

Terms of Use

Effective Date: September 25, 2026 | Last Updated: September 25, 2026

These Terms of Use ("Terms") govern your access to and use of www.afrikabdc.co.za (the "Site"), operated by Afrika BDC ("we," "us," or "our"). By accessing or using the Site, you agree to be bound by these Terms. If you do not agree, please do not use the Site.

1. Eligibility

By using the Site, you confirm that you are at least 18 years old, or are using the Site under the supervision of a parent or legal guardian, and that you have the legal capacity to enter into these Terms.

2. Use of the Site

You agree to use the Site only for lawful purposes. You must not:

- Use the Site in any way that violates applicable local, national, or international law
- Attempt to gain unauthorized access to the Site, its servers, or any connected systems
- Interfere with or disrupt the Site's operation, security, or availability
- Upload or transmit viruses, malware, or other harmful code
- Scrape, harvest, or collect data from the Site without our written permission
- Impersonate any person or entity, or misrepresent your affiliation with any person or entity

3. Intellectual Property

All content on the Site — including text, graphics, logos, images, and software — is the property of Afrika BDC or its licensors and is protected by copyright, trademark, and other intellectual property laws. You may not reproduce, distribute, modify, or create derivative works from any content on the Site without our prior written consent, except as permitted for personal, non-commercial use.

4. User Accounts

If the Site allows you to create an account, you are responsible for maintaining the confidentiality of your login credentials and for all activity that occurs under your account. Notify us immediately at webmaster@afrikabdc.co.za if you suspect unauthorized use of your account.

5. User-Submitted Content

If the Site allows you to submit content (such as comments, forms, or feedback), you retain

ownership of that content but grant us a non-exclusive, royalty-free, worldwide license to use, reproduce, and display it in connection with operating and promoting the Site. You are solely responsible for any content you submit and confirm that it does not infringe on the rights of any third party.

6. Third-Party Links

The Site may contain links to third-party websites or services that are not owned or controlled by Afrika BDC. We are not responsible for the content, privacy practices, or terms of any third-party sites, and linking to them does not imply endorsement.

7. Disclaimer of Warranties

The Site and its content are provided on an "as is" and "as available" basis, without warranties of any kind, whether express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not warrant that the Site will be uninterrupted, secure, or error-free.

8. Limitation of Liability

To the fullest extent permitted by law, Afrika BDC and its directors, employees, and agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, arising from your use of, or inability to use, the Site.

9. Indemnification

You agree to indemnify and hold harmless Afrika BDC, its officers, directors, employees, and agents from any claims, damages, liabilities, and expenses (including reasonable legal fees) arising from your use of the Site or your violation of these Terms.

10. Termination

We reserve the right to suspend or terminate your access to the Site, at our sole discretion and without notice, if we believe you have violated these Terms or engaged in conduct harmful to the Site or other users.

11. Governing Law

These Terms shall be governed by and construed in accordance with the laws of South Africa, without regard to its conflict of law principles. Any disputes arising from these Terms shall be subject to the exclusive jurisdiction of the courts of South Africa.

12. Changes to These Terms

We may revise these Terms from time to time. Material changes will be posted on this page

with an updated "Last Updated" date. Your continued use of the Site after any changes constitutes acceptance of the revised Terms.

13. Severability

If any provision of these Terms is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary, and the remaining provisions shall remain in full force and effect.

14. Contact Us

If you have questions about these Terms of Use, please contact us:

Afrika BDC

Email: webmaster@afrikabdc.co.za

Address: 25 Beach Road, Nahoon, KuGompo City, 5240

Phone: [073 097 6365](tel:0730976365)