

TERMS AND CONDITIONS

Welcome to our website. If you continue to browse and use this website, you are agreeing to comply with and be bound by the following terms and conditions of use.

If you disagree with any part of these terms, please do not use our website. It is the responsibility of the user to read the sections below and to ensure that they fully understand the conditions, and by no means will All Inclusive Lends or any representative of All Inclusive Lends be held accountable for failure by a user to do so.

If you have queries or are unsure of the content, please feel free to contact us before you commence any activity on the website.

All Inclusive Lends promotes responsible lending, please do not expose yourself to credit if you know you cannot afford it.

Terms and Conditions of Use

Definitions and Interpretation:

For purposes of the Terms: “**Terms**” means these terms, consisting of:

1. these terms of use and
2. any other relevant specific terms, policies, disclaimers, rules, and notices agreed between the parties, (including any that may be applicable to a specific section or module of this web site).

“**All Inclusive Lends**” means All Inclusive Lends (Pty) Ltd with Reg No. 2024/039253/07.

“**Visitor**” or “you” means any person who visits this web site.

Interpretation: A word defined or assigned a meaning in the Terms will start with a capital letter. All headings are inserted for reference purposes only and must not affect the interpretation of the Terms.

Whenever “**including**” or “**include**”, or “**excluding**” or “**exclude**”, together with specific examples or items follow a term, they will not limit its range.

Terms other than those defined within the Terms will be given their plain English meaning. References to any enactment will be deemed to include references to the enactment as re-enacted, amended, or extended from time to time.

A reference to a person includes a natural and juristic person and a reference to either party includes the party's successors or permitted assigns.

Unless otherwise stated in the Terms, when any number of days is prescribed in the Terms the first day will be excluded and the last day included.

The rule of construction that an agreement must be interpreted against the party responsible for its drafting or preparation does not apply.

Central African Time or GMT +2 will be used to calculate any times. Conflict. If there is a conflict of meaning between these terms of use and any other relevant specific terms, policies, disclaimers, rules, and notices agreed between the parties, the specific terms will prevail in respect of your use of the relevant section or module of the website.

About All Inclusive Lends

This website is owned, managed, and administered by All Inclusive Lends. All Inclusive Lends Head Office situated at [redPanda Place, Golf Park, Raapenberg Rd, Mowbray, 7700](#), is a business that specializes in extending credit.

All Inclusive Lends is fully compliant with the credit legislative requirements of South Africa and promotes responsible lending. All Inclusive Lends also strives to provide superior administration and management of client accounts.

Use Of Website

License to use this web site. All Inclusive Lends grants each Visitor a limited, revocable license to use this web site subject to the Terms. Any person wishing to use this web site contrary to the Terms must obtain All Inclusive Lends' prior written consent. The information offered on this web site is for the Visitor's guidance only.

The information offered is for quotation purposes only and is subject to change on final submission of an application. All Inclusive Lends has taken every care to ensure that the information provided on this web site is reliable by using sources we believe to be accurate. However, the accuracy of the information (including rates, fees, and charges), cannot be guaranteed.

Sufficient particulars

For All Inclusive Lends to provide a Visitor with appropriate advice and / or quotations on products, it is important that a Visitor provides All Inclusive with sufficient particulars of their financial affairs.

Failure to make a full disclosure could result in advice All Inclusive being compromised and may result in a Visitor thus making a financial commitment to a product inappropriate to their needs and objectives.

Framing

No person, business, or website may frame this website or any of the pages on this website. Linking. Visitor(s) may link to the website only by linking to the home page of this website. Atlas Finance prohibits Visitor from “deep linking” to any other pages in a manner that would incorrectly suggest endorsement or support of Visitor by Atlas Finance or suggests a Visitor is the owner of any intellectual property belonging to Atlas Finance.

Capacity of Customer

Each Visitor represents and warrants that Visitor:

1. is old enough under applicable law to enter into the Terms;
2. possesses the legal right, full power, and authority to enter into the Terms;
3. will submit true, accurate and correct information to All Inclusive Lends and this website. If Visitor is younger than 18 years of age, the Visitor warrants that the Visitor has the consent of its legal guardian to enter the Terms or that the Visitor has obtained legal status in another manner.