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Keveko Investments is passionate about offering holistic financial planning to the mass market. Keveko Investments offers competitive insurance products to cover your financial needs, contingent liabilities, and general insurance.

The passion extends into the deep understanding of the importance of insurance and the good it can do. Many people think of their insurance as a grudge purchase, however this is the foundation of your family's financial future as the most important step to financial prosperity is to protect what you already have, your lifestyle, your assets and then insure what you will need in the future. We all know death and disability is not something we want to think about, but at **Keveko Investments** we want you to be assured that if this happens you can be confident that we have you covered.

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The information found on this website or any third party is subject to change without prior notice, including but not limited to the interest rates, terms and conditions, and any other information provided. The information generated when making use of the software or calculators provided is a guideline only, the final result will be confirmed by the lender(s) involved when completing the transaction. Please ensure that any other party/ies to your application (i.e. co-applicant, surety) are aware of the terms and conditions and requirements that will also apply to them.

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Keveko Investments may at any time modify any relevant terms and conditions, policies, or notices. You acknowledge that by visiting the website from time to time, you shall become bound to the current version of the relevant terms and conditions and, unless stated in the current version, all previous versions shall be superseded by the current version. You shall be responsible for reviewing the then-current version each time you visit the website.

Conflict

Where any conflict or contradiction appears between the provisions of these website terms and conditions and any other relevant terms and conditions, policies or notices, the other relevant terms and conditions, policies, or notices which relate specifically to a particular section or module of the website shall prevail in respect of your use of the relevant section or module of the website.

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Any relevant terms and conditions, policies and notices shall be governed by and construed in accordance with the laws of The Republic of South Africa without giving effect to any principles of conflict of law. You hereby consent to the exclusive jurisdiction of the High Court of South Africa in respect of any disputes arising in connection with the website, or any relevant terms and conditions, policies and notices or any matter related to or in connection therewith.

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At Keveko Investments we strive to go above and beyond, always offering the best service to you, our client, with our philosophy of “best advice for home buyers”. We do, however, recognise that there may be an occasion where you have a complaint that needs to be resolved. It is in the interest of everyone concerned that we prioritise any complaints you may have and resolve them as smoothly and efficiently as possible and in line with current legislation. For a detailed explanation of our complaints procedure, please visit our website on www.keveko.com. If you have any questions, comments, or concerns arising from the website, the privacy policy or any other relevant terms and conditions, policies, and notices, or the way in which we are handling your personal information please contact us.

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Our Commitment to Privacy

At Keveko Investments, we respect every individual’s right to privacy. Our relationship with you is our most valuable asset and is the very basis of our name and reputation. To better protect your privacy we provide this notice explaining our online information practices.

The Keveko Investments Privacy Pledge

Whether you are a Keveko Investments client or a visitor to the public area of our website, we understand the importance you place on the privacy and security of information that personally identifies you or your account information. We refer to and treat this information as “personal information”. We extend the following pledge to you:

The Keveko Investments Privacy Pledge and Notification

- We do not sell personal information to anyone.

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- We will only share personal information with others as stated in this pledge, unless we give you additional notice or ask for your permission.
- We do reserve the right to disclose or report personal information where we believe in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities, to perform necessary credit checks or collect or report debts owed to us, to protect our rights or property, or upon reasonable request by a unit trust fund in which you have chosen to invest.
- Whenever we collect personal information from you, we will reference this pledge and notification or otherwise explain to you how we intend to use that information.
- We use personal information in ways that are compatible with the purposes for which we originally requested it. For example, we will use the information you give us to process your requests and transactions, to provide you with additional information about products and services, or to evaluate your financial needs. To do so, we may share personal information within the Keveko Investments Group.
- We limit the collection and use of personal information to what is necessary to administer our business and to deliver superior service to you. This may include advising you about our products or services, and other opportunities that we believe may interest you. To serve you better, we may combine information you give us on the Web or through other channels.
- In both the above cases, you may withhold your consent to our doing this, and we will inform you how to exercise that choice. If you do not withhold your consent, we will presume that you have agreed to our continuing the practice. You will not be pressurised for your consent in return for our services and products.
- We will make reasonable endeavours to protect the confidentiality of any personal information you share with us.
- When we share personal information within Keveko Investments, we protect that personal information through a strict Code of Ethics. Companies that we hire to provide support services or act as our agent must conform to our privacy standards.
- The Keveko Investments Code of Ethics requires that employees with access to confidential client information may not use or disclose the information except as provided for herein. All employees are required to safeguard such information, as specified in their confidentiality undertakings to Keveko Investments. We continue to evaluate our efforts to protect personal information and make every effort to keep your personal information accurate and up to date.
- If you identify any errors in your personal information or need to make a change to that information, please contact us, and we will promptly update our records.
- If you have any questions or concerns, please contact us by e-mail at info@keveko.com
- We use non-identifying and aggregate information to better design our website and to share with advertisers. For example, we may tell an advertiser that X number of individuals visited a certain area on our website, or that Y number of men and Z number of women filled out our registration form, but we would not disclose anything that could be used to identify those individuals.

Our Commitment to Data Security

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To prevent unauthorised access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.