

# Terms of Use

## 1. Introduction

Welcome to V.Murray Marketing & Media. By accessing and using this website, you agree to comply with and be bound by these Terms of Use. If you do not agree with any part of these terms, please do not use our website.

## 2. Eligibility

To register as a member and access certain features, you must be at least 18 years old. By registering, you represent that you meet these requirements.

## 3. Member Accounts

- **Registration:** When creating an account, you agree to provide accurate and complete information. You are responsible for maintaining the confidentiality of your account and password.
- **Account Use:** You agree to use your account for lawful purposes only and not to engage in any activity that could harm the website or its users.

## 4. Subscriptions

- **Billing:** If you subscribe to any paid services, you agree to provide valid payment information and authorize us to charge the applicable fees.
- **Cancellations:** You may cancel your subscription at any time. However, refunds for unused portions of subscriptions are not guaranteed.

## 5. User Content

- **Responsibility:** You are solely responsible for any content you post or upload on the site. By submitting content, you grant us a non-exclusive, royalty-free, worldwide license to use, display, and distribute the content.
- **Prohibited Content:** You agree not to post content that is illegal, defamatory, obscene, or infringes on the rights of others.

## 6. Intellectual Property

All content on this website, including text, graphics, logos, and software, is the property of V.Murray Marketing & Media or its content suppliers and is protected by South African and international copyright laws.

## 7. Termination

We reserve the right to suspend or terminate your account and access to the website at our discretion, without notice, if you violate these Terms of Use.

## 8. Limitation of Liability

To the fullest extent permitted by law, [Your Website Name] shall not be liable for any indirect, incidental, special, or consequential damages arising out of or in connection with your use of the website.

## **9. Governing Law**

These Terms of Use are governed by the laws of the Republic of South Africa. Any disputes arising from these terms will be subject to the exclusive jurisdiction of the South African courts.

## **10. Changes to Terms**

We may update these Terms of Use from time to time. We will notify you of any changes by posting the new terms on the website. Your continued use of the website after the changes take effect constitutes your acceptance of the revised terms.