

Terms & Conditions - [CGTcalc.com](https://www.cgtdcalc.com)

Welcome to [CGTcalc.com](https://www.cgtdcalc.com), powered by [ProfitPoint Software \(Pty\) t/a ProfitPoint Solutions](#).

Please read these terms of service (these “**Terms**”) carefully as they form a contract between you and the [CGTcalc.com](https://www.cgtdcalc.com) entity listed in Section 17 of these Terms (“[CGTcalc.com](https://www.cgtdcalc.com)”, “**we**”, “**us**”, or “**our**”) that governs your access and use of: (i) the hosted storage solution provided by [CGTcalc.com](https://www.cgtdcalc.com) for online storage, sharing and processing of files, materials, data, text, audio, video, images or other content (collectively, “**Content**”); (ii) software provided or made available by [CGTcalc.com](https://www.cgtdcalc.com) (the “**Software**”); and, (iii) any written or electronic documentation provided or made available by [CGTcalc.com](https://www.cgtdcalc.com) (the “**Documentation**”) (collectively the “**Service(s)**”).

The reliability of [CGTcalc.com’s Capital Gains Tax Calculator](#) depends substantially on the accuracy of the data provided and processed.

[CGTcalc.com and ProfitPoint Software \(Pty\) Ltd t/a ProfitPoint Solutions](#) and its directors are not responsible for the online tools’ computation results obtained, nor any action and decision made by any persons using the information and the report(s) generated.

By using any of the Services you agree to be bound by these Terms. If you are using the Services on behalf of an organisation, you are agreeing to these Terms for that organisation and promising to [CGTcalc.com](https://www.cgtdcalc.com) that you have the authority to bind that organisation to these Terms (in which event, “you” and “your” will refer to that organisation) unless that organisation has a separate paid contract in effect with us, in which event the terms of that contract will govern your use of the Service. You may use the Services only in compliance with these Terms and only if you have the power to form a contract with [CGTcalc.com](https://www.cgtdcalc.com) and are not barred under any applicable laws from doing so. **IF YOU DO NOT AGREE TO BE BOUND BY THESE TERMS, YOU MUST NOT USE THE SERVICE.**

If you have any questions concerning this Agreement, please contact info@cgtdcalc.com

Please note that [CGTcalc.com](https://www.cgtdcalc.com) doesn’t provide warranties for the Service. This contract also limits our liability to you. See Sections 14 and 16 for details.

1. CHANGES TO THESE TERMS

We reserve the right to modify or replace these Terms at any time in our sole discretion. We will indicate at the top of these Terms the date these Terms were last updated. Any changes will be effective upon posting the revised version of these Terms on the Service (or such later effective date as may be indicated at the top of the revised Terms). Therefore, we encourage you to check the date of these Terms whenever you visit www.cgtdcalc.com or www.profitpointsolutions.com (the “**Site**”) to see if these Terms have been updated. Your continued access or use of any portion of the Service constitutes your acceptance of such changes. If you don’t agree to any of the changes, we’re not obligated to keep providing the Service, and you must cancel and stop using the Service.

2. ACCESS TO THE SERVICE

You may use the Service, on a non-exclusive basis, solely in strict compliance with these Terms and all applicable laws.

3. YOUR ACCOUNT

To obtain access to certain Services, you may be required to obtain an account with **CGTcalc.com** (become a “Registered User”), by completing a registration form and designating a user name and password. Until you apply for and are approved by **CGTcalc.com** to become a Registered User, in **CGTcalc.com**’ sole discretion, your access to the Service will be limited to the areas of the Service, if any, that **CGTcalc.com** makes available to the general public or permits its customers to make available unregistered users. When registering with **CGTcalc.com** you must: (a) provide true, accurate, current and complete information about yourself as requested by the Service’s registration form (such information being the “Registration Data”) and (b) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. **CGTcalc.com** may withdraw such approval at any time in its sole discretion, with or without cause.

Only you may use your Service account. You must keep your account and passwords confidential and not authorise any third party to access or use the Service on your behalf, unless we provide an approved mechanism for such use. You must contact us right away if you suspect misuse of your account or any security breach in the Service. You are responsible for all activities that take place with your account. **CGTcalc.com will not be liable for any loss or damage arising from any unauthorised use of your accounts.**

If a third party such as an employer gave you your account, that party has rights to your account and may: manage your account, reset your password, or suspend or cancel your account; view your account’s usage and profile data, including how and when your account is used; and read or store Content in your account. If you are an individual Registered User of the Service, and the domain of the primary email address associated with your account is owned by an organisation and was assigned to you as an employee, contractor or member of such organisation, and that organisation wishes to establish a commercial relationship with us and add your account to such relationship, then, if you do not change the email address associated with your account, your account may become subject to the commercial relationship between **CGTcalc.com** and such organisation and controlled by such organisation.

4. CONSENT TO ELECTRONIC COMMUNICATIONS AND SOLICITATION

By registering with **CGTcalc.com**, you understand that we may send you communications or data regarding the Services, including but not limited to (a) notices about your use of the

Services, including any notices concerning violations of use, (b) updates, and (c) promotional information and materials regarding **CGTcalc.com**' products and services, via electronic mail. We give you the opportunity to opt-out of receiving electronic mail from us by following the opt-out instructions provided in the message.

5. CONTENT

Except for material that we license to you, we don't claim ownership of any Content that is transmitted, stored, or processed in your account(s). We also don't control, verify, or endorse the Content that you and others make available on the Service.

We provide functions that allow you to control who may access your Content. If you enable the features that allow you to share the Content with others, anyone you've shared content with (including the general public, in certain circumstances) may have access to your Content.

You hereby grant **CGTcalc.com** and its contractors the right, to use, modify, adapt, reproduce, distribute, display and disclose Content posted on the Service solely to the extent necessary to provide the Service or as otherwise permitted by these Terms.

You represent and warrant that: (a) you have all the rights in the Content necessary for you to use the Service and to grant the rights in this Section; and, (b) the storage, use or transmission of the Content doesn't violate any law or these Terms.

You will: (a) be solely responsible for the nature, quality and accuracy of the Content; (b) ensure that the Content (including the storage or transmission thereof) complies with these Terms and any and all applicable laws, and regulations; (c) promptly handle and resolve any notices and claims relating to the Content, including any notices sent to you by any person claiming that any Content violates any person's rights, such as take-down and any other notices; and (d) maintain appropriate security, protection and backup copies of the Content, which may include, your use of additional encryption technology to protect the Content from unauthorised access. **CGTcalc.com** will have no liability of any kind as a result of the deletion of, correction of, destruction of, damage to, loss of or failure to store or encrypt any Content.

You must immediately notify **CGTcalc.com** in writing of any unauthorised use of any (a) Content (b) any Account or (c) the Service that comes to your attention. In the event of any such unauthorised use by any third party that obtained access through you, you will take all steps necessary to terminate such unauthorised use. You will provide **CGTcalc.com** with such cooperation and assistance related to any such unauthorised use as **CGTcalc.com** may reasonably request.

6. CONTENT STORED IN SOUTH AFRICA

The Service is provided from South Africa. By using and accessing the Service, you understand and consent to the storage and processing of the Content and any other personal information in South Africa. [CGTcalc.com](https://www.cgtcalc.com) reserves the right to store and process personal information outside of South Africa, and will use commercially reasonable efforts to provide you with notice of any such changes in the processing location.

7. SUSPENSION AND TERMINATION OF CUSTOMER'S USE OF THE SERVICE

You may stop using the Services at any time. We reserve the right, to temporarily suspend or terminate your access to the Service at any time in our sole discretion, with or without cause, and with or without notice, without incurring liability of any kind. For example, we may suspend or terminate your access to or use of the Service for: (a) the actual or suspected violation of these Terms; (b) the use of the Services in a manner that may cause [CGTcalc.com](https://www.cgtcalc.com) to have legal liability or disrupt others' use of the Services; (c) the suspicion or detection of any malicious code, virus or other harmful code by you or in your account; (d) scheduled downtime and recurring downtime; (e) use of excessive storage capacity or bandwidth; or (f) unplanned technical problems and outages. If, in [CGTcalc.com](https://www.cgtcalc.com)' determination, the suspension might be indefinite and/or [CGTcalc.com](https://www.cgtcalc.com) has elected to terminate your access to the Service, [CGTcalc.com](https://www.cgtcalc.com) will use commercially reasonable efforts to notify you through the Service. **You acknowledge that if your access to the Service is suspended or terminated, you may no longer have access to the Content that is stored with the Service.**

Upon termination by [CGTcalc.com](https://www.cgtcalc.com), for reasons other than cause, or at your direction, you may request access to your Content, which we will make available for an additional fee. You must make such request with thirty (30) days following termination. Otherwise, **any Content you have stored with the Service may not be retrievable**, and we will have no obligation to maintain any data stored in your account.

In addition to other termination provisions.

8. ACCEPTABLE USE

You must not use the Service to harm others or the Service. For example, you must not use the Service to harm, threaten, or harass another person, organisation, or [CGTcalc.com](https://www.cgtcalc.com). You must not: damage, disable, overburden, or impair the Service (or any network connected to the Service); resell or redistribute the Service or any part of it; use any unauthorised means to modify, reroute, or gain access to the Service or attempt to carry out these activities; or use any automated process or Service (such as a bot, a spider, or periodic caching of information stored by [CGTcalc.com](https://www.cgtcalc.com)) to access or use the Service. In addition, you promise that you will not and will not encourage or assist any third party to:

(a) modify, alter, tamper with, repair or otherwise create derivative works of any Software;

(b) reverse engineer, disassemble or decompile the software used to provide or access the Service, including the Software, or attempt to discover or recreate the source code used to

provide or access the Service, except and only to the extent that the applicable law expressly permits doing so;

(c) use the Service in any manner or for any purpose other than as expressly permitted by these Terms, the Privacy Policy, any Documentation or any other policy, instruction or terms applicable to the Service that are available on the Service ("**Policies**");

(d) sell, lend, rent, resell, lease, sublicense or otherwise transfer any of the rights granted to you with respect to the Services to any third party;

(e) remove, obscure or alter any proprietary rights notice pertaining to the Service;

(f) access or use the Service in a way intended to improperly avoid incurring fees or exceeding usage limits or quotas;

(g) use the Service to: (i) engage in any unlawful or fraudulent activity or perpetrate a hoax or engage in phishing schemes or forgery or other similar falsification or manipulation of data; (ii) send unsolicited or unauthorised junk mail, spam, chain letters, pyramid schemes or any other form of duplicative or unsolicited messages, whether commercial or otherwise; (iii) advertise or promote a commercial product or service that is not available through CGTcalc.com unless your account is subject to a credit plan; (iv) store or transmit inappropriate Content, such as Content: (1) containing unlawful, defamatory, threatening, pornographic, abusive, libelous or otherwise objectionable material of any kind or nature, (2) containing any material that encourages conduct that could constitute a criminal offense, or (3) that violates the intellectual property rights or rights to the publicity or privacy of others; (iv) store or transmit any Content that contains or is used to initiate a denial of service attack, software viruses or other harmful or deleterious computer code, files or programs such as Trojan horses, worms, time bombs, cancelbots, or spyware; or (v) abuse, harass, stalk or otherwise violate the legal rights of a third party;

(h) interfere with or disrupt servers or networks used by CGTcalc.com to provide the Service or used by other users' to access the Service, or violate any third party regulations, policies or procedures of such servers or networks or harass or interfere with another user's full use and enjoyment of any Software or the Service;

(i) access or attempt to access CGTcalc.com' other accounts, computer systems or networks not covered by these Terms, through password mining or any other means;

(j) cause, in CGTcalc.com' sole discretion, inordinate burden on the Service or CGTcalc.com' system resources or capacity; or

(k) share passwords or other access information or devices or otherwise authorise any third party to access or use the Software or the Service.

CGTcalc.com reserves the right, in its sole discretion, to deactivate, change and/or require you to change your user name and any vanity URL you may obtain through the Services for any reason or for no reason. **CGTcalc.com** may exercise such right at any time, with or without prior notice. We will make all judgments concerning the applicability of these guidelines in our sole and exclusive discretion. We reserve the right, in our sole discretion, to determine whether and what action to take in response to each such notification, and any action or inaction in a particular instance will not dictate or limit our response to a future complaint. We will not assume or have any liability for any action or inaction with respect to any Content.

9. UPDATES TO THE SERVICE

CGTcalc.com reserves the right, in its sole discretion, to make necessary unscheduled deployments of changes, updates or enhancements to the Service at any time. **We may add or remove any functionality or feature, and we may suspend or stop a Service altogether.**

10. SOFTWARE

If you receive Software from us, its use is governed in one of two ways: If you're presented with license terms that you must accept in order to use the Software, those terms apply; if no license is presented to you, these Terms apply. We reserve all other rights to the Software.

We may automatically check your version of the Software. We may also automatically download to your computer or device new versions of the Software.

The Software is subject to applicable South African export laws and regulations. You must comply with all domestic and international export laws and regulations that apply to the Software. These laws include restrictions on destinations, end users, and end use. Without limitation, you may not transfer the Software or Service without South African government permission to anyone on South African government exclusion lists. You represent and warrant that you're not on any of those lists or under the control of or an agent for anyone on those lists or the entities listed above.

11. THIRD PARTY SERVICES AND CONTENT

All transactions using **CGTcalc.com'** services are between the transacting parties only. The Services may contain features and functionalities linking you or providing you with certain functionality and access to third party content, including Web sites, directories, servers, networks, systems, information and databases, applications, software, programs, products or services, and the Internet as a whole; you acknowledge that we are not responsible for such content or services. We may also provide some content to you as part of the Services. However, **CGTcalc.com** is not an agent of any transacting party, nor or we a direct party in any such

transaction. Any such activities, and any terms associated with such activities, are solely between you and the applicable third-party. Similarly, we are not responsible for any third party content you access with the Services, and you irrevocably waive any claim against us with respect to such sites and third-party content. **CGTcalc.com** shall have no liability, obligation or responsibility for any such correspondence, purchase or promotion between you and any such third-party. You should make whatever investigation you feel necessary or appropriate before proceeding with any online or offline transaction with any of these third parties. You are solely responsible for your dealings with any third party related to the Services, including the delivery of and payment for goods and services. If you have any problems resulting from your use of any third party services, or if you suffer data loss or other losses as a result of problems with any of your other service providers or any third-party services, we will not be responsible unless the problem was the direct result of our breaches.

12. CGTCALC.COM PROPRIETARY RIGHTS

As between **CGTcalc.com** and you, **CGTcalc.com** or its licensors own and reserve all right, title and interest in and to the Service and all hardware, software and other items used to provide the Service, other than the rights explicitly granted to you to use the Service in accordance with these Terms. No title to or ownership of any proprietary rights related to the Service is transferred to you pursuant to these Terms. All rights not explicitly granted to you are reserved by **CGTcalc.com**. In the event that you provide comments, suggestions and recommendations to **CGTcalc.com** with respect to the Service (including, without limitation, with respect to modifications, enhancements, improvements and other changes to the Service) (collectively, "**Feedback**"), You hereby grant to **CGTcalc.com** a world-wide, royalty free, irrevocable, perpetual license to use and otherwise incorporate any Feedback in connection with the Service.

13. PRIVACY

In order to operate and provide the Service, we collect certain information about you. As part of the Service, we may also automatically upload information about your computer or device, your use of the Service, and Service performance. We use and protect that information as described in the privacy policy located on each page of the website in the footer: www.cgtcalc.com ("**Privacy Policy**"). You further acknowledge and agree that we may access or disclose information about you, including the content of your communications, in order to: (a) comply with the law or respond to lawful requests or legal process; (b) protect the rights or property of **CGTcalc.com** or our customers, including the enforcement of our agreements or policies governing your use of the Service; or (c) act on a good faith belief that such access or disclosure is necessary to protect the personal safety of **CGTcalc.com** employees, customers, or the public.

We retain the right to block or otherwise prevent delivery of any type of file, email or other communication to or from the Service as part of our efforts to protect the Service, protect our

customers, or stop you from breaching these Terms. The technology or other means we use may hinder or break your use of the Service.

14. NO WARRANTY

CGTcalc.com PROVIDES THE SERVICE "AS IS", "WITH ALL FAULTS" AND "AS AVAILABLE". TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, **CGTcalc.com** MAKES NO (AND SPECIFICALLY DISCLAIMS ALL) REPRESENTATIONS OR WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE OR FREE OF HARMFUL COMPONENTS, THAT THE CONTENT WILL BE SECURE OR NOT, LOST OR DAMAGED, OR ANY IMPLIED WARRANTY OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT, AND ANY WARRANTY ARISING OUT OF ANY COURSE OF PERFORMANCE, COURSE OF DEALING OR USAGE OF TRADE. SOME JURISDICTIONS DO NOT ALLOW THE FOREGOING EXCLUSIONS. IN SUCH AN EVENT SUCH EXCLUSION WILL NOT APPLY SOLELY TO THE EXTENT PROHIBITED BY APPLICABLE LAW.

15. INDEMNIFICATION

To the extent permitted by law, You will defend **CGTcalc.com** against any cost, loss, damage, or other liability arising from any third party demand or claim that any Content provided by you, or your use of the Service, in breach of these Terms: (a) infringes a registered patent, registered trademark, or copyright of a third party, or misappropriates a trade secret (to the extent that such misappropriation is not the result of **CGTcalc.com**' actions); or, (b) violates applicable law or these Terms. **CGTcalc.com** will reasonably notify you of any such claim or demand that is subject to your indemnification obligation.

16. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT WILL **CGTcalc.com**, ITS AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, SUPPLIERS OR LICENSORS BE LIABLE FOR (A): ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, COVER OR CONSEQUENTIAL DAMAGES (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOST PROFITS, REVENUE, GOODWILL, USE OR CONTENT) HOWEVER CAUSED, UNDER ANY THEORY OF LIABILITY, INCLUDING, WITHOUT LIMITATION, CONTRACT, WARRANTY, NEGLIGENCE OR OTHERWISE, EVEN IF **CGTcalc.com** HAS BEEN ADVISED AS TO THE POSSIBILITY OF SUCH DAMAGES.

17. CONTRACTING PARTY; GOVERNING LAW; LOCATION FOR RESOLVING DISPUTES

You are contracting with **CGTcalc.com** with an address at 110 Tokai Village Centre, Cnr. Vans and Tokai Roads, Tokai, Cape Town, South Africa. The laws of South Africa govern the interpretation of these Terms and apply to claims for breach of these Terms, regardless of conflict of laws principles. The parties specifically exclude from application to these Terms the United Nations Convention on Contracts for the International Sale of Goods and the Uniform Computer

Information Transactions Act. All other claims, including claims regarding consumer protection laws, unfair competition laws, and in tort, will, only to the extent required by applicable law, be subject to the laws of South Africa, or, if you live outside South Africa, the laws of the country in which you reside. You and we irrevocably consent to the exclusive jurisdiction and venue of the Western Cape, South Africa, for all disputes arising out of or relating to these Terms. **CGTcalc.com** may assign this contract to another entity at any time.

18. NOTICES

We may send you, in electronic form, information about the Service, additional information, and information the law requires us to provide. We may provide required information to you by email at the address you specified when you signed up for the Service or by access to a website that we identify. Notices emailed to you will be deemed given and received when the email is sent. If you don't consent to receive notices electronically, you must stop using the Service. You may provide legal notices to us via email to info@cgtdcalc.com, with a duplicate copy sent via registered mail, return receipt requested, to the following address: **CGTcalc.com**, 110 Tokai Village Centre, Cnr. Vans and Tokai Roads, Tokai, Cape Town, South Africa. Any such notice, in either case, must specifically reference that it is a notice given under these Terms.

19. PAYMENTS AND REFUNDS

The fees applicable for Service ("**Fees**") are available at the Site and as published within the Service. The price stated for the Service excludes all taxes and charges, unless stated otherwise. You're responsible for any taxes and for all other charges (for example, data charges and currency exchange settlements). You will pay the Fees in the currency **CGTcalc.com** quoted for your account. **CGTcalc.com** reserves the right to change the quoted currency at any time.

In addition to any Fees, you may still incur charges incidental to using the Service, for example, charges for Internet access, data roaming, and other data transmission charges.

You must be authorised to use the payment method that you enter when you create a billing account. You authorise us to charge you for the Service using your payment method and for any paid feature of the Service that you choose to sign up for or use while these Terms are in force. We may bill: (a) at the time of purchase; or (d) on a recurring basis for the Services. Also, we may charge you up to the amount you've approved, and we'll notify you in advance of the difference for any recurring Services. We may bill you simultaneously for more than one of your prior billing periods. Once we have informed you that the Service will be provided indefinitely or automatically renewed, we may automatically renew your Service and charge you for any renewal term.

You must keep all information in your billing account current. You can access and modify your billing account information using the Administrative Panel. You may change your payment method at any time. If you tell us to stop using your payment method and we no longer receive payment from you for the paid Service, we may cancel the Service. Your notice to us will not affect charges we submit to your billing account before we reasonably could act on your request.

We'll notify you in advance, either through the Service or to the email address you have most recently provided to us, if we change the price of the Service. If there's a specific length and price for your Service offer, that price will remain in force for that time. After the offer period ends, your use of the Service will be charged at the new price. If your Service is on a period basis (for example, monthly) with no specific length, we'll notify you of any price change at least 30 days in advance. If you don't agree to these changes, you must cancel and stop using the Service.

Payments for Services are prepaid and are non-refundable. This includes accounts that are renewed. Users retain the responsibility for maintaining updated billing information. If not complied with a user's account may be deactivated and all files will no longer be retrievable.

Payments are to be effected by credit card.

20. MISCELLANEOUS

20.1. Severability; Entire Agreement

These Terms apply to the maximum extent permitted by relevant law. If a court holds that we cannot enforce a part of these Terms as written, you and we will replace those terms with similar terms to the extent enforceable under the relevant law, but the rest of these Terms will remain in effect. This is the entire contract between you and us regarding the Service. It supersedes any prior contract or oral or written statements regarding your use of the Service.

20.2. Assignment and transfer

We may assign, transfer, or otherwise dispose our rights and obligations under this contract, in whole or in part, at any time without notice. You may not assign this contract or transfer any rights to use the Service.

20.3. Independent Contractors; No third-party beneficiaries

CGTcalc.com and you are not legal partners or agents; instead, our relationship is that of independent contractors. This contract is solely for your and our benefit. It is not for the benefit of any other person, except for permitted successors.

20.4. Waiver

The failure of either party to insist upon or enforce strict performance of any of the provisions of these Terms or to exercise any rights or remedies under these Terms will not be construed as a waiver or relinquishment to any extent of such party's right to assert or rely upon any such provision, right or remedy in that or any other instance; rather, the same will remain in full force and effect.

20.5. Government Use

If you are a South African government entity, you acknowledge that any Software and Documentation that are provided are "Commercial Items" and are being provided as commercial computer software.

21. COPYRIGHT COMPLAINTS AND REMOVAL POLICY

CGTcalc.com does not tolerate content that appears to infringe any copyright or other intellectual property rights or otherwise violates these Terms and will respond to notices of alleged copyright infringement that comply with the law and are properly provided to us. Such notices can be reported by email to info@cgtdcalc.com . We reserve the right to delete or disable Content alleged to violate these

Terms and to terminate repeat infringers. Our address for notice of alleged copyright infringement is:

ProfitPoint Software (Pty) Ltd t/a ProfitPoint Solutions

110 Tokai Village Centre

Cnr. Vans and Tokai Roads

Tokai, Cape Town, South Africa

email: info@cgtdcalc.com

Any notice of alleged copyright infringement must include the following information:

1. Identification of the copyrighted work that you claim has been infringed;
2. Identification of the material, including URL, that you claim is infringing, with enough detail so that we may locate it;
3. Your address, telephone number, and e-mail address;
4. A statement declaring under penalty of perjury that (a) you have a good faith belief that the disputed use is not authorised by the copyright owner, its agent, or the law; (b) the above information in your notice is accurate, and (c) you are the owner of the copyright interest involved or you are authorised to act on behalf of that owner; and
5. Your physical or electronic signature.

22. INTELLECTUAL PROPERTY NOTICES

All contents of the Site and Services including but not limited to design, text, software, technical drawings, configurations, graphics, other files, and their selection and arrangement are: Copyright © 2014 **CGTcalc.com** and **ProfitPoint Solutions**, and/or the proprietary property of its suppliers, affiliates, or licensors. All Rights Reserved.

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CGTcalc.com may have patents, patent applications, trademarks, copyrights, or other intellectual property rights covering subject matter that is part of the Service. Unless we have granted you licenses to our intellectual property in these Terms, our providing you with the Service does not give you any license to our intellectual property. Any rights not expressly granted herein are reserved.

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