

# Terms and Conditions for TopQuotes.co.za

## 1. Introduction

Welcome to TopQuotes.co.za. These Terms and Conditions govern your use of our website and services. By accessing or using our platform, you agree to comply with these terms. If you do not agree, please refrain from using our services.

## 2. Definitions

"User" refers to any individual or entity that accesses or uses the website.

"Service Provider" refers to individuals or businesses offering services through the platform.

"Platform" refers to TopQuotes.co.za and its associated services.

## 3. User Responsibilities

Users must:

Provide accurate and complete information when creating an account or submitting service requests.

Maintain the confidentiality of their account credentials.

Use the platform in compliance with applicable laws and regulations.

## 4. Service Provider Responsibilities

Service Providers must:

Ensure their profiles and service offerings are accurate and up-to-date.

Comply with all relevant laws and regulations pertaining to their services.

## 5. Our Role

TopQuotes.co.za acts as an intermediary connecting Users with Service Providers. We do not guarantee the quality, safety, or legality of services provided by third parties and are not liable for any disputes arising from interactions between Users and Service Providers.

## 6. Payment Terms

Payments for services are processed through third-party payment gateways.

Service Providers may be subject to fees for listing their services on the platform, which will be clearly communicated during the registration process.

## 7. Intellectual Property

All content on TopQuotes.co.za, including text, graphics, logos, and software, is the property of TopQuotes.co.za or its licensors. Users grant us a non-exclusive license to use any content they submit to the platform.

## 8. Prohibited Activities

Users are prohibited from:

Engaging in fraudulent activities or misrepresenting themselves.

Posting harmful or illegal content.

Attempting to disrupt or interfere with the operation of the platform.

## 9. Limitation of Liability

To the fullest extent permitted by law, TopQuotes.co.za shall not be liable for any indirect, incidental, or consequential damages arising from your use of the platform or services provided by third parties.

## 10. Termination

We reserve the right to suspend or terminate User accounts at our discretion if there is a violation of these Terms and Conditions.

## 11. Privacy Policy

Your use of our website is also governed by our Privacy Policy, which outlines how we collect, use, and protect your personal information.

## 12. Dispute Resolution

Users agree to resolve disputes amicably with Service Providers. If necessary, disputes shall be resolved through arbitration in accordance with South African law.

## 13. Governing Law

These Terms shall be governed by and construed in accordance with the laws of South Africa.

## 14. Changes to Terms

TopQuotes.co.za reserves the right to modify these Terms at any time. Users will be notified of significant changes via email or through a notice on our website.

## 15. Contact Information

For questions regarding these Terms and Conditions, please contact us at [info@topquotes.co.za](mailto:info@topquotes.co.za).