

THE PROCESSING AND USE OF PERSONAL INFORMATION

1. This policy outlines how we collect, use, store, and protect your personal information. We are committed to ensuring your data is handled responsibly in line with applicable data protection laws.
2. We gather information directly from you, the information you provide upon requesting our services, as well as data automatically collected when you visit our website, including browsing history and site interactions. This also extends to information about your employees, appointees, or third parties that you provide, along with data we acquire through data aggregation service providers, such as credit bureaus, CIPC, WinDeed, and Searchworks. All mentioned data is considered under the scope of the Protection of Personal Information Act, 2013, subject to amendments over time. This encompasses consumer credit information as outlined under section 70(1) [in conjunction with section 68(b)(ii)(aa), regulation 18, and section 70(2)(g)] of the National Credit Act, 2005, which is also subject to amendments ("**Personal Information**").
3. The Personal Information may be used at our discretion for the "**Purpose**" of: -
 - 3.1. attending to any of your instructions; rendering of any services; improving our services; communicating with you, including sending updates and marketing information; and fulfilling of legal and regulatory requirements; and
 - 3.2. sharing same with our FICA compliance service provider/s; with data aggregators in rendering of instructions/services or otherwise; partners who assist in delivering our services; and legal and regulatory authorities, when required by law.
4. By visiting our website, providing us with instructions, by requesting our services, and/or by generally engaging with us, you authorise and consent to us using the Personal Information for the Purpose, and you indemnify and hold us harmless from any claims that any persons may bring regarding the use of any Personal Information for the Purpose.
5. You have the right to access the personal information we hold about you (subject to compliance with any legal privilege); request correction of inaccurate information; opt-out of certain uses of your information, including direct marketing; and request deletion of your information under certain circumstances.
6. We take all reasonable steps to safeguard our electronic communication and Personal Information from alteration, disclosure, or destruction. However, given the nature of cyber-risks, we cannot guarantee complete and total cybersecurity.
7. We may update this policy from time to time.



8. For any questions or concerns regarding this policy or your personal information, please contact us directly.

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