

INVESTA FINANCIAL SERVICES (PTY) LTD PRIVACY POLICY

INTRODUCTION

This policy explains the privacy policy of INVESTA FINANCIAL SERVICES (PTY) LIMITED. It explains how we obtain, use and or disseminate your personal information.

We are committed to protecting your privacy and ensuring that your personal information is collected and used properly and lawfully.

PURPOSE

This policy explains how we deal with your personal information and explains your rights, as more fully set out in the Protection of Personal Information Act ('the Act'). This policy is subject to the Act and also any applicable codes of conduct that may be issued by a regulator from time to time.

However, the following principles are important to us:

- We value the trust that you place in us by giving us your personal information. We will always use your personal information in a way that is fair and worthy of that trust.
- You are entitled to clarity on how we use your personal information. We will always be transparent about the information we collect, what we do with it, and with whom we share it.
- We will work with you to resolve any concern about how we use your information.
- We will take all reasonable steps to protect your information.
- We will comply with all applicable data protection laws. In the absence of data protection laws, we will apply generally accepted principles governing data protection.

OUR COMPANY

We are offering financial planning, short-term and long-term insurance and collective investments by referring clients to registered financial services providers (FSP's) in South Africa. A detailed needs analysis and product comparison will be undertaken by a preferred FSP and an adviser, employed by the FSP, will present the advice and implement the solution, if accepted by you.

COLLECTION OF PERSONAL INFORMATION

We collect and process personal information to introduce you to a range of products and services offered by a panel of FSP's. The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information to enable a FSP to provide you with the products and services that you require.

We will collect information directly from you and will also collect information about you from other sources as explained below.

YOUR PERSONAL INFORMATION

We will use your personal information only for the purposes for which it was collected or as agreed, for example:

- to enable a FSP to provide products or services to you
- to execute any transaction requested by you
- to maintain a relationship with you
- to conduct credit reference searches verification or
- to confirm and verify your identity
- to detect and prevent fraud, crime, money laundering or other malpractice
- for debt tracing debt or recovery
- to conduct market customer satisfaction research, or for statistical analysis

- for audit and record keeping purposes
- to liaise with third-party service providers to offer services that require you may
- for legal proceedings
- to comply with legal and regulatory requirements or industry codes.

INFORMATION DISCLOSURE

We share your personal information with our FSP's as needed to deliver products or services to you.

This exchange of information is governed by contractual relationship with our FSP's setting expected standards of protecting personal information.

We will disclose or report your personal information if required to do so by law or any regulatory authority.

INFORMATION SECURITY

We undertake to provide protection for the personal information we hold and to prevent unauthorised access to your personal information. We will continue to review our security controls to ensure that your personal information is secure.

Our security policies and procedures include:

- physical security
- computer and network security
- secure communications
- security when contracting out activities or functions
- monitoring access and use of private information
- investigating and reacting to security incidents

Should we transfer your personal information to another country, for example when we use off-site cloud data storage facilities, it will be subject to the level of legal protection of that country.

ACCESS TO INFORMATION

You have the right to request a copy of the personal information we have on record for you. You may contact us at info@investa.co.za.

Please note that such requests may be subject to legally allowable fees.

CORRECTION OF INFORMATION

You have the right to ask us to update, correct or delete your personal information, subject to any legal requirements.

Keeping your personal information up-to-date and accurate remains your responsibility.

RETENTION OF YOUR PERSONAL INFORMATION

We will retain your personal information to allow you a reasonable opportunity to request access

to it at any time during or after your relationship with us.

We will retain information for longer periods for historical, statistical and research purposes.

We have established appropriate safeguards against your records being used for any other purposes. You may contact us to request that your personal information be de-identified. We will however retain the de-identified information for historical, statistical and research purposes as set out above.

COMMENTS

You can contact us if you have any questions, comments or concerns about how we deal with can your personal information.

CONTACT

Contact us at info@investa.co.za if you have any questions about this policy.