RUMIKA GROUP

WEBSITE TERMS OF USE

Rumika (Pty) Ltd | Rumika Consulting and Rumika Industry

Version	1.0
Effective date	06th November 2026
Applies to	www.rumika.co.za and any related pages operated by Rumika (Pty) Ltd

1. ABOUT THESE TERMS

Rumika Group is the trading identity of Rumika (Pty) Ltd, a private company registered in the Republic of South Africa. Rumika Consulting and Rumika Industry operate as business divisions or trading activities of Rumika (Pty) Ltd and do not constitute separate legal entities.

These Terms of Use govern your access to and use of this website. In these terms, “Rumika”, “we”, “us” and “our” mean Rumika (Pty) Ltd, and “you” means any person who visits or uses the website. If you use the website on behalf of a company or other organisation, you confirm that you have authority to accept these terms on its behalf.

Please read these terms carefully. Clauses printed in bold, including clauses 5, 7, 8, 15 and 16, limit our responsibility or place obligations on you. By using the website you agree to these terms. If you do not agree, please do not use the website.

2. INFORMATION ABOUT RUMIKA

In line with section 43 of the Electronic Communications and Transactions Act 25 of 2002 (ECT Act), we provide the following information:

Full name and legal status	Rumika (Pty) Ltd, a private company incorporated in South Africa, trading as Rumika Group

Director(s)	Rudesh Balvantrai Patel, Chief Executive Officer
Physical address (for service of legal documents)	24 Brittany,18 Kent Road, Dunkeld West, Johannesburg, South Africa, 2196
Telephone	+27-(0)-82-305-2380
Email	info@rumika.co.za
Website	www.rumika.co.za

3. CHANGES TO THESE TERMS

We may update these terms from time to time. The version published on the website, with its effective date, applies to your use at that time. Please check this page periodically.

4. WHAT WE DO

Rumika (Pty) Ltd connects capital, industry and international markets through two divisions:

- **Rumika Consulting** – investment and strategic advisory, sustainable finance and ESG, governance and risk management, transaction structuring, commodity sourcing and international trade facilitation.
- **Rumika Industry** – industrial equipment (including roll-forming and related machinery), manufacturing solutions, engineering technologies and modular industrial systems.

Because the divisions are not separate legal entities, any proposal, quotation, engagement or contract arising from this website is concluded with Rumika (Pty) Ltd.

5. GENERAL INFORMATION ONLY – NOT ADVICE

The content on this website is general information about Rumika and its activities. It is not financial, investment, legal, tax, engineering or other professional advice, and you should not rely on it as such. Before acting on anything you read here, obtain advice suited to your own circumstances.

Rumika (Pty) Ltd is not an authorised financial services provider under the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS Act). Nothing on this website is intended to be “advice” or an “intermediary service” in relation to a financial product as defined in the FAIS Act, an offer of credit under the National Credit Act 34 of 2005, or an offer of securities to the public under the Companies Act 71 of 2008. Where a proposed transaction requires a licensed or registered person, it will be carried out by or through an appropriately authorised party.

References to sectors, projects, opportunities or partners are illustrative. They do not mean that a project has been completed, that funding is available or that any outcome is guaranteed. Past results do not indicate future results.

6. INDUSTRIAL EQUIPMENT INFORMATION

Equipment descriptions, images, videos, specifications, capacities, lead times and prices on the website are indicative only. Images may show optional features or similar models. Specifications may change without notice as manufacturers update their designs.

Website content about equipment is an invitation to enquire, not an offer that you can accept. Final specifications, prices, delivery terms (including the applicable Incoterm), payment terms, installation, commissioning, training and warranty are set out only in a written quotation, pro-forma invoice or supply agreement issued by Rumika (Pty) Ltd. Quoted prices may be affected by exchange rates, steel and component prices, freight rates, import duties and taxes, and will be valid only for the period stated in the quotation.

7. COMMODITY SOURCING AND TRADE FACILITATION

Where Rumika assists with commodity sourcing or international trade, it acts as a facilitator, coordinator or agent on the terms of a written mandate, and not as a buyer, seller or principal, unless a signed agreement expressly says otherwise. Rumika does not guarantee the availability, quantity, quality, grade, origin or price of any commodity, or the performance of any buyer, seller, mine, logistics provider or other third party.

All trade-related engagements are subject to satisfactory know-your-customer and due diligence checks, applicable export, import, customs, mining and sanctions laws, independent inspection where appropriate, and a signed

written agreement. Rumika may decline any enquiry or mandate at its sole discretion and without giving reasons.

Documents such as letters of intent, irrevocable corporate purchase orders, full corporate offers or proof-of-funds statements sent through this website do not create any obligation on Rumika until Rumika has accepted them in writing.

8. ENQUIRIES, PROPOSALS AND CONTRACTS

Submitting an enquiry through this website does not create a client relationship, appointment, mandate, exclusivity arrangement, confidentiality undertaking, funding commitment or any other binding obligation on Rumika.

Our services and products are provided only under a separate written proposal, engagement letter, quotation or agreement signed by Rumika (Pty) Ltd. If there is any conflict between these terms and a signed agreement, the signed agreement prevails.

This website does not currently offer online purchasing or payment. If we add that functionality, we will publish additional terms that set out the information required by the ECT Act and the Consumer Protection Act 68 of 2008, including delivery, cancellation, returns and refund terms, before any online transaction can be concluded.

9. ACCEPTABLE USE

You may use the website for lawful purposes and for genuine business enquiries. You must not:

- use the website in a way that breaks any law or infringes anyone’s rights;
- try to gain unauthorised access to the website, its servers or any connected system, or interfere with its security or operation;
- upload or send viruses, malware or any other harmful code;
- send spam, unsolicited advertising or bulk messages through our forms;
- impersonate any person or organisation, or misrepresent your identity, authority or affiliation;
- use automated tools to scrape, harvest or copy content or data from the website, including to train artificial intelligence or machine-learning models, without our written permission; or

- use content from the website to mislead others about a relationship with Rumika.

We may restrict or block access to the website, and report conduct to the relevant authorities, if we reasonably believe these terms have been breached.

10. INFORMATION YOU SEND US

You confirm that the information you send us is accurate and that you are entitled to share it, including any personal information about other people. Please do not send confidential business information, trade secrets or sensitive documents through the website until an appropriate confidentiality agreement and secure channel are in place. Until then, we cannot accept confidentiality obligations about unsolicited material.

We will handle personal information you send us in line with our Privacy Policy.

11. INTELLECTUAL PROPERTY

The website and its content, including text, graphics, layouts, photographs, diagrams, the Rumika name, the Rumika Group logo and shield device, and the Rumika Consulting and Rumika Industry names, belong to Rumika (Pty) Ltd or are used under licence. They are protected by South African and international copyright and trade mark laws.

You may view and print pages for your own information or internal business use, and share links to the website. You may not otherwise copy, reproduce, adapt, distribute, frame or commercially use any content without our prior written permission, except as permitted by law. Third-party names and logos on the website belong to their respective owners.

12. THIRD-PARTY WEBSITES

The website may link to third-party websites, for example those of regulators, partners or manufacturers. These links are provided for convenience. We do not control or endorse those websites and are not responsible for their content, availability or privacy practices.

13. AVAILABILITY AND ACCURACY

We try to keep the website accurate, up to date and available, but we do not guarantee that it will be error-free, complete, current or uninterrupted. Market,

regulatory and technical information changes quickly. We may change, suspend or withdraw any part of the website at any time without notice.

14. SECURITY AND FRAUD WARNING

> Fraudsters sometimes impersonate legitimate companies, particularly in equipment sales and commodity trading. Rumika will only correspond from email addresses ending in @rumika.co.za and will never change its banking details by email alone. Rumika will never ask you to pay a fee to a personal bank account or to “release” goods, documents or commodities. Always verify payment instructions by calling us on an independently verified number. Report suspicious communications to info@rumika.co.za.

While we take reasonable steps to keep the website secure, you are responsible for protecting your own devices and data, including using up-to-date anti-virus software.

15. LIMITATION OF LIABILITY

To the fullest extent permitted by South African law, Rumika (Pty) Ltd, its directors, employees and agents will not be liable for any loss or damage, whether direct, indirect, special or consequential, including loss of profit, revenue, data or business opportunity, arising from:

- your use of, or inability to use, the website;
- your reliance on any information on the website;
- any error, omission, interruption, delay, virus or other harmful component; or
- the content of any third-party website linked to this one.

Nothing in these terms limits or excludes liability that cannot lawfully be limited or excluded, including liability for gross negligence or wilful misconduct, or any right you may have under the Consumer Protection Act 68 of 2008 if you are a “consumer” as defined in that Act (which can include small businesses whose asset value or annual turnover is below the threshold set by the Minister).

16. INDEMNITY

You indemnify Rumika (Pty) Ltd against any claim, loss, damage or cost (including reasonable legal costs) arising from your breach of these terms or your unlawful use of the website.

17. PRIVACY AND ACCESS TO INFORMATION

Our Privacy Policy explains how we process personal information, and our PAIA Manual explains how to request access to records we hold. Both form part of these terms and are available on the website.

18. ELECTRONIC COMMUNICATIONS

You agree that we may communicate with you electronically and that electronic communications, including email and electronic signatures where permitted by law, satisfy any legal requirement for communication in writing, as provided for in the ECT Act. A data message sent to us is regarded as received only once we have actually received it in a readable form. Email is not a fully secure medium and you use it at your own risk.

19. GOVERNING LAW AND JURISDICTION

These terms are governed by the laws of the Republic of South Africa. Subject to any mandatory law, you consent to the jurisdiction of the Magistrates' Court having jurisdiction over Rumika in terms of section 45 of the Magistrates' Courts Act 32 of 1944, even if the amount in dispute exceeds that court's ordinary jurisdiction. Rumika may, however, choose to bring proceedings in the High Court of South Africa, Gauteng Division, Johannesburg.

20. GENERAL

- **Severability:** if any provision of these terms is found to be invalid or unenforceable, it will be severed and the remaining provisions will continue to apply.
- **No waiver:** any delay or leniency by Rumika in enforcing these terms does not waive its rights.
- **Whole agreement:** these terms, together with the Privacy Policy and PAIA Manual, are the whole agreement between you and Rumika about your use of the website. Separate signed agreements govern any engagement, supply or mandate.
- **Notices:** Rumika chooses the physical address in clause 2 as its address for the service of legal notices (domicilium citandi et executandi). General notices may be sent to info@rumika.co.za.

21. CONTACT US

If you have any questions about these terms, please contact Rumika (Pty) Ltd at info@rumika.co.za or +27-(0)-82-305-2380.