

Business Name: Protego Wealth Management
Date: 1/7/2021

2.3. Website Privacy Statement

2.3.1. COMMITMENT TO YOUR PRIVACY

Welcome to the Website, owned and operated by Protego Wealth Management. Protego Wealth Management is committed to protecting the privacy of the user of the website. Protego Wealth Management values the trust of its subscribers and all others who work with it. Protego Wealth Management recognises that maintaining your trust requires transparency and accountability in how Protego Wealth Management handles your personal information. This privacy statement is incorporated into and is subject to Protego Wealth Management's standard Terms and Conditions relating to the use of the Website.

In performing Protego Wealth Management's services in the ordinary course of business, Protego Wealth Management may collect, use, and disclose personal information. Anyone from whom Protego Wealth Management collects such information can expect that it will be lawfully protected as far as reasonably possible and that any use of this information is subject to consent, as required by law. This is in line with the general privacy practices of Protego Wealth Management.

We comply with the Protection of Personal Information Act No. 4 of 2013 (POPIA) and the principles outlined in Sections 50 and 51 of the Electronic Communications and Transactions Act No.25 of 2002 (ECTA) which govern your right to having your personal information kept private.

This privacy statement sets out how Protego Wealth Management collects, uses, discloses, and safeguards the Personal Information it processes during its business.

2.3.2. DEFINITIONS

In this privacy statement Protego Wealth Management makes use of the following terms:

- "*Personal Information*" means all information which may be personal in nature or information about an identifiable natural or existing juristic person in terms of POPIA.
- "*User, you, your or yourself*" refers to any person who makes use of the Website.

2.3.3. WHAT PERSONAL INFORMATION DOES Protego Wealth Management COLLECT AND WHY?

Protego Wealth Management may collect personal information in conducting its ordinary business operations, including using its Website. In processing such personal information, Protego Wealth Management ensures that it complies with the provisions of POPIA, and personal information is used for legitimate business purposes.

Protego Wealth Management limits the use and disclosure of personal information to include only what is permitted in terms of POPIA, where consumers have consented to such collection, use and disclosure.

Confidentiality of your personal information is important to us. Unless we have your consent or permitted under the national laws, we will not sell, rent, or lease your personal information to others. We will not use or share your personal information in ways unrelated to the circumstances described in this Website Privacy Statement.

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2.3.4. OBTAINING CONSENT

Protego Wealth Management does not, except where otherwise permitted by law, collect, use, or disclose your personal information without your consent.

2.3.5. USE AND DISCLOSURE OF PERSONAL INFORMATION

Protego Wealth Management operates its Website, and conducts its business in general, in accordance with South African legislation. Protego Wealth Management considers it imperative to protect the privacy interests of data subjects. If Protego Wealth Management sends personal information outside of South Africa (including if such information is hosted offshore), Protego Wealth Management will ensure that it takes all reasonable steps to ensure that it complies with all applicable laws in this regard, including POPIA.

Unless permitted under the law or your consent is obtained, Protego Wealth Management will not transfer your personal information outside the Republic of South Africa.

2.3.6. RETENTION OF PERSONAL INFORMATION

All personal information retained on Protego Wealth Management's database, including such information obtained using the Website, is in accordance with the retention provisions set out in the laws and regulations of South Africa, including those set out in POPIA.

We retain your personal information for as long as reasonably necessary to fulfil the purpose for which it was collected and to comply with laws and your consent to such purpose, remains valid after termination of our relationship with you.

2.3.7. YOUR RIGHTS IN RELATION TO YOUR PERSONAL INFORMATION

It is important to note that you have rights in relation to your personal information. You have the right to contact Protego Wealth Management at any time to ask Protego Wealth Management to:

- Confirm that it holds your personal information.
- Provide you access to any records containing your personal information or a description of the personal information that Protego Wealth Management hold about you.
- Confirm the identity or categories of third parties who have had, or currently have, access to your personal information.

Protego Wealth Management aims to ensure that your personal information is accurately recorded. To be able to achieve this, we adhere to processes that help ensure and maintain data accuracy. We provide individuals with reasonable access to review and correct their personal information. Protego Wealth Management's contact information is as set out on the Contact Us page of this Website.

When you make a request regarding your personal information Protego Wealth Management will take reasonable steps to confirm your identity. There may be times when Protego Wealth Management cannot grant access to your personal information, including where granting you access would interfere with the privacy of others, or result in a breach of confidentiality. Protego Wealth Management will always provide you with reasons if this is the case.

If you are of the view that any personal information that Protego Wealth Management holds about you is incorrect, including that it is inaccurate, irrelevant, outdated, incomplete, or misleading, you can ask Protego Wealth Management to correct it. If you believe that any personal information that Protego Wealth Management holds about you is excessive or has been unlawfully obtained, you can ask Protego Wealth Management to destroy or delete it.

You may do the same if you think that Protego Wealth Management has retained it for longer than necessary, given the purpose.

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It is important, however, to understand that if you withdraw your consent for Protego Wealth Management to use some of your personal information, it may affect the quality and level of service that Protego Wealth Management can provide to you.

When you contact Protego Wealth Management, please let us know your name, address, any email address you have provided and a description of the circumstances under which you provided the data. We will make reasonable efforts to incorporate as soon as practicable the changes in personal information that we maintain.

You have the right to lodge a complaint to the Information Regulator:

- By e-mail: infoereg@justice.gov.za
- To the following postal address: SALU Building, 316 Thabo Sehume Street, Pretoria.
- By telephone: 012 406 4818
- By Fax: 086 500 3351.

2.3.8. SECURITY

Protego Wealth Management takes security and the protection of personal information seriously. We maintain physical, technical, and organisational safeguards to protect any data that we collect. We have adopted procedures to secure storage of personal information and are committed to working with our data suppliers to protect the security of personal information during any transfer to or from us.

We have also instituted safeguards to identify and help prevent the fraudulent use of personal information. Your personal information is only accessible to those employees, agents, or contractors for business purposes and on a strictly need-to-know basis. For security purposes we then move all the personal information that we collect or obtain about you, to an environment on our network that has controls in place to limit access to and secure the data.

On the Website, we take precautions to secure your personal information. If we ask you to provide your personal information, we will do so through a web page that uses the industry standard secure transport protocol. This protocol provides security for your information by encrypting it as it travels from your computer to our computer.

To protect your privacy and security, we will also take reasonable steps to verify your identity before granting access to or making alterations to data we maintain.

Protego Wealth Management has adopted a security model to protect your personal information that complies with generally accepted information security practices and procedures. As part of Protego Wealth Management's security systems, Protego Wealth Management has implemented fire-wall technology, password controls, encryption processes and antivirus software. This is in addition to as the physical security measures adopted by Protego Wealth Management to ensure that it takes all reasonable technical and organisational measures to prevent loss of damage to, or unauthorised destruction of personal information, and unlawful access to or processing of personal information. Protego Wealth Management has a security policy in place that every employee, and supplier of Protego Wealth Management must adhere to.

2.3.9. CHILDREN'S PRIVACY

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Protego Wealth Management defines children as individuals under the age of 18. This Website is not intended for the use of children, and we do not intend to collect information about children through the Website. This Company does not knowingly collect information from children under the age of 18 and our Website do not target children under 18. We encourage parents and guardians to take an active role in their children's online activities and interests.

You must be at least 18 to access or use any products or services through the Website or become a subscriber of any program entitled to subscription benefits.

2.3.10. COOKIES

The Website uses cookies in a limited way. Cookies are small files containing information that a Website uses to track a visit by a user. Protego Wealth Management uses session cookies to better understand how the Website is used by users to improve the performance of the Website for users.

A cookie is also set on your computer to allow Protego Wealth Management to recognize you whenever you visit and collect information, like the pages you visit and the preferences you choose. We use the information we collect for statistical purposes and to study how the Website is used so that we may improve and enhance your experience on the Website. No personal information is stored in cookies.

It is possible for you not to accept our cookies while using Website by setting the preference in your web browser.

If you would like more information about cookies, you can visit:
http://www.cookiecentral.com/n_cookie_faq.htm.

2.3.11. THIRD-PARTY WEBSITES

Protego Wealth Management Website may offer links to third-party websites, including payment gateways for credit card payment. You should be aware that operators of linked websites may also collect your personal information (including information generated using cookies) when you link to their websites. If you follow a link to any of these websites, it is important to note that these websites have their own terms of use and privacy policies and that Protego Wealth Management does not accept any responsibility or liability for them.

As Protego Wealth Management is not responsible for any representations, information, warranties, or content on any website of any third-party. Protego Wealth Management does not exercise control over third-parties' privacy policies. Protego Wealth Management is not responsible for how such parties collect, use, or disclose your information. It is important for you to familiarize yourself with their privacy policies before providing them with your personal information.

Protego Wealth Management may use Google Analytics or other similar analytical tools to obtain information collected to display, optimise, and personalise advertisements and customer experience on our Website. To determine which advertisements you may find useful, and to personalise your experience on the Website.

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2.3.12. MARKETING

With your consent, Protego Wealth Management may use your personal information to promote and market additional products, services, and special offers from us or our affiliates that may be of interest to you. When you visit the Website, we may ask you if you want to sign-up to receive information and promotional offers and its marketing partners.

If you decide to register for emails, you may opt-out from receiving such communications, at any time. If you wish to opt-out, please contact us as per the details provided on the Contact Us page. If you do not provide us your consent, some features in our Website may not be available to you.

We will use your personal information for the direct marketing purpose only if you give your consent to us or it is permitted by the laws.

In case you no longer want to receive this news or information, you may opt-out of receiving such by responding to the newsletter and asking to be unsubscribed or calling Protego Wealth Management and asking to be taken off the list.

2.3.13. UPDATING OF PRIVACY POLICY

Our compliance with this Website Privacy Statement will be monitored on a regular basis. Protego Wealth Management reserves the right to modify this Website Privacy Statement with or without notice. The Website Privacy Statement posted at any time via the Website shall be deemed to be the Website Privacy Statement then in effect. You therefore agree and undertake to review the Website Privacy Statement whenever you visit the Website.

2.3.14. CONTACT INFORMATION

Questions, concerns, or complaints related to this Website Privacy Statement or Protego Wealth Management's treatment of personal information should be directed to the email address as per the Website Contact Us page.

2.3.15. INTERNAL DOCUMENT APPROVAL

Information Officer Name	Date
Andrew Jones	1/7/2021

2.3.16. DOCUMENT VERSION CONTROL

Version	Date	Summary of Changes
1.0.0.0	1/7/2021	Version 1