

Website Terms of Use

Terms governing use of the M7 website, online applications, rentals, bookings, payments and account services

Entity	M7 Investments (Pty) Ltd
Registration number	2017/510481/07
Effective date	20 April 2026
Contact	compliance@m7group.co.za (010) 492 4500
Address	Corner Wiek & North Rand Roads, Boksburg, 1459, Gauteng, South Africa

1. Acceptance of these terms

These Website Terms of Use ("Terms") govern your access to and use of the M7 website, portal, booking page, finance-application page, payment page, account area and any related digital platform operated by or for M7 Investments (Pty) Ltd ("M7", "we", "us" or "our").

By accessing or using the website, creating an account, submitting information, applying for finance, requesting a booking or rental, making payment, or clicking an acceptance or consent mechanism, you acknowledge that you have read and agree to be bound by these Terms and any policy expressly incorporated into them. If you do not agree, you must stop using the website immediately.

2. Supplier and contact information

M7 Investments (Pty) Ltd is a private company incorporated in accordance with the laws of South Africa under registration number 2017/510481/07. Its principal place of business is Corner Wiek & North Rand Roads, Boksburg, 1459, Gauteng, South Africa. Its contact e-mail address is compliance@m7group.co.za and its telephone number is (010) 492 4500.

3. Definitions

"consumer" means a person who qualifies as a consumer under applicable South African law; "content" means all text, graphics, software, documents, images, audio-visual material and other material appearing on the website; "order" includes a booking, rental request, reservation, purchase request or other electronic request submitted through the website; and "user", "you" or "your" means any person who accesses or uses the website.

4. Nature and purpose of the website

The website is provided to display information about M7 and its products and services, to receive enquiries, accept applications, enable certain bookings or rentals, and facilitate payments or account services where activated by M7.

Unless expressly stated otherwise in writing, content on the website is for general information only and does not constitute legal, financial, credit, tax or other professional advice. Nothing on the website constitutes a binding quotation, a guaranteed reservation, a guaranteed vehicle allocation or a guaranteed credit approval unless M7 confirms this in writing.

5. Eligibility and capacity

You may use the website only if you have legal capacity to conclude a binding agreement or are duly authorised to act on behalf of a juristic person. You warrant that all information you submit is accurate, current and complete and that you will update it when necessary.

6. Account registration and security

Certain website functions may require account registration. You are responsible for keeping your username, password, one-time codes and other credentials confidential, and for all activity conducted through your account unless and until you notify M7 of unauthorised use.

M7 may suspend, restrict or terminate account access where it reasonably believes that credentials have been compromised, that information supplied is inaccurate, that unlawful activity is suspected, or that these Terms have been breached.

7. Electronic communications, records and consent

By using the website, you consent to communicating with M7 electronically and, where permitted by law, to M7 sending notices, invoices, confirmations, statements, disclosures and other communications to you electronically.

Electronic records generated through the website, M7's systems, payment gateways and service providers will, subject to applicable law, serve as prima facie proof of the relevant transaction, communication or instruction.

Where the website allows you to review, correct or withdraw an electronic submission before final submission, you must use that functionality carefully. Once submitted, an order, application or instruction may not be reversible except as provided by law or by M7's confirmed process.

8. Orders, bookings and formation of contract

An electronic submission by you constitutes a request to contract, reserve, rent, purchase, pay or apply. It does not by itself constitute acceptance by M7.

A binding contract arises only when M7 issues a written confirmation, allocates the relevant goods or service, accepts the booking or rental, or otherwise expressly confirms acceptance. M7 may decline or cancel a request where stock is unavailable, a pricing error occurred, payment cannot be verified, documentation is incomplete, an eligibility requirement is not met, or fraud or abuse is reasonably suspected.

9. Pricing, quotations and availability

All pricing, quotations, estimates, promotions, stock indicators, availability indicators and turnaround times shown on the website are subject to confirmation. M7 may correct errors, update information and withdraw or amend content at any time before acceptance.

Unless expressly stated otherwise, prices displayed on the website are in South African Rand and may exclude delivery, licensing, administration, insurance, deposit, finance or similar charges not yet selected. VAT treatment will be displayed where applicable.

An obvious pricing or content error will not bind M7. If a transaction has already been initiated on the basis of an obvious error, M7 may cancel it and refund amounts actually received.

10. Online payments

Where online payments are enabled, payments may be processed by third-party payment service providers, acquiring banks or gateway operators. By making payment, you warrant that you are authorised to use the selected payment method and that all payment details supplied are lawful and accurate.

M7 may require full or partial prepayment, deposits, reservation fees, administration charges or security holds for certain products or services. The applicable amount, timing and consequences of non-payment will appear in the relevant transaction flow or confirmation.

Receipt of a payment authorisation message does not necessarily mean that the transaction has been finally settled. M7 may delay fulfilment or confirmation pending fraud checks, settlement, bank verification or compliance review.

Approved refunds will ordinarily be reversed to the original payment method used for the transaction, unless law or the rules of the payment provider require otherwise. Banking or card-scheme processing times may affect when funds reflect in your account.

11. Finance applications and sector disclosures

The website may allow you to enquire about or apply for finance. Unless expressly stated otherwise, M7 does not represent that it is itself the credit provider for every finance product advertised or facilitated through the website.

By submitting a finance application, you consent to M7 receiving, using, verifying and disclosing your application data, supporting documents and related personal information to the extent reasonably necessary to assess or route the application, prevent fraud, verify identity, and engage with an authorised dealer, insurer, registered credit provider, finance house, credit bureau or other lawful participant in the transaction.

A finance application does not amount to credit approval or a binding offer of credit. Any credit facility will remain subject to the National Credit Act 34 of 2005, the criteria and affordability assessment of the relevant credit provider, any required pre-agreement statement and quotation, and the separate written agreement concluded with that provider.

You undertake to submit accurate and complete information. Any misleading, incomplete or fraudulent information may result in rejection of the application, withdrawal of an approval, cancellation of a transaction or referral to the appropriate authorities.

12. Rentals and bookings

Where the website allows rentals, reservations or bookings, the customer must comply with all eligibility criteria communicated by M7, including licence, identification, age, payment, deposit, collection, return, usage and insurance requirements where applicable.

A booking or rental is confirmed only once M7 accepts it and any required payment, deposit or security process has been completed. A confirmed booking or rental may still be subject to on-site verification, vehicle condition, legal compliance and signature of a separate rental or service agreement.

Specific rental conditions, including mileage, fuel, traffic fines, vehicle condition, excesses, damage liability, use restrictions, collection and return windows, late return charges and no-show consequences, may be regulated by a separate agreement which will prevail in the event of inconsistency on those operational matters.

13. Delivery, performance and fulfilment

M7 will use reasonable efforts to fulfil accepted transactions within the time indicated or otherwise agreed. Any stated delivery or performance time is an estimate unless expressly agreed as binding.

You must provide accurate delivery, collection, billing and contact information and cooperate with reasonable verification or fulfilment steps. M7 will not be responsible for delay or non-performance caused by inaccurate information supplied by you, force majeure, regulatory intervention, third-party systems failure or other causes beyond M7's reasonable control.

14. Cancellations, returns and refunds

Nothing in these Terms excludes, limits or waives any right that a consumer may have under the Consumer Protection Act 68 of 2008, ECTA or any other mandatory law.

Where a transaction results from direct marketing, any cooling-off or cancellation right created by law will remain available subject to the conditions and time periods prescribed by law.

Advance reservations, bookings and orders may be cancelled subject to a reasonable cancellation charge where permitted by law. In determining a cancellation charge, M7 may take into account the nature of the goods or services, the length of notice, costs already incurred, potential for re-allocation, third-party charges and any benefit already enjoyed by the customer.

If M7 cannot fulfil an accepted order, booking or rental for reasons not attributable to you, M7 may cancel the transaction and refund the amount actually paid for the unavailable goods or services.

Returns, repairs, replacements, warranties and refunds in relation to goods will be dealt with in accordance with the website process read with the CPA, including any non-excludable statutory rights relating to quality, defects, unsafe goods or delivery failures.

Approved refunds will generally be processed to the original payment channel. M7 may withhold or adjust a refund to the extent permitted by law if there is damage, unauthorised use, unpaid charges, a lawful cancellation fee, already-rendered services, or amounts due under a separate rental or service agreement.

15. Chargebacks, reversals and fraud

If a payment is reversed, charged back, disputed or later found to be unauthorised, M7 may suspend fulfilment, cancel a transaction, reverse access to a service, retain or recover goods where lawful, set off amounts owing, and provide relevant records to the payment service provider, bank, law-enforcement authorities or regulators.

M7 reserves the right to refuse or unwind any transaction that it reasonably suspects to be fraudulent, unlawful, abusive or otherwise irregular.

16. User conduct and prohibited use

You may use the website only for lawful purposes. You may not interfere with website functionality or security; introduce malware; scrape or harvest data without consent; impersonate another person; upload unlawful, misleading or infringing material; attempt unauthorised access to systems or accounts; or use the website in a manner that harms M7, other users or third parties.

17. Intellectual property

All intellectual-property rights in the website and its content belong to M7 or its licensors unless otherwise indicated. You may view, download or print content only for lawful personal or internal

business use, and only if you do not remove proprietary notices or misuse the content. No licence or right is granted except as expressly stated.

18. Privacy, cookies and consents

Your use of the website is subject to M7's Data Privacy Statement and Cookie Policy. By submitting personal information through the website, you acknowledge that M7 may process that information in accordance with those documents and applicable law.

Where the website presents a separate opt-in box or other specific consent mechanism, your consent will be recorded and may be relied upon by M7 for the purpose described at that point. You may withdraw optional consents at any time, but the withdrawal will not affect processing already lawfully undertaken.

19. Disclaimer and limitation of liability

The website and its content are provided on an "as is" and "as available" basis. M7 does not warrant that the website will always be uninterrupted, error-free, secure or fit for a particular purpose.

To the fullest extent permitted by law, M7 will not be liable for indirect, special, incidental or consequential loss, including loss of profit, revenue, goodwill or data, arising from or connected with the use of the website or any delay, interruption or non-availability of the website.

Nothing in these Terms excludes liability for fraud, wilful misconduct or any liability that cannot lawfully be excluded or limited under South African law.

20. Suspension, termination and takedown

M7 may suspend, restrict or terminate website access, remove content, cancel transactions not yet fully performed, or disable accounts where M7 reasonably considers this necessary to protect its systems, investigate unlawful conduct, comply with law or enforce these Terms.

21. Amendments

M7 may amend these Terms from time to time. The latest version published on the website will apply from the date of publication. Continued use of the website after publication constitutes acceptance of the amended Terms.

22. Governing law and jurisdiction

These Terms are governed by the laws of the Republic of South Africa. Subject to any mandatory jurisdiction conferred by law, the South African courts will have jurisdiction in relation to disputes arising from or connected with the website or these Terms.

23. Complaints and notices

Any complaint, notice or query relating to these Terms, a website transaction, a booking, a rental, a payment, a finance application or a privacy issue may be directed to compliance@m7group.co.za. M7 may also publish dedicated customer-service channels or dispute-resolution procedures on the website.

Annexure A -

The following wording may be used in website forms, subject to review by M7 before deployment:

- Mandatory privacy acknowledgement: "I acknowledge that M7 Investments (Pty) Ltd will process my personal information in accordance with its Data Privacy Statement for the purpose of responding to my enquiry, managing my account or processing my transaction."
- Optional marketing consent: "I would like to receive marketing and promotional communications from M7 about its products, services and offers. I understand that I may opt out at any time."
- Finance application consent: "I consent to M7 using, verifying and sharing the personal and financial information that I submit for the purpose of assessing or routing my finance application, conducting lawful fraud-prevention and identity checks, and engaging with authorised dealers, insurers, registered credit providers and credit bureaux where lawful and necessary."
- Electronic communications consent: "I consent to receive notices, confirmations, disclosures and other transaction-related communications electronically."
- Cookie prompt concept: "We use necessary cookies to make this site work. With your consent, we also use analytics and, where applicable, marketing cookies. You can manage your preferences at any time."