

**READ THIS POLICY CAREFULLY BEFORE BROWSING THIS WEBSITE OR USING ANY OF OUR SERVICES. YOUR CONTINUED USE OF THIS WEBSITE AND OUR SERVICES INDICATES THAT YOU HAVE BOTH READ AND AGREE TO THE TERMS OF THIS PRIVACY POLICY. YOU CANNOT USE THIS WEBSITE OR OUR SERVICES IF YOU DO NOT ACCEPT THIS POLICY. ALL SECTIONS OF THIS POLICY ARE APPLICABLE TO USERS UNLESS THE SECTION EXPRESSLY STATES OTHERWISE.**

### Privacy Policy

For the purposes of this section, Personal Information will be understood in accordance with the definition provided in the Protection of Personal Information Act 4 of 2013 ("the Act"). We also subscribe to the principles for electronically collecting personal information outlined in the Act, and the further legislation referred to therein. We endeavour to ensure the quality, accuracy and confidentiality of Personal Information in our possession.

In adopting this Privacy Policy, we wish to balance our legitimate business interests and your reasonable expectation of privacy. Accordingly, we will take all reasonable steps to prevent unauthorised access to, or disclosure of your Personal Information. However, it is impossible to guarantee that your Personal Information shall be 100% secure.

In utilising our website, using our services or otherwise if your information is submitted to us through a lead generation services, users may be asked to provide the following information (Personal Information):

- First Name & surname
- Email
- Physical Address
- Phone Number
- Language
- Race
- Sex
- Pregnancy
- Marital status
- Religion
- Culture
- Disability
- Medical History
- Financial History
- Age
- Information relating to education
- Employment History

We will attempt to limit the types of Personal Information we process to only that to which you consent to (for example, in the context of online registration, newsletters, message boards, surveys, polls, professional announcements, SMS, lead generation, MMS and other mobile services), but, to the extent necessary, your agreement to these this Privacy Policy constitutes your consent as contemplated in section 69 of the Act. Where necessary, we will seek to obtain your specific consent in future instances should we deem same required by law and where your consent herein might not be lawfully sufficient.

We will not collect, use or disclose sensitive information (such as information about racial or ethnic origins or political or religious beliefs, where relevant) except with your specific consent or in the circumstances permitted by law.

By agreeing to the terms contained in this Privacy Policy, you consent to the use of your Personal Information in relation to:

- The provision and performance of our services to you
- The provision of marketing related services to you by us
- Responding to any queries or requests you may have
- Developing a more direct and substantial relationship with users
- Developing an online user profile
- For security, administrative and legal purposes

Although absolute security cannot be guaranteed on the internet, we have in place up-to-date, reasonable technical and organisational security measures to protect your Personal Information against accidental or intentional manipulation, loss, misuse, destruction or against unauthorised disclosure or access to the information we process online.

While we cannot ensure or warrant the security of any Personal Information you provide us, we will continue to maintain and improve these security measures over time in line with legal and technological developments.

We store your Personal Information directly, or alternatively, store your Personal Information on, and transfer your Personal Information to, a central database.

Your information will not be stored for longer than is necessary for the purposes described in this Privacy Policy or as required by applicable legislation.

The Personal Information we collect from users shall only be accessed by our employees, representatives and consultants on a need-to-know basis, and subject to reasonable confidentiality obligations binding such persons.

We shall have the right, but shall not be obliged, to monitor or examine any information and materials including any website link that you publish or submit to us for publishing on the Site. You shall be solely responsible for the contents of all material published by yourself.

We constantly review our systems and data to ensure the best possible service to our users. We do not accept any users, or representatives of users, under 18 years of age or who otherwise does not have the relevant capacity to be bound by this Privacy Policy.

We will not sell, share, or rent your Personal Information to any third party or use your e-mail address for unsolicited mail. Any emails sent by us will only be in connection with the provision of our services and/or the marketing thereof.

## Log Files

When you visit the website, even if you do not create an account, we may collect information, such as your IP address, the name of your ISP (Internet Service Provider), your browser, the website from which you visit us, the pages on our website that you visit and in what sequence, the date and length of your visit, and other information concerning your computer's operating system, language settings, and broad demographic information. This information is aggregated and anonymous data and does not identify you specifically. However, you acknowledge that this data may be able to be used to identify you if it is aggregated with other Personal Information that you supply to us. This information is not shared with third parties and is used only within the company on a need-to-know basis. Any individually identifiable information related to this data will never be used in any way different to that stated above, without your explicit permission.

## Disclosure of Personal Information

We may disclose your Personal Information to the following persons for the purposes of our rendering our services to you, and for those reasons recorded above:

- Suppliers
- Affiliated Companies
- Representatives

If our services are provided in conjunction with, or by involvement of third parties, such third parties may need to have your Personal Information in order to fulfil your request.

## Cookies

We use cookies. A cookie is a small piece of information stored on your computer or smart phone by the web browser. The two types of cookies used on the Website are described below:

"Session cookies": These are used to maintain a so-called 'session state' and only lasts for the duration of your use of the Website. A session cookie expires when you close your browser, or if you have not visited the server for a certain period of time. Session cookies are required for the Platform to function optimally, but are not used in any way to identify you personally.

"Permanent cookies": These cookies permanently store a unique code on your computer or smart device hard drive in order to identify you as an individual user. No Personal Information is stored in permanent cookies. You can view permanent cookies by looking in the cookies directory of your browser installation. These permanent cookies are not required for the website to work, but may enhance your browsing experience.

## Links from the website

The services available through the Website, may contain links to other third party websites, including (without limitation) social media platforms, payment gateways, appointment scheduling and/or live chat platforms ("Third Party Websites"). If you select a link to any Third Party Website, you may be subject to such Third Party Website's terms and conditions and/or other policies, which are not under our control, nor are we responsible therefore.

Hyperlinks to Third Party Websites are provided "as is", and we do not necessarily agree with, edit or sponsor the content on Third Party Websites.

We do not monitor or review the content of any Third Party Website. Opinions expressed or material appearing on such websites are not necessarily shared or endorsed by us and we should not be regarded as the publisher of such opinions or material. Please be aware that we are not responsible for the privacy practices, or content, of other websites, either.

Users should evaluate the security and trustworthiness of any Third Party Website before disclosing any personal information to them. We do not accept any responsibility for any loss or damage in whatever manner, howsoever caused, resulting from your disclosure to third parties of personal information.

## Application Of The Electronic Communications And Transactions Act 25 Of 2002 ("Ect Act")

Data Messages (as defined in the ECT Act) will be deemed to have been received by us if and when we respond to the Data Messages.

Data Messages sent by us to a user will be deemed to have been received by such user in terms of the provisions specified in section 23(b) of the ECT Act.

Users acknowledge that electronic signatures, encryption and/or authentication are not required for valid electronic communications between us and users.

### Information to be provided in terms of section 43(1) of the ECT Act:

Users warrant that Data Messages sent to us from any electronic device, used by such user, from time to time or owned by such user, were sent and or authorised by such user, personally.

This Website is owned and operated by CELTIS FINANCIAL SERVICES (PTY) LTD

Address: Kloofzicht Centre, 28 Koorsboom Avenue, Proteapark, Rustenburg, North-West, 0299

Contact Number: 014 533 1021

Website - located at [www.celtis.co.za](http://www.celtis.co.za)

Email address: [compliance@celtis.co.za](mailto:compliance@celtis.co.za)

## Lodging of Complaints

We only process your Personal Information in compliance with this Privacy Policy and in accordance with the relevant data protection laws. If, however you wish to raise a complaint regarding the processing of your Personal Information or are unsatisfied with how we have handled your Personal Information, you have the right to lodge a complaint with the Information Regulator:

Any person may submit a complaint to the Regulator in the prescribed manner and form alleging interference with the protection of the personal information of a data subject. Should you feel that your personal information has been violated, a complaint to the Regulator must be made in writing.

Telephone: 010 023 5200

Website: <https://infoeregulator.org.za/complaints/>

Email: [POPIAComplaints@infoeregulator.org.za](mailto:POPIAComplaints@infoeregulator.org.za)