



FEDGROUP MOBILE APP

TERMS OF USE

If you love reading the fine print, you've come to the right place. Below you'll find everything you need to know about how our mobile app works, your rights, and how we keep things safe, legal, and secure.

1. YOUR LICENSE TO USE THE APP

We built this app for you to access your investment info quickly and easily — and we're proud of it. That means everything linked to the app (such as the design, features, and content) belongs to Fedgroup or our partners. You're welcome to use the app for your own personal investment needs, but you're not allowed to copy it, sell it, reverse engineer it, or use any part of it in ways that break the law or mess with our systems.

2. WHAT YOU CAN AND CAN'T DO

Let's keep it clean and fair. Here's what we expect from anyone using the Fedgroup App:

You can:

- Use the app to view your investments and manage your Fedgroup accounts.
- Read about our investment products and services.

You can't:

- Try to hack, damage, or overload the app.
- Infringe any intellectual property rights.
- Upload or send any viruses, malware, or dodgy software.
- Copy or scrape data from the app without permission.
- Use the app for anything unlawful, fraudulent, or harmful.
- Use the app on a rooted or jailbroken device (we may block access if we detect this for security reasons).

3. YOUR INFORMATION AND SECURITY

Keeping your information safe is a big deal to us. We follow the rules of South Africa's data privacy law (POPIA), and we only collect what we need to offer you a great experience. You can read more in our [Privacy Policy](#), but here are the basics:

- You're responsible for keeping your login details private.
- If you think someone's used your account without permission, let us know ASAP.
- We use secure systems to protect your personal and investment information.
- You can ask us what data we have about you, and request updates or deletions.
- You agree to keep your contact details (like your phone number and email address) up to date.

4. BE ALERT TO SCAMS AND FRAUD

Unfortunately, scammers are always trying new tricks. Fedgroup will never ask you for your password, banking details or OTP via phone, email or SMS. If someone does, it's a scam. Don't respond — and please let us know right away.

You're responsible for protecting your credentials. We aren't liable for losses caused by phishing, social engineering or fraud that happens outside the app.

5. BIOMETRIC LOGIN (FINGERPRINT/FACE ID)

You can choose to log in using biometric options on your device (like fingerprint or Face ID). It's convenient, but also your responsibility. If someone else can unlock your phone, they may be able to access your Fedgroup App.

By enabling this feature, you accept the associated risks.

6. INVESTMENTS THROUGH THE APP

The Fedgroup App helps you view and manage your investments, but it's not a personal financial advisor. That means:

- The info in the app is general and shouldn't be treated as financial advice.
- Past performance is no guarantee of future returns.
- If you need tailored advice, we recommend speaking to a licenced financial advisor.
- If you're investing through an advisor, check the "Investors with financial advisors" section in the app.

Before investing, please read the product's Minimum Disclosure Document (MDD) or fact sheet. These are available under the "Legal Stuff" section of the app or at www.fedgroup.co.za.

7. FICA AND IDENTITY VERIFICATION

We're legally required (under FICA) to verify your identity before we can finalise an investment.

That means we'll need your most recent FICA documents, including:

- A valid South African ID
- Proof of address
- Information about your tax residency and PIP/PEP status

Without these, your investment can't be validated.

8. FORECASTS AND FEES

Sometimes the app will show projected returns based on your investment choices. Please remember:

- These are just forecasts — not guarantees.
- They don't include any fees charged by a financial advisor.
- Real-world performance may differ.

9. PAYMENTS AND DEBIT ORDERS

If you fund your investments via debit order:

- You authorise us to collect the agreed amount from your account.
- You can cancel the debit order by giving us written notice in time (usually five business days before the next payment).
- Cancelling a debit order doesn't cancel your investment — that's a separate process.

10. KEEPING YOUR APP UPDATED

To protect your information and access the latest features, it's important to keep the app updated. Some features may stop working on old versions.

Fedgroup may limit or block access if you're using an outdated version that poses security risks.

11. USING THE APP OUTSIDE OF SOUTH AFRICA

This app is designed for use by South African residents only. If you access it from another country, you do so at your own risk — and it's up to you to follow any local laws that apply.

12. THIRD-PARTY SERVICES AND PLATFORMS

The app may use trusted third-party services for things such as:

- Payments
- ID verification
- Analytics

We've taken steps to ensure they handle your data responsibly and in line with POPIA. But they operate under their own terms and privacy rules, which we don't control.

The app is distributed through Apple App Store and Google Play. We rely on those platforms for availability, so we can't guarantee the app will always be up or accessible.

13. DOWNTIME AND MAINTENANCE

We do our best to keep the app running smoothly. But sometimes we need to pause things for maintenance, updates, or technical issues.

Fedgroup isn't liable for any loss caused by app downtime. If the app is offline, you can always contact us through our website or support team.

14. LEGAL STUFF AND GOVERNING LAW

By using the Fedgroup App, you agree to these terms.

We may update them from time to time — if we do, we'll post the latest version in the app and on our website. If you keep using the app after the update, we'll take that as your acceptance of the new terms.

These terms are governed by the laws of South Africa. If there's ever a dispute, it'll be handled by South African courts.

15. ONE LAST THING

We built this app to help you manage your investments easily, safely and confidently. If you have any questions or need help, get in touch through the app or at www.fedgroup.co.za.

If you don't agree with these terms, please don't use the app.