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# TERMS, CONDITIONS, AND PROFESSIONAL DISCALIMER

**Entity:** FM Digital Solutions ([fmdigitalsolutions.co.za](http://fmdigitalsolutions.co.za))

**Document Type:** Digital Portfolio Legal Framework

**Effective Date:** February 2026

**Contact:** [admin@fmdigitalsolutions.co.za](mailto:admin@fmdigitalsolutions.co.za)

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## 1. NATURE OF THE PLATFORM (THE DIGITAL CV)

This website operates primarily as a **Professional Digital Resume and Portfolio**. Its core function is to document the career trajectory, technical skills, and historical achievements of the owner.

- **Non-Commercial Usage:** The mention of corporate entities is for **biographical and historical context** only. FM Digital Solutions does not claim to represent, be endorsed by, or derive direct commercial profit from the trademarks of previous employers.
- **Independent Consultancy:** FM Digital Solutions is a standalone entity and is not an official representative of **The Foschini Group (TFG), Sportscene, Refinery, Jay Jays**, or any related subsidiaries.

## 2. DATA INTEGRITY & "SYNTHETIC DATA" SHIELD

To protect the confidentiality of past corporate environments:

- **Illustrative Metrics:** Any revenue growth figures (e.g., the scaling from **R52M to R90M**) are used as professional benchmarks to demonstrate the owner's operational impact. These are estimates provided for portfolio evaluation.
- **No Live Data:** All digital tools, inventory engines, and spreadsheets displayed utilize **100% synthetic, anonymized, or "dummy" data**. No private, internal, or confidential company records have been extracted, hosted, or compromised.
- **Logic vs. Information:** The owner showcases **logic and system architecture** (how things work) rather than proprietary company information (what the actual numbers were).

## 3. VISUAL ASSETS & BRAND REPUTATION

- **Contextual Imagery:** Photographs featuring the owner in professional retail settings are used in **Good Faith** to verify employment history.
- **Non-Disparagement:** All content is strictly curated to reflect positively on the brands mentioned. No material is intended to tarnish, defame, or negatively impact the

commercial reputation of any third party.

- **Trademark Acknowledgment:** All logos and brand names remain the exclusive property of their respective trademark holders.

#### **4. INTELLECTUAL PROPERTY (IP)**

While the owner's expertise was refined in national retail environments, the **FM Digital Retail Engine**, code, and website architecture are the original intellectual property of **FM Digital Solutions**. These assets were developed independently to provide digital solutions to the broader market.

#### **5. PRIVACY & TESTIMONIALS**

This platform adheres to professional ethics regarding endorsements. Any placeholder text or AI-generated commentary (e.g., "Lara M") has been audited and removed to ensure that all professional claims are 100% factual and manually verified.

#### **6. NOTICE AND TAKEDOWN (LEGAL SAFE HARBOR)**

FM Digital Solutions operates with full transparency. If any brand owner or legal representative believes that content on this site infringes upon their rights, confidentiality, or POPIA compliance:

- **Resolution Protocol:** We request that you contact [admin@fmdigitalsolutions.co.za](mailto:admin@fmdigitalsolutions.co.za) before initiating formal legal action.
- **Commitment:** We commit to addressing legitimate concerns and will modify or remove disputed content within **72 hours** of receiving a verified request. This "Notice and Takedown" procedure is provided to facilitate amicable professional resolution.

#### **7. LIMITATION OF LIABILITY**

Information is provided "as is" for recruitment and informational purposes. FM Digital Solutions is not liable for external interpretations of the data or for the results of the independently developed tools if used by third parties.

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