



UMHLABA
RISK SOLUTIONS



UMHLABA RISK SOLUTIONS **PRIVACY POLICY**

1. PURPOSE

Legislation and Regulations promulgated in terms of The Protection of Personal Information Act 4 of 2013 ensures that, when giving us your personal information, we are to abide by strict conditions. To this end, we have drafted this Privacy Policy, to which you consent by clicking “I Agree” on the home page.

Umhlaba Risk Solutions (we, us or our) has adopted this Privacy Policy to ensure that we have standards in place to protect the Personal Information that we collect about individuals that is necessary and incidental to:

1.1 Providing the system and services that we offer; and

1.2 The normal day-to-day operations of our business.

2. INFORMATION WE COLLECT

2.1 In the course of business, it is necessary for us to collect Personal Information. This information allows us to identify who an individual is for the purposes of our business, share Personal Information when asked of us, contact the individual in the ordinary course of business and transact with the individual. Without limitation, the type of information we may collect is:

2.1.1 Personal Information. We may collect personal details such as an individual’s name, location, date of birth, nationality, family details and other information defined as “Personal Information” in the Privacy Act that allows us to identify who the individual is;

2.1.2 Contact Information. We may collect information such as an individual’s email address, telephone & fax number, third-party usernames, residential, business and postal address and other information that allows us to contact the individual;

2.1.3 Financial Information. We may collect financial information related to an individual such as any bank or credit card details used to transact with us and other information that allows us to transact with the individual and/or provide them with our services;

2.1.4 Statistical Information. We may collect information about an individual’s online and offline preferences, habits, movements, trends, decisions, associations, memberships, finances, purchases and other information for statistical purposes; and

2.1.5 Information an individual sends us. We may collect any personal correspondence that an individual sends us, or that is sent to us by others about the individual’s activities.

2.2 We may collect other Personal Information about an individual, which we will maintain in accordance with this Privacy Policy.

- 2.3 We may also collect non-Personal Information about an individual such as information regarding their computer, network and browser. This may include their IP address. Where non-Personal Information is collected the POPI shall not apply.

3. TERMS

- 3.1 Using our website is your choice and is done so entirely at your own risk;
- 3.2 We won't collect, process, store or share your personal information or give your personal information to anyone else (a third party), without your permission, unless we are legally required to do so;
- 3.3 We will only request, collect, process or store your personal information if it's lawful for us to do so;
- 3.4 We will keep a record of your personal information only for the purpose for which it is intended;
- 3.5 We will make every effort to make sure that your personal information is kept confidential and secure, by storing it on our secure database making sure we abide by any legislation or regulation relating to how we store your personal information;
- 3.6 We keep all recorded financial information strictly confidential and will destroy same upon your written request;
- 3.7 We take reasonable and necessary precautions to secure your transactions on our website but cannot guarantee the confidentiality of your transactions;
- 3.8 We will not be held legally responsible for any personal information that you reveal to someone else (a third party), that has a link on our website. It's important that you refer to that third party's privacy policy before you reveal any of your personal information to us or them;
- 3.9 Our website may make use of cookie and tracking technology. This allows us to track the number of visitors to our website and understand how visitors use it. Personal information cannot be collected using cookies;
- 3.10 We may use your information for marketing inside our company and we may send you promotional material or information that may be of interest to you;
- 3.11 This privacy policy may be changed from time to time without any notice to you. Every time you use our website, you are automatically bound to the privacy policy that is current at that point in time.

4. DISCLAIMER

- 4.1 Our website gives you access to information about us, our products and our services. If you use this website, it means that you understand and accept this disclaimer;
- 4.2 We have made every effort to make sure that information on this website is up to date and accurate. We can't, however, guarantee the accuracy or validity of all the information on our website;
- 4.3 The content of the website is provided without us providing any express or implied guarantees to you. In particular, we don't guarantee that it is appropriate or suitable for any particular purpose to you; that it is complete or accurate; or that it or any hardware on which it is stored is virus-or harmful code-free;
- 4.4 We have made every effort to protect our website against viruses and other harmful code. However, we cannot promise you that our website is free of such viruses and code, that have the ability to corrupt or infect your system or device;
- 4.5 Any information available on this website does not constitute advice as defined in the Financial Advisory and Intermediary Services Act, 2002. It is your responsibility to get professional advice to determine whether any information taken from this website will suit your personal circumstances;
- 4.6 We are not legally responsible, in any way, for damages you may experience from using our website. This includes, but is not limited to, any direct, indirect, special or consequential loss suffered by you or any third party that may arise, directly or indirectly, to the use of, or reliance upon, any content displayed on the website;
- 4.7 While we are committed to providing an excellent service. We are not responsible for interrupted, delayed or failed transmission, storage or delivery of information due to a power failure, natural disaster, fire, labour unrest or any other cause beyond our control;
- 4.8 We may, in good faith, provide links that appear useful to all users of our website. This does not mean, however, that we support these websites or endorse the products and/or services offered on them. We accept no responsibility for the content or use of such websites or the information contained on them;
- 4.9 Unless otherwise stated, all content on this website remains the intellectual property right of our company. This means that you are not allowed to use anything contained on our web pages, electronic or written publications or any other media and/or words, phrases, names, designs or logos without our express written permission;
- 4.10 All information available on our website (including information on products and services, and their terms and conditions), is subject to change without notice to you;
- 4.11 The laws of South Africa and the jurisdiction of the South African courts shall apply to any dispute you may have with us.

5. THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013 “POPI”

- 5.1 In terms of POPI, a “Responsible Party” (in this case being the Company) has a legal duty to process a “Data Subject’s” Personal Information (in this case being your personal information and related details) in a lawful, legitimate and responsible manner. In order to discharge this duty, the Company requires your express and informed permission to process your Personal Information;
- 5.2 In terms of S11 (3) of the POPI, you have the right to object in the prescribed manner to which we process your Personal Information. On receipt of your objection we will place a hold on any further processing until the cause of the objection has been resolved;
- 5.3 POPI requires that all your Personal Information and related details supplied, are complete, accurate and up to date. Whilst we will always use our best endeavours to ensure that your Personal Information is reliable, it will be your responsibility to advise us of any changes to your Personal Information, as and when these may occur;
- 5.4 Once the Protection of Personal Information Act 4 of 2013 comes into full effect, we shall comply fully with the provisions thereof in relation to the subject matter of this privacy policy and shall make any necessary change to their systems to ensure compliance.