



WEBSITE TERMS AND CONDITIONS

Welcome to the official website of **Veritas Kapital Assurance Plc** (“VKAP”, “the Company”, “we”, “us”, or “our”). By accessing or using this website, you (“user”, “you”, or “your”) agree to comply with and be bound by the following Terms and Conditions.

Please read these carefully. If you do not agree, you should not use this website.

1.0 Acceptance of Terms

- By using this website, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions, as well as our Privacy Policy.
- VKAP reserves the right, at its sole discretion, to modify, amend, or update these Terms and Conditions at any time. Updates will be effective immediately upon posting on the website. Your continued use of the website after changes constitutes acceptance of those changes.

2.0 Website Use

- This website is intended for informational purposes and for the lawful promotion of VKAP’s services.
- You agree to use the website only for lawful purposes and in a manner that does not infringe the rights of, restrict, or inhibit any other user’s use and enjoyment of the website.
- Unauthorized access, misuse, or disruption of the website, including any attempt to breach security, is strictly prohibited.

3.0 Intellectual Property

- All content on this website, including text, graphics, logos, images, videos, software, and designs, is the property of VKAP or its licensors and is protected under Nigerian and international intellectual property laws.
- You may not copy, reproduce, distribute, display, or create derivative works from the website content without VKAP’s express written consent.

4.0 Disclaimers

- While VKAP strives to ensure that all information on this website is accurate and up-to-date, the company makes no warranties, expressed or implied, regarding the completeness, reliability, or accuracy of any information provided.
- The website may contain links to third-party websites. VKAP is not responsible for the content, privacy practices, or accuracy of information on such third-party sites.

- Your use of this website and any reliance on the content is at your own risk.

5.0 Limitation of Liability

- To the fullest extent permitted by law, VKAP shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising from your use of this website, including any errors or omissions in content or disruptions in service.
- This limitation applies whether liability arises from contract, tort, negligence, strict liability, or otherwise.

6.0 Privacy and Data Protection

- VKAP collects, processes, and stores personal data in accordance with its Privacy Policy and the Nigeria Data Protection Act (NDPA).
- By using this website, you consent to our collection and processing of your personal data for purposes such as service provision, communication, marketing, and compliance with legal obligations.

7.0 User-Generated Content

- You may submit inquiries, comments, or other content through the website. By submitting content, you grant VKAP a non-exclusive, worldwide, royalty-free license to use, modify, and distribute your content for legitimate business purposes.
- You warrant that any content you submit is your own, does not infringe third-party rights, and does not contain offensive, illegal, or harmful material.

8.0 Security

- VKAP employs reasonable security measures to protect the website and its data. However, no website or internet transmission is completely secure.
- You are responsible for maintaining the confidentiality of your login information if applicable and for all activities conducted through your account.

9.0 Governing Law and Jurisdiction

- These Terms and Conditions are governed by and construed in accordance with the laws of the Federal Republic of Nigeria.
- Any disputes arising from or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Nigeria.

10.0 Termination

- VKAP reserves the right to suspend or terminate access to the website at any time without prior notice, including for violations of these Terms and Conditions.
- Upon termination, all rights granted to you under these Terms will immediately cease.

11.0 Contact Us

If you have any questions about our use of cookies or this Policy, please contact us:

DATA PROTECTION OFFICER

dataprotection@veritaskapital.com

Veritas Kapital Assurance Plc
497 Abogo Largema Street
Central Business District
FCT-Abuja
Nigeria