumstances, be under warranty, the Website itself and all information provided on the Website is provided "as is" without warranty of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, completeness, or non-infringement, as may be allowed in law.

Any views or statements made or expressed on the Website are not necessarily the views of W Professional Learning, its directors, employees and/or agents. In addition to the disclaimers contained elsewhere in these Terms and Conditions, W Professional Learning also makes no warranty or representation, whether express or implied, that the information or files available on the Website are free of viruses, spyware, malware, trojans, destructive materials or any other data or code which is able to corrupt, destroy, compromise, disrupt, disable, harm, jeopardise or otherwise impede in any manner the operation, stability, security functionality or content of your computer system, computer network, hardware or software in any way. You accept all risk associated with the existence of such viruses, destructive materials or any other data or code which is able to corrupt, compromise, jeopardise, disrupt, disable, harm or otherwise impede in any manner the operation or content of a computer system, computer network, any handset or mobile device, or your hardware or software, save where such risks arise due to the gross negligence or wilful misconduct of W Professional Learning, its employees, agents or authorised representatives. W Professional Learning thus disclaims all liability for any damage, loss or liability of any nature whatsoever arising out of or in connection with your access to or use of the Website. Linking to third party websites This Website may contain links or references to other websites

("Third Party Websites") which are outside of our control, including those of advertisers. These Terms and Conditions do not apply to those Third Party Websites and W Professional Learning is not responsible for the practices and/or privacy policies of those Third Party Websites or the "cookies" that those sites may use. Notwithstanding the fact that the Website may refer to or provide links to Third Party Websites, your use of such Third Party Websites is entirely at your own risk and we are not responsible for any loss, expense, claim or damage, whether direct, indirect or consequential, arising from your use of such Third Party Websites or your

reliance on any information contained thereon. Limitation of liability W Professional Learning cannot be held liable for any inaccurate information published on the Website and/or any incorrect prices displayed on the Website, save where such liability arises from the gross negligence or wilful misconduct of W Professional Learning, its employees, agents or authorised representatives. You are encouraged to contact us to report any possible malfunctions or errors by way of our Help page.

W Professional Learning SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL LOSS OR DAMAGES WHICH MIGHT ARISE FROM YOUR USE OF, OR RELIANCE UPON, THE WEBSITE OR THE CONTENT CONTAINED IN THE WEBSITE; OR YOUR INABILITY TO USE THE WEBSITE, AND/OR UNLAWFUL ACTIVITY ON THE WEBSITE AND/OR ANY LINKED THIRD PARTY WEBSITE. YOU HEREBY INDEMNIFY W Professional Learning AGAINST ANY LOSS, CLAIM OR DAMAGE WHICH MAY BE SUFFERED BY YOURSELF OR ANY THIRD PARTY ARISING IN ANY WAY FROM YOUR USE OF THIS WEBSITE AND/OR ANY LINKED THIRD PARTY WEBSITE.

Availability and termination

We will use reasonable endeavours to maintain the availability of the Website, except during scheduled maintenance periods, and are entitled to discontinue providing the Website or any part thereof with or without notice to you. W Professional Learning may in its sole discretion terminate, suspend and modify this Website, with or without notice to you. You agree that W Professional Learning will not be liable to you in the event that it chooses to suspend, modify or terminate this Website other than for processing any orders made by you prior to such time, to the extent possible. If you fail to comply with your obligations under these Terms and Conditions, including any incident involving payment of the price of an order for any Goods, this may (in our sole discretion with or without notice to you) lead to a suspension and/or termination of your access to the Website without any prejudice to any claims for damages or otherwise that we may have against you. W Professional Learning is entitled, for purposes of preventing suspected fraud and/or where it suspects that you are abusing the Website and/or have created multiple user profiles to take advantage of a promotion or Coupon intended by W Professional Learning to be used once-off by you, to blacklist you on its database (including suspending or terminating your access to the Website), refuse to accept or process payment on any order, and/or to cancel any order concluded between you and W Professional Learning, in whole or in part, on notice to you.

W Professional Learning shall only be liable to refund monies already paid by you (see W Professional Learning's Returns Policy in this regard), and accepts no other liability which may arise as a result of such blacklisting and/or refusal to process any order. At any time, you can choose to stop using the Website, with or without notice to W Professional Learning. Governing law and jurisdiction These Terms and Conditions and our relationship and/or any dispute arising from or in connection with these Terms and Conditions shall be governed and interpreted in accordance with

the laws of the Republic of South Africa. Your continued use of the Website will constitute your consent and submission to the jurisdiction of the South African courts regarding all proceedings, transactions, applications or the like instituted by either party against the other, arising from any of these Terms and Conditions.

In the event of any dispute arising between you and W Professional Learning, you hereby consent to the non-exclusive jurisdiction of the High Court of the Republic of South Africa (Western Cape Division, Cape Town) notwithstanding that the quantum in the action or proceedings may otherwise fall below the monetary jurisdiction of that court. Nothing in this clause 23 or the Terms and Conditions limits your right to approach any court, tribunal or forum of competent jurisdiction in terms of the CPA. Notices

W Professional Learning hereby selects 9th Floor Sinosteel plaza, 159 Rivonia road, Sandton, Johannesburg, as its address for the service of all formal notices and legal processes in connection with these Terms and Conditions ("legal address").

W Professional Learning may change this address from time to time by updating these Terms and Conditions. You hereby select the delivery address specified with your order as your legal address, but you may change it to any other physical address by giving W Professional Learning not less than 7 days' notice in writing.

Notices must be sent either by hand, prepaid registered post, telefax or email and must be in English. All notices sent -by hand will be deemed to have been received on the date of delivery; by prepaid registered post, will be deemed to have been received 10 days after the date of posting; by telefax before 16h30 on a business day will be deemed to have been received,

on the date of successful transmission of the telefax. All telefaxes sent after 16h30 or on a day which is not a business day will be deemed to have been received on the following business day; and by email will be deemed to have been on the date indicated in the "Read Receipt" notification. ALL EMAIL COMMUNICATIONS BETWEEN YOU AND US MUST MAKE USE OF THE "READ RECEIPT" FUNCTION to serve as proof that an email has been received. Complaints We are a participant under the Consumer Goods and Services Industry Code and are bound by it. An electronic copy of this Code is available at <http://www.cgso.org.za/downloads/>. If you have a complaint about the goods or services provided by us or require information regarding our internal complaints-handling process, please get in touch with us via our Help page on the Website or you can contact our call centre on 011 568 0370. If we don't resolve your complaint within 15 (fifteen) business days of you having notified us of it, you are entitled to approach the Consumer Goods and Services Ombud ("CGSO"), to assist in resolving the dispute. The CGSO's contact details are: Website:

<http://www.cgso.org.za/> Sharecall: 0860 000 272 Email: complaints@cgso.org.za
CGSO Information For the purposes of the ECT Act, W Professional Learning's information is as follows, which should be read in conjunction with its product descriptions and other terms and conditions contained on the

Website: Full name: W PROFESSIONAL LEARNING PTY LTD, a private company registered in South Africa with registration number 2010/013349/07Main business: Elearning and training for Accountants Physical address for receipt of legal service (also postal and street address): 9th Floor, 159 Rivonia road Sandton 2146(marked for attention: CEO and Legal)

Office bearers: Raymond Chamboko. Phone number: +27 11 568 0370Email address: info@W Professional Learning.co.zaPAIA: The manual published in terms of section 51 of the Promotion of Access to Information Act 2000 may be downloaded from here. Third Party Sellers' information is available in the relevant Product listing and/or via the customer support centre contactable via our Help page. General W Professional Learning may, in its sole discretion, at any time and for any reason and without prior written notice, suspend or terminate the operation of the Website or the user's right to use the Website or any of its contents subject to us processing any orders then already made by you. You may not cede, assign or otherwise transfer your rights and obligations in terms of these Terms and Conditions to any third party. Any failure on the part of you or W Professional Learning to enforce any right in terms hereof shall not constitute a waiver of that right. If any term or condition contained herein is declared invalid, the remaining terms and conditions will remain in full force and effect. No variation, addition, deletion, or agreed cancellation of the Terms and Conditions will be of any force or effect unless in writing and accepted by or on behalf of the parties hereto. No indulgence, extension of time, relaxation or latitude which any party (the "grantor") may show grant or allow to the other (the "grantee") shall constitute a waiver by the grantor of any of the grantor's rights and the grantor shall not thereby be prejudiced or stopped from exercising any of its rights against the grantee which may have arisen in the past or which might arise in the future.