

Terms and Conditions

Renaissance Capital Africa

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These Terms and Conditions ("Terms") govern your access to and use of rencapfrica.com (the "Site"), operated by Renaissance Capital Africa and its subsidiaries and affiliates (the "RenCap Africa Group", "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. About Us

Renaissance Capital Africa's registered office is at The Wings Office Complex, 6th Floor, East Wing, 17A Ozumba Mbadiwe Avenue, Victoria Island, Lagos, Nigeria. Certain Group entities are regulated in the jurisdictions in which they operate, including by the Securities and Exchange Commission, Nigeria.

2. No Investment Advice

Content on the Site, including research, market commentary and data, is provided for general information purposes only. It does not constitute, and should not be relied upon as, financial, investment, legal or tax advice, a recommendation, or an offer or solicitation to buy or sell any security or financial instrument. It does not take into account your individual objectives, financial situation or needs, and does not create any fiduciary relationship between you and any member of the RenCap Africa Group. You should seek independent professional advice before making any investment decision.

3. Acceptable Use

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

- attempt to gain unauthorised access to the Site or its underlying systems;
- introduce any virus, malware or other harmful code;
- reproduce, redistribute or republish Site content without our prior written consent; or
- use the Site in any way that could damage, disable, overburden or impair it.

4. Intellectual Property

All content on the Site, including text, research, graphics, logos and the "Renaissance Capital Africa" name and marks, is owned by or licensed to the RenCap Africa Group and is protected by applicable intellectual property laws. You may view and download content for personal, non-commercial reference only, and may not otherwise copy, modify, distribute or create derivative works from it without our prior written permission.

5. Accuracy of Information; No Warranty

We aim to keep information on the Site accurate and up to date but make no representation or warranty, express or implied, as to its accuracy, completeness or reliability. Information is provided "as is" and is subject to change without notice. Any past performance referenced on the Site is not indicative of future results.

6. Limitation of Liability

To the fullest extent permitted by law, no member of the RenCap Africa Group, nor its directors, employees or agents, accepts liability for any direct, indirect or consequential loss or damage arising from your use of, or inability to use, the Site, or reliance on its content. Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited.

7. Third-Party Links

The Site may contain links to third-party websites. We do not control, and are not responsible for, the content, accuracy or practices of any linked third-party site.

8. Privacy and Cookies

Our collection and use of personal data, including through cookies, is described in our Privacy Policy and Cookie Policy, which form part of these Terms.

9. Changes to These Terms

We may update these Terms from time to time. The revised Terms take effect once posted on the Site, and your continued use of the Site constitutes acceptance of the changes.

10. Governing Law and Jurisdiction

These Terms are governed by the laws of the Federal Republic of Nigeria. Any dispute arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Lagos State, Nigeria.

11. Contact Us

Questions about these Terms can be directed to Renaissance Capital Africa, The Wings Office Complex, 6th Floor, East Wing, 17A Ozumba Mbadiwe Avenue, Victoria Island, Lagos, Nigeria, or compliance@rencapfrica.com.