

FC FINANCIAL CONSULT SOLUTIONS (Pty) Ltd - Privacy Policy

July 2019

We respect your privacy. Callouts like this are a summary of our privacy policy and contain the most important and relevant points for you. Please read the full privacy policy because it applies to you.

1. Introduction

Welcome to our privacy policy. We are FC FINANCIAL CONSULT SOLUTIONS (Pty) Ltd (Registration number 2019/330667/07) and all of its direct or indirect subsidiaries and affiliates. This is our plan of action when it comes to protecting your privacy. We respect your privacy and take the protection of personal information very seriously. The purpose of this policy is to describe the way that we collect, store, use, and protect information that can be associated with you or another specific natural or juristic person and can be used to identify you or that person (personal information).

The purpose of this policy is to describe the way that we handle your personal information.

2. Audience

This policy applies to you if you are:

- a visitor to our website or application; or
- a customer who has requested the services that we provide.

This policy applies to you under certain circumstances.

3. Personal information

Personal information includes:

- certain information that we collect automatically when you visit our website or
- application; certain information collected on registration (see below); certain information
- collected on submission; and
- optional information that you provide to us voluntarily (see below);

but excludes:

- information that has been made anonymous so that it does not identify a specific person;
- permanently de-identified information that does not relate or cannot be traced back to you specifically;
- non-personal statistical information collected and compiled by us; and
- information that you have provided voluntarily in an open, public environment or forum including any blog, chat room, community, classifieds, or discussion board (because the information has been disclosed in a public forum, it is no longer confidential and does not constitute personal information subject to protection under this policy).

Personal information includes information we collect (i) automatically when you visit our website or application, (ii) on registration, (iii) on submission, and (iv) from you voluntarily. It excludes (i) anonymous, (ii) de-identified, (iii) non-personal statistical, and (iv) public information.

3.1. Common examples

Common examples of the types of personal information which we may collect and process include your:

- identifying information – such as your name, date of birth, or identification number of any kind;
- contact information – such as your phone number or email address;
- address information – such as your physical or postal address; or
- demographic information – such as your gender or marital status.

3.2. Sensitive personal information

Depending on the services that you require, we may also collect sensitive personal information including your:

- financial information – such as your bank account details; sensitive
- demographic information – such as your race or ethnicity;
- employment information – including your membership of a trade union and salary ;

4. Acceptance

4.1. Acceptance required

You must accept all the terms of this policy when you request, register for, or use any of our services. If you do not agree with anything in this policy, then you may not request, register for, or use any of our services.

4.2. Legal capacity

You may not access our website or application or request our services if you are younger than 18 years old or do not have legal capacity to conclude legally binding contracts.

4.3. Deemed acceptance

By accepting this policy, you are deemed to have read, understood, accepted, and agreed to be bound by all of its terms.

4.4. Your obligations

You may only send us your own personal information or the information of another data subject where you have their permission to do so.

5. Changes

We may change the terms of this policy at any time by updating this web page. We will notify you of any changes by placing a notice in a prominent place on the relevant website or in the relevant application or by sending you an email detailing the changes that we have made and indicating the date that they were last updated. If you do not agree with the changes, then you must stop using the website or application and our services. If you continue to use the website, application, or our services following notification of a change to the terms, the changed terms will apply to you and you will be deemed to have accepted those updated terms.

6. Collection

6.1. On registration

Once you register on our website or through our application, you will no longer be anonymous to us. You will provide us with certain member or personal information and certain contact information when you register on our website or through our application.

This member or personal information may include:

- your title;
- your initials;
- your first name;
- your middle name;
- your surname or last name;
- your date of birth;
- your gender;
- your marital status;
- your identifier or identity type;
- your identity or passport number;
- your payroll / remuneration information;
- your planned or targeted retirement age; and
- your number of dependants.

This contact information may include:

- your preferred contact method;
- your email address;
- your telephone number;
- your mobile number;
- your fax number;
- your postal address; and
- your postal code.

We will use this member or personal information and contact information to fulfil your account, provide additional services and information to you as we reasonably think appropriate, and for any other purposes set out in this policy.

We collect certain information on registration, when you register on our website or application.

6.2. On request

When you request any services from us, you will be asked to provide us with additional information on a voluntary basis (services information).

We collect certain information when you request any services from us, necessary to provide the services to you.

6.3. From browser

We automatically receive and record Internet usage information on our server logs from your browser, such as your Internet Protocol address (IP address), browsing habits, click patterns, version of software

installed, system type, screen resolutions, colour capabilities, plug-ins, language settings, cookie preferences, search engine keywords, JavaScript enablement, the content and pages that you access on the website or through the application, and the dates and times that you visit the website or application, paths taken, and time spent on sites and pages within the website or on the application (usage information). Please note that other websites visited before entering our website might place personal information within your URL during a visit to it, and we have no control over such websites. Accordingly, a subsequent website that collects URL information may log some personal information.

We collect certain information from your web browser, including your Internet usage information when you visit our website or use our application.

6.4. Cookies

We may place small text files called 'cookies' on your device when you visit our website. These files do not contain personal information, but they do contain a personal identifier allowing us to associate your personal information with a certain device. These files serve a number of useful purposes for you, including:

- granting you access to age restricted content;
- tailoring our website's functionality to you personally by letting us remember your preferences;
- improving how our website performs;
- allowing third parties to provide services to our website; and
- helping us deliver targeted advertising where appropriate in compliance with the applicable laws.

Your internet browser generally accepts cookies automatically, but you can often change this setting to stop accepting them. You can also delete cookies manually. However, no longer accepting cookies or deleting them will prevent you from accessing certain aspects of our website where cookies are necessary. Many websites use cookies and you can find out more about them at www.allaboutcookies.org.

We collect certain information from cookies that we may send to your computer to try and give you a personalised experience.

6.5. Third party cookies

Some of our business partners use their own cookies or widgets on our website. We have no access to or control over them. Information collected by any of those cookies or widgets is governed by the privacy policy of the company that created it, and not by us.

6.6. Web beacons

Our website may contain electronic image requests (called a single-pixel gif or web beacon request) that allow us to count page views and to access cookies. Any electronic image viewed as part of a web page (including an ad banner) can act as a web beacon. Our web beacons do not collect, gather, monitor or share any of your personal information. We merely use them to compile anonymous information about our website.

We collect certain information from web beacons on our website to compile anonymous information about our website.

6.7. Optional details

You may also provide additional information to us on a voluntary basis (optional information). This includes content or products that you decide to upload or download from our website or through our application or when you enter competitions, take advantage of promotions, respond to surveys, request certain additional services, or otherwise use the optional features and functionality of our website or application.

We collect certain optional information, that you provide when you upload or download content from our website or application or when you enter competitions, take advantage of promotions, respond to surveys or register and subscribe for certain additional services.

6.8. Recording calls

We may monitor and record any telephone calls that you make to us, unless you specifically request us not to.

6.9. Purpose for collection

We may use or process any services information, or optional information that you provide to us for the purposes that you indicated when you agreed to provide it to us. Processing includes gathering your personal information, disclosing it, and combining it with other personal information. We generally collect and process your personal information for various purposes, including:

- services purposes – such as collecting orders for and providing our services;
- marketing purposes – such as pursuing lawful related marketing activities;
- business purposes – such as internal audit, accounting, business planning, and joint ventures, disposals of business, or other proposed and actual transactions; and
- legal purposes – such as handling claims, complying with regulations, or pursuing good governance.

We may use your usage information for the purposes described above and to:

- remember your information so that you will not have to re-enter it during your visit or the next time you access the website;
- monitor website or application usage metrics such as total number of visitors and content accessed; and
- track your entries, submissions, and status in any promotions or other activities in connection with your usage of the website or application.

We may use any of your personal information that you provide to us for the purposes that you indicated when you agreed to provide it to us.

6.10. Consent to collection

We will obtain your consent to collect personal information:

- in accordance with applicable law;
- when you provide us with any registration information or optional information.

We will get your consent to collect your personal information in accordance with applicable law when you provide us with it.

7. Use

7.1. Our obligations

We may use your personal information to fulfil our obligations to you.

7.2. Messages and updates

We may send administrative messages and email updates to you about the website or application. In some cases, we may also send you primarily promotional messages. We may send administrative messages and email updates to you about the website or application. We may wish to provide you with information about new services in which we think you may be interested. This means that in some cases, we may also send you primarily promotional messages. We will not send you promotional messages unless you have chosen to opt-into them. But, we may send you one message asking you to opt-into promotional messages without you having opted-into promotional messages.

We may use your information to send you administrative messages and email updates to you regarding the website or application and for marketing purposes where lawful.

7.3. Targeted content

While you are logged into the website or application, we may display targeted adverts and other relevant information based on your personal information. In a completely automated process, computers process the personal information and match it to adverts or related information. We never share personal information with any advertiser, unless you specifically provide us with your consent to do so. Advertisers receive a record of the total number of impressions and clicks for each advert. They do not receive any personal information. If you click on an advert, we may send a referring URL to the advertiser's website identifying that a customer is visiting from the website or application. We do not send personal information to advertisers with the referring URL. Once you are on the advertiser's website however, the advertiser is able to collect your personal information.

We may use your information for targeted content in certain, specified instances.

8. Disclosure

8.1. Sharing

We may share your personal information with:

- other divisions or companies within the group of companies to which we belong so as to provide joint content and services like registration, for transactions and customer support, to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about our products, services, communications (where lawful, they may use this information to send you marketing communications) and other lawful purposes;
- an affiliate, in which case we will seek to require the affiliates to honour this privacy policy;
- our service providers under contract who help provide certain services or help with parts of our business operations, including fraud prevention, bill collection, marketing, technology services;
- credit bureaus to report account information, as permitted by law;

- banking partners as required by credit card association rules for inclusion on their list of terminated merchants (in the event that you utilise the services to receive payments and you meet their criteria); and
- other third parties who provide us with relevant services where appropriate.

We may share your personal information with third parties for the purposes of fulfilling our obligations to you among other purposes.

8.2. Regulators

We may disclose your personal information as required by law or governmental audit.

We are compliant with regulations, including but not limited to the Protection of Personal Information Act, Act 4 of 2013.

8.3. Law enforcement and disclosure

We may disclose personal information if required:

- by a subpoena or court order;
- to comply with any law;
- to protect the safety of any individual or the general public; and
- to prevent violation of our customer relationship terms.

We may disclose personal information to third parties if required for legal reasons.

8.4. No selling

We will not sell your personal information. No personal information will be disclosed to anyone except as provided in this privacy policy or as permitted by the current and applicable law.

8.5. Aggregate statistics

We may disclose aggregate statistics (information about the customer population in general terms) about the personal information to advertisers, business partners or companies in our company group.

8.6. Employees

We may need to disclose personal information to our employees that require the personal information to do their jobs. These include our responsible management, human resources, accounting, audit, compliance, information technology, or other personnel.

8.7. Change of ownership

If we undergo a change in ownership, or a merger with, acquisition by, or sale of assets to, another entity, we may assign our rights to the personal information we process to a successor, purchaser, or separate entity. We will disclose the transfer on the website or in the application unless the other entity is an entity in our company group. If you are concerned about your personal information migrating to a new owner, you may request us to delete your personal information.

9. Security

We take the security of personal information very seriously and always do our best to comply with applicable data protection laws. Our hosting company will host our website in a secure server environment that uses a firewall and other advanced security measures to prevent interference or access from outside intruders. We authorize access to personal information only for those employees who require it to fulfil their job responsibilities. We implement disaster recover procedures where appropriate.

Our website is hosted on a secure server and uses security measures to prevent interference by intruders.

10. Accurate and up to date

We will try to keep the personal information we collect as accurate, complete and up to date as is necessary for the purposes defined in this policy. From time to time we may request you to update your personal information on the website or application. Please update your personal information with us as soon as it requires updating. You are able to review or update any personal information that we hold on you by accessing your account online, emailing us, or phoning us. Please note that in order to better protect you and safeguard your personal information, we take steps to verify your identity before granting you access to your account or making any corrections to your personal information.

Please keep your personal information accurate and up to date by accessing your account online, emailing us or by phoning us.

11. Retention

We will only retain your personal information for as long as it is necessary to fulfil the purposes explicitly set out in this policy or with any necessary and applicable law, unless:

- retention of the record is required or authorised by law;
- or you have consented to the retention of the record.

During the period of retention, we will continue to abide by our non-disclosure obligations and will not share or sell your personal information.

We may retain your personal information in physical or electronic records at our discretion.

We will only retain your personal information for as long as is necessary.

12. Transfer to another country

We may transmit or transfer personal information outside of the country in which it was collected to a foreign country and process it in that country. Personal information may be stored on servers located outside the country in which it was collected in a foreign country whose laws protecting personal information may not be as stringent as the laws in the country in which it was collected. You consent to us processing your personal information in a foreign country whose laws regarding processing of personal information may be less stringent.

We may transfer your personal information outside the country in which it was collected to a foreign country.

13. Updating or removing

You may choose to correct or update or remove the personal information you have submitted to us, by clicking the relevant menu in any of the pages on our website or application or contacting us by phone or email.

You may choose to update or remove the personal information you have submitted to us.

14. Limitation

We are not responsible for, give no warranties, nor make any representations in respect of the privacy policies or practices of linked or any third party websites.

15. Enquiries

If you have any questions or concerns arising from this privacy policy or the way in which we handle personal information, please contact us.