End User License Agreement (EULA) for MHA Group Software

1. Introduction

This End User License Agreement (EULA) is a legal agreement between you (the end user) and MHA Group here-in represented by MHA Financial Services C.C. and MHA Business Solutions (Pty) Ltd for the use of Visual Funeral, Visual Court, Visual Loans and Traditional Healers software. By installing or using the software, you agree to be bound by the terms of this EULA.

2. Grant of License

MHA Group grants you a non-exclusive, non-transferable license to use the software for commercial purposes.

3. License Restrictions

You may not:

- Redistribute, sublicense, lease, or sell the software.
- Reverse engineer, decompile, or disassemble the software.
- Use the software for any unlawful or unauthorized purpose.
- Modify or create derivative works based on the software.
- Data migration may only be performed using MHA-approved tools or exports.
- Reverse engineering for interoperability is explicitly prohibited.

4. The database architecture inside the DBF/CDX *is proprietary*

This includes:

- Table structure
- Field names
- Field types
- Relationships
- Indexing logic
- Business-specific constraints
- Custom encoding or data representation
- Any schema-level design choices
- The database files, formats, and structures remain proprietary system components, even when containing client data.
- Derivative database formats are also protected and prohibited.
- Automated, AI-based, or tool-based decoding is prohibited.
- Temporary, incidental, or diagnostic access is prohibited.

5. The following Data access and actions are prohibited without explicit permission in writing, signed by MHA

- Opening DBF/CDX files with a hex editor
- Reconstructing the schema
- Extracting data using custom tools
- Converting the DB to another format
- Writing a new system that uses your DB structure
- Bypassing encryption or obfuscation

6 . External parties may not:

- Decode or reverse-engineer the database
- Extract data using custom tools
- Reconstruct schema or file formats
- Bypass encryption or obfuscation
- Build new systems using proprietary DB structures
- Access unless MHA authorizes access

7. Intellectual Property

All intellectual property rights in the software and related documentation are owned by MHA Group. This EULA does not grant you any ownership rights in the software. Copyright © MHA Group here-in represented by MHA Financial Services C.C. and MHA Business Solutions (Pty) Ltd.

Database architecture and content are copyright protected. Unauthorized access, decoding, or distribution is strictly prohibited.

8. User Data

You consent to the collection, use, and disclosure of information in accordance with MHA Group's privacy policy. Personal data may be transferred and processed in South Africa or other countries where MHA Group operates.

9. Limitation of Liability

To the maximum extent permitted by applicable law, MHA Group is not liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, arising from your use of the software.

10. Warranty Disclaimer

The software is provided "as is" without warranties of any kind, either express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, and non-

infringement. MHA Group does not warrant that the software will be error-free or that any errors will be corrected.

11. Termination

MHA Group reserves the right to terminate this agreement with 30 days' written notice if deemed necessary for the company's interest. Upon termination, you must cease all use of the software and destroy all copies in your possession.

12. Post-Termination Historical Access

Following termination of the client's active subscription, MHA may, at its discretion, provide limited read-only access to the client's historical data for legitimate auditing, regulatory, record-keeping or verification purposes.

Such access does not constitute an ongoing commercial licence to use the software and shall be restricted to viewing historical records. The client may not add, edit, delete, process or transact business through the system.

Access may be provided for a defined period and subject to an applicable archival/read-only access fee.

13. Governing Law

This agreement is governed by the laws of South Africa and applies to all users. Any disputes arising out of or in connection with this EULA shall be subject to the exclusive jurisdiction of the courts of South Africa.

14. Acceptance of Terms

By using the software, you acknowledge and agree to these terms. If you do not agree to these terms, do not install or use the software.

15. Entire Agreement

This EULA constitutes the entire agreement between you and MHA Group regarding the software and supersedes all prior or contemporaneous understandings.

16. Information / Contact:

Website:	www.mhsoftware.co.za
E-mail:	info@mhsoftware.co.za
Telephone:	+27 16 349 6163 / +27 83 460 7713
WhatsApp:	+27 78 015 8882

MHA GROUP Est 1994
The future is Visual