



Website Terms & Conditions

Introduction

Armani Group (Pty) Ltd t/a Debt Free with Armani (Hereafter referred to as Armani) is a registered Debt Counsellor in terms of the National Credit Act 34 of 2005 (NCA).

These Terms and Conditions apply to our website (www.debt-free.help) which includes the use of any “Submission Form”, “Contact Form”, “Chat Function” or “Chat Bot” which can be accessed from our website, in conjunction with the conditions of use of these services.

Use of our Website

By accessing or using our website, you acknowledge that you have read, understood, and agree to these Terms & Conditions.

If you do not agree with these Terms & Conditions, you may not use our website and must log off immediately.

You warrant and represent that you are legally entitled to do so and that you have the capacity to agree to these Terms and Conditions and that you will not use our website, or any information that is made available to you by Armani through our website, for any purpose that is unlawful or prohibited under the laws of the Republic of South Africa or any international law.

Intellectual Property



By accessing our website, you acknowledge that we own all of the content herein, unless otherwise noted.

You are not permitted to copy, reproduce, or use any such material without our written permission. We reserve the right to make improvements, upgrades or changes to the intellectual property, information, artwork, graphics and other materials on this website, at any time, without any prior notice.

Your Privacy

By using our website, you understand and agree that we may collect and use certain personal information that you share with us. This will be done in strict accordance with our Privacy Policy, which is available on our website.

Warranties and Liability

The information contained on this website is intended for general information purposes only and may not be construed as professional advice.

You understand that you make use of this website entirely at your own risk. The website, including any intellectual property appearing therein, is provided "as is" and "as available".

Armani and its service providers make no warranties, representations, statements or guarantees, whether expressed, implied in law or residual, regarding this website, the services described herein, or about the quality, accuracy, reliability, completeness, or timeliness thereof.

Armani and its service providers also do not assume any responsibility for any errors, omissions or inaccuracies regarding this website, or the services described herein.



Neither Armani, nor its directors, shall be responsible for any loss, liability, damage, whether direct, indirect or consequential, or expense of any nature whatsoever which may be suffered by you or any third party, as a result of or which may be linked to your access and use of our website or any information contained herein, as well as your reliance thereon.

Third Party Websites

Please take note that our website may contain links to third party web sites.

You understand and agree that Armani does not represent, guarantee, or endorse any website or service that you may access from this website as the linked site and its content are not under our control. When visiting external links, you must refer to the external terms and conditions of use for those links.

Cookies

We confirm that Armani does not use any cookies on our website.

Cookies are small pieces of information that are sent to your browser and that are stored when you visit websites. Temporary or session cookies expire and are deleted when the browser is closed. Cookies by themselves cannot be used to personally identify you and you can personally alter the manner in which your browser handles cookies by updating your settings.

Contact us

Should you have any questions about this document, need further information about our Terms and Conditions, please contact us at the numbers or addresses listed on our website.