



Good day Valued Client

As per the Popi Act, please find attached our Privacy Policy.

Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our website.

Privacy Policy

This Privacy Policy describes why we collect information, what information we collect, and what we do (and do not do) with it. It also explains how you can change it. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our website.

What personal information do we collect from the people that visit our blog, website, or app?

When ordering or registering on our site, as appropriate, you may be asked to enter your name, email address, mailing address, phone number, or other details to help you with your experience.

When do we collect information?

We collect information from you when you register on our site, place an order, subscribe to a newsletter, respond to a survey, fill out a form or enter information on our site.

How do we use your information?

We may use the information we collect from you when you register, make a

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purchase, sign up for our newsletter, respond to a survey or marketing communication, surf the website, or use certain other site features in the following ways:

- To personalize user's experience and to allow us to deliver the type of content and product offerings in which you are most interested.
- To improve our website in order to better serve you.
- To allow us to better service you in responding to your customer service requests.
- To administer a contest, promotion, survey, or other site feature.
- To quickly process your transactions.
- To send periodic emails regarding your order or other products and services.

How do we protect visitor information?

Our website is scanned on a regular basis for security holes and known vulnerabilities in order to make your visit to our site as safe as possible. Your personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and are required to keep the information confidential. In addition, all sensitive/credit information you supply is encrypted via Secure Socket Layer (SSL) technology. We implement a variety of security measures when a user places an order, enters, submits, or accesses their information to maintain the safety of your personal information. All transactions are processed through a gateway provider and are not stored or processed on our servers.

Do we use 'cookies'?

Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the site's or service provider's

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systems to recognize your browser and capture and remember certain information.

We use cookies to:

- Help remember and process the items in the shopping cart.
- Understand and save user's preferences for future visits.
- Compile aggregate data about site traffic and site interactions in order to offer better site experiences and tools in the future. We may also use trusted third-party services that track this information on our behalf.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser (like Internet Explorer) settings. Each browser is a little different, so look at your browser's Help menu to learn the correct way to modify your cookies.

If you disable cookies off, some features will be disabled. It won't affect the users' experience that makes your site experience more efficient and some of our services will not function properly. However, you can still place orders.

Third-Party Disclosure

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information unless we provide you with advance notice. This does not include website hosting partners and other parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety. However, non-personally identifiable visitor information may be

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provided to other parties for marketing, advertising, or other uses. We ensure third parties comply with our privacy clause; however, we cannot be held liable for third-party actions.

Third-party links

We do not include or offer third-party products or services on our website.

Google

Google's advertising requirements can be summed up by Google's Advertising Principles. They are put in place to provide a positive experience for users. <https://support.google.com/adwordspolicy/answer/1316548?hl=en>

We use Google AdSense Advertising on our website.

Google, as a third-party vendor, uses cookies to serve ads on our site. Google's use of the DART cookie enables it to serve ads to our users based on their visit to our site and other sites on the Internet. Users may opt-out of the use of the DART cookie by visiting the Google ad and content network privacy policy.

We have implemented the following:

- Remarketing with Google AdSense
- Demographics and Interests Reporting
- DoubleClick Platform Integration

We along with third-party vendors, such as Google use first-party cookies (such as the Google Analytics cookies) and third-party cookies (such as the DoubleClick cookie) or other third-party identifiers together to compile data regarding user interactions with ad impressions, and other ad service functions as they relate to

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our website.

Opting out: Users can set preferences for how Google advertises to you using the Google Ad Settings page.

Alternatively, you can opt-out by visiting the Network Advertising Initiative opt-out page or permanently using the Google Analytics Opt Out Browser add-on.

South African Protection of Information Act, 2013, also known as POPI Act

To promote the protection of personal information processed by public and private bodies; to introduce certain conditions so as to establish minimum requirements for the processing of personal information; to provide for the establishment of an Information Regulator to exercise certain powers and to perform certain duties and functions in terms of this Act and the Promotion of Access to Information Act, 2000; to provide for the issuing of codes of conduct; to provide for the rights of persons regarding unsolicited electronic communications and automated decision making; to regulate the flow of personal information across the borders of the Republic; and to provide for matters connected therewith. - See more at:

<http://www.justice.gov.za/legislation/acts/2013-004.pdf>

According to POPI we agree to the following:

Users can visit our site anonymously

Once this privacy policy is created, we will add a link to it on our home page, or as a minimum on the first significant page after entering our website.

Our Privacy Policy link includes the word 'Privacy', and can be easily found on the page specified above.

Users will be notified of any privacy policy changes:

- On our Privacy Policy Page

Users are able to change their personal information:

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- By emailing us
- By calling us
- By logging in to their account

How does our site handle do not track signals?

We honor do not track signals and do not track, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place.

Does our site allow third-party behavioral tracking?

It's also important to note that we do not allow third-party behavioral tracking

Fair Information Practices

The Fair Information Practices Principles form the backbone of privacy law in the United States and the concepts they include have played a significant role in the development of data protection laws around the globe. Understanding the Fair Information Practice Principles and how they should be implemented is critical to comply with the various privacy laws that protect personal information.

In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:

We will notify the users via email

- Within 7 business days

We will notify the users via in-site notification

- Within 7 business days

We also agree to the individual redress principle, which requires that individuals have a right to pursue legally enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data users, but also that individuals have recourse to

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courts or a government agency to investigate and/or prosecute non-compliance by data processors.

CAN SPAM Act

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages give recipients the right to have emails stopped from being sent to them and spells out tough penalties for violations.

We collect your email address in order to provide you with market-related information and any special offers from our service providers.

To be in accordance with CANSPAM we agree to remove your e-mail address from our database, should you opt-out and will no longer forward any information to you, which could be detrimental to your financial well being.

If at any time you would like to unsubscribe from receiving future emails, you can email your broker and/or assistant and we will promptly remove you from ALL future correspondence.

Contacting Us

If there are any questions regarding this privacy policy you may contact us using the information below.

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