



Legal and Regulatory Disclaimer

1. General Disclaimer

This chatbot provides general information only and does not constitute financial, legal, tax or investment advice. You should not rely solely on this information when making financial decisions. You remain responsible for your own actions.

2. Regulatory Disclosure

This service is operated by ALPHEN TECHNOLOGY LABS (PTY) LTD, Registration Number 2019/470624/07, operating under the Mandla Money brand. We are not a bank and we are not a licensed Financial Services Provider. Digital assets are not recognised as legal tender in South Africa and may fall outside certain traditional regulatory frameworks. Access to services may depend on your KYC level, jurisdiction and applicable laws.

3. High-Risk Warning

Digital assets involve significant risks, including price volatility, liquidity risks, technology failures and regulatory changes. The value of digital assets can increase or decrease without notice. You should only transact with amounts you can afford to lose. Past performance does not guarantee future results.

4. Irreversible Transactions

Digital asset transactions are final. Once executed or confirmed, they cannot be reversed. Always verify recipient details and amounts before sending.

5. Security Responsibilities

You are responsible for securing your account and device. Never share your PIN, passwords or verification codes. ALPHEN TECHNOLOGY LABS (PTY) LTD will never request these details.

6. Limitation of Liability

To the fullest extent permitted by law, ALPHEN TECHNOLOGY LABS (PTY) LTD is not liable for any direct or indirect losses, including financial loss, arising from system failures, unauthorised access, user error, incorrect transactions or reliance on information provided by the chatbot.

7. AML and Compliance

All transactions may be monitored for anti-money laundering and counter-terrorist financing purposes. Suspicious activity may result in account restrictions or reporting to the relevant authorities.

8. User Acknowledgement

By using this service, you acknowledge and accept these terms, understand the risks involved, and confirm that you meet all legal requirements for using digital asset services.