

Website Terms of Use and Disclaimer

Last updated: August 2026

1. Scope and acceptance

These terms govern your access to and use of the Centric Family Office website and any content made available through it. By accessing the website you accept these terms in full. If you do not accept them, please do not use the website.

In these terms, "Centric Family Office", "we", "us" and "our" refer to Centric Family Office (Pty) Ltd, registration number 2022/391627/07. "Content" means all material made available on or through the website, including text, research, opinion, images, video, documents and downloads.

The way we collect and use personal information is dealt with separately in our POPIA and Privacy Notice, which forms part of these terms and is available on request through the Legal page of this website.

2. Regulatory status

Centric Family Office (Pty) Ltd is a juristic representative of Centric Wealth Advisory (Pty) Ltd, an authorised financial services provider under the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS"), FSP number 47766. Centric Family Office does not hold its own financial services provider licence and renders any financial services under the licence and supervision of Centric Wealth Advisory.

Discretionary fund management is provided by SWAN Wealth Management (Pty) Ltd, an authorised financial services provider, FSP number 53253. SWAN Wealth Management is a separate juristic person and is responsible for the discretionary investment management services it renders under its own licence.

Every relationship begins with a private conversation.

Steven Nathan | Chief Executive | steven@swanwm.co.za | +27 82 602 3198

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Nothing on this website constitutes the rendering of a financial service to you. Financial services are rendered only once a mandate or client agreement has been signed, the applicable statutory disclosures have been provided to you, and a suitability assessment has been completed.

3. No advice

The website is intended to provide general information about Centric Family Office and its services. It does not provide exhaustive information on any subject and is not a substitute for professional advice.

Content on this website, including all research, commentary, opinion, projections and worked examples, does not constitute and must not be relied upon as financial, investment, accounting, tax, legal, estate planning or other professional advice or services. No content takes into account your individual objectives, financial situation, needs or risk tolerance.

Before making any decision or taking any action that may affect your personal finances, your estate or your business, you must obtain advice from a suitably qualified and authorised professional who has assessed your circumstances.

Any figures, fee illustrations, portfolio examples or case studies shown on this website are illustrative only. They are hypothetical, are not guaranteed, are anonymised where they refer to client circumstances, and do not represent an offer of terms.

4. No offer or solicitation

No content on this website constitutes an offer, an invitation to invest, a solicitation, or a recommendation to buy, sell or hold any financial product or security, in any jurisdiction in which such an offer or solicitation would be unlawful.

All services offered by Centric Family Office are subject to signature of the appropriate documentation and are governed by our standard terms and conditions. We are not bound in any manner until a formal written agreement has been concluded. We reserve the right, in our sole discretion, to decline any application or enquiry submitted through this website.

The website is directed at persons in the Republic of South Africa. It is not directed at any person in any jurisdiction where publication or availability of the website would be contrary to local law or regulation. Persons who access the website from outside South Africa do so on their own initiative and are responsible for compliance with the laws applicable to them.

5. Accuracy and currency of information

We take reasonable care in preparing the content of this website. Even so, the website may contain technical, typographical or other inaccuracies, and content may become out of date. You are urged to contact us to confirm any information on which you intend to rely before relying on it.

We reserve the right, in our sole and absolute discretion, to alter, amend, suspend or withdraw any content, criteria or information set out on this website at any time and without notice.

6. Intellectual property and permitted use

Copyright in all content made available through this website is protected by intellectual property law.

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1. the content is used for personal information purposes only;
2. the content is used for non-commercial purposes, and you do not incorporate any of our proprietary material into any other work, publication or website; and
3. any reproduction of our content, or any portion of it, includes this notice in its entirety.

Our trade marks, logos, service marks and the Centric identity may not be used without the prior written permission of the owner. Nothing on this website may be used to develop, train or benchmark any artificial intelligence or machine learning system without our prior written consent.

7. Links to third party websites

We may provide hypertext links to websites operated by third parties. Visitors are advised to exercise caution and discretion when accessing such links.

We take no responsibility for the content, services or products offered on third party websites linked to this website, and we give no warranty or guarantee and make no representation in respect of them. A link does not imply endorsement, approval or any association with the operator of the linked site.

8. Transmission of information

Information transmitted over the internet, including e-mail, is susceptible to monitoring, interception, corruption and delay. You are discouraged from transmitting to us any information that is confidential, proprietary or sensitive by unsecured means.

You bear all risk of transmitting information in this manner, and we will not be liable for any loss, harm or damage suffered by you as a result. We reserve the right to request independent verification of any information transmitted to us electronically.

Please be alert to the risk of business e-mail compromise. We will never send you revised banking details by e-mail without confirming them with you by telephone on a number you have independently verified. Any request purporting to come from us to change payment details must be verified with your Centric contact by telephone before you act on it.

9. Cookies and website data

This website may use cookies and similar technologies to enable the site to function, to remember your preferences and to help us understand how the site is used. A cookie is a small piece of information stored on your device by your browser.

Most browsers accept cookies automatically. You can change your browser settings to prevent automatic acceptance, to prompt you each time, or to refuse cookies altogether. Turning cookies off will not prevent you from using the website, but it may limit some functionality.

Where the website uses cookies that are not strictly necessary for it to operate, including analytics and marketing cookies, these are set only with your consent, which you may withdraw at any time. Full detail on the categories of cookies used, their purpose and their retention period is set out in our POPIA and Privacy Notice.

10. Availability, warranties and security

This website and the information on it are provided “as is” and without warranty of any kind, whether express or implied. Without limiting that:

- We do not warrant that the website or the information on it will be error free, uninterrupted, or that it will meet any particular criterion of accuracy, completeness, reliability, performance or quality. We expressly disclaim all implied warranties, including warranties of merchantability, title, fitness for a particular purpose, non-infringement, compatibility, security and accuracy.
- While we have taken reasonable measures to protect the integrity of this website and its contents, we give no warranty, express or implied, that any files, downloads or applications available through it are free of viruses, trojans, bombs, time locks or any other code capable of corrupting or affecting the operation of your systems. You are responsible for maintaining your own protective measures.

11. Risk and limitation of liability

Your use of this website and the information on it is entirely at your own risk, and you assume full responsibility for any loss or damage resulting from that use.

Neither Centric Family Office, its holding company, subsidiaries, affiliated companies, nor their directors, officers, agents, consultants or employees shall be liable for any direct, indirect, incidental, consequential or special loss or damage suffered by a visitor or any other person in connection with the use of this website or the information on it, however arising.

Nothing in these terms excludes or limits any liability that cannot lawfully be excluded or limited, including liability arising from our own fraud, wilful misconduct or gross negligence.

You indemnify Centric Family Office and its suppliers against any and all loss, liability, cost or damage suffered or incurred arising out of or in connection with your use of this website, or any other website accessible from it, however such loss or liability may arise, and whether it is foreseeable, financial, personal, consequential, incidental or otherwise.

12. Complaints

If you are dissatisfied with any service rendered, you may lodge a complaint in writing with the compliance function of Centric Wealth Advisory (Pty) Ltd at kirsty@centricwealth.co.za. Our Client Complaint Procedure sets

out how a complaint is acknowledged, investigated and resolved, and is available on request through the Legal page of this website.

If your complaint is not resolved to your satisfaction, you may refer it to the Office of the Ombud for Financial Services Providers (the FAIS Ombud), 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria 0010, PO Box 41, Menlyn Park 0063, telephone 012 762 5000, e-mail info@faisombud.co.za, www.faisombud.co.za. A complaint must ordinarily be referred to the Ombud within six months of our final response, and within three years of the date on which you became aware, or ought reasonably to have become aware, of the occurrence complained of.

13. Supplier information

The following information is provided in accordance with section 43(1) of the Electronic Communications and Transactions Act 25 of 2002, to the extent that it applies:

Item	Detail
Full legal name	Centric Family Office (Pty) Ltd
Registration number	2022/391627/07
Registered address	183 Albion Springs, Cnr Albion Springs Close and Main Road, Rondebosch 7700
Telephone	+27 87 292 9371
Website	www.centricfo.com
Regulatory status	Juristic representative of Centric Wealth Advisory (Pty) Ltd, FSP 47766
Directors	Steven Nathan, Charles Mc Allister
Information Officer	Kirsten Grobler, kirsty@swanwm.co.za

14. Amendment of these terms

We may amend these terms at any time. The version published on the website at the time you access it is the version that applies to that use. The date of the current version appears at the top of this document. You should review these terms periodically.

15. Governing law and jurisdiction

These terms are governed by and must be construed in accordance with the laws of the Republic of South Africa. You consent to the jurisdiction of the South African courts in respect of any dispute arising from or in connection with this website or these terms.

If any provision of these terms is found to be invalid or unenforceable, that provision is severed and the remaining provisions continue in full force.

16. Contact

Queries about these terms may be directed to kirsty@swanwm.co.za or through the document request form on the Legal page of this website.

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