



1. Introduction

Sikhula Venture Capital (Pty) Ltd (hereafter “the Company”, “We”, “Us”) take your privacy very seriously. We understand the importance of maintaining the confidentiality and privacy of your personal data and information. By entrusting us with your personal data and information, we would like to assure you of our commitment to keep such information private. We have taken measurable steps to protect the confidentiality, security, and integrity of your personal data information.

Please read this privacy policy carefully as it contains important information on who we are and how and why we collect, store, use and share your personal information. By providing us with your personal information and using our services, you are accepting and consenting to the practices described in this policy. It also explains your rights in relation to your personal information and how to contact us or the supervisory authority in the event you have a complaint.

We collect, use and process certain personal information about you. When we do so we are subject to the Republic of South Africa Protection of Personal Information Act (hereafter “**POPIA**”) and we are responsible as ‘Controller’ of that personal information for the purposes of the Regulation as well as South Africa Law providing for the protection of natural persons with regard to the processing of personal data and for the free movement of such data.

2. Definitions

It would be helpful to start by explaining some key terms used in this policy:

Personal information	Any information relating to an identified or identifiable individual.
Special categories of personal information	Personal information revealing racial or ethnic origin, political opinions, religious beliefs, philosophical beliefs, or trade union membership; Genetic and biometric data; Data concerning health, sex life or sexual orientation.

3. Information we collect about you

We will collect and process the following data about you:

- **Information you give us:** This is information about you that you give us by filling our client forms/agreements, or by corresponding with us by phone, e-mail, in person or otherwise. It includes information you provide when you choose to use our services and/or become an affiliate to our company, participate in any company event and when you send any information to us under any capacity. The information you give us may include your name, address, e-mail address and phone number, financial information etc. When you visit our website(s) we collect information about your visit, including the full Uniform Resource Locators (URL).
- **Information we collect/receive from other sources:** This is information we receive about you if you use any of the websites we operate or the services we provide and/or from other affiliates and/or professionals. We are working closely with third parties (including, for example, business partners, brokers, payment service providers, analytics providers, search information providers, credit reference agencies). We will notify you when we receive information about you from them and the purposes for which we intend to use that information.

4. How we use your data

We use the information we collect about you in the following ways:

- To carry out our obligations arising from any agreements and/or contracts between you and us and to provide you with the information, products and services that you request from us;
- For our legitimate interests or those of a third party, for example, to prevent and detect fraud/unauthorized access to our systems that can be damaging to us and you and/or to be as efficient as we can so we can deliver the best service to you at the best price and/or conducting credit reference checks via external credit reference agencies to ensure our customers are likely to be able to pay for our products and services;
- To comply with our legal and regulatory obligations, for example, conducting checks to identify our customers and verify their identity as required by Convention for the Suppression of the Financing of Terrorism Act 1996 and supplemented by the Prevention of Organized Crime Act (no. 121 of 1998). The FIC Amendment Act (No. 11 of 2008) was issued in August 2008 and took effect in 2010, and clarified the roles and responsibilities of supervisory bodies. The Money Laundering and Terrorist Financing Control regulations were published in 2002 and have since been amended on various occasions; they create a comprehensive legal framework for the combating of money laundering and terrorist financing.
- To provide you with information about other services we offer that are similar to those that you have already used or enquired about;
- To notify you about changes to our services.
- Clients' feedback is pivotal to our commitment to professional excellence. Therefore, we may request you to provide your feedback on any of our services or products you have received through reputable online customer review websites. Your feedback may be shared for promotional and marketing purposes.

5. Disclosure of your information

You agree that we have the right to share your information with:

- Any member of our group and its subsidiaries.
- Selected third parties we use to help deliver our products and/or services to you including: Business partners, brokers, vendors, insurers, payment service providers for the performance of any contract we enter into with them or you;
- Analytics and search engine providers that assist us in the improvement and optimization of our site, Credit reference agencies and/or banking and financial institutions and/or auditors for, among others, the purpose of assessing your credit score (where this is a condition of us entering into a contract with you).
- Any South Africa Law enforcement agencies and regulatory bodies for the purposes of complying with local and international regulations against money-laundering, fraud and the general prevention of crime and illegal activities

We will disclose your personal information to third parties:

- In the event that this is necessary for the delivery of our products and/or services to you;
- If Sikhula Venture Capital (Pty) Ltd or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets;
- If we are under a duty to disclose or share your personal data to comply with any legal and/or regulatory obligation, or to enforce or apply our terms of use and other agreements, or to protect the rights, property, or safety of Sikhula Venture Capital (Pty) Ltd, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection, anti-money laundering and credit risk reduction.

We only allow the third parties we work with to process your personal information if we are satisfied, they take appropriate technical and organizational measures to protect your personal information. We also impose contractual obligations on our selected third parties to ensure they can only use your personal information to provide services to us and to you.

6. Where we store your personal data

All information you provide to us is stored on secure servers. Where we may have given you (or where you have chosen) a password which enables you to access certain parts of our site and/or use any other of our services, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to us; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

7. Duration that your personal information will be kept

We will keep your personal information while you have an account with us or while we are providing services and/or products to you or while we are in a contractual relationship with you. Thereafter, we will keep your personal information for as long as is necessary:

- to respond to any questions, complaints or claims made by you or on your behalf;
- to show that we treated you fairly;
- to keep records required by law, regulations, and regulatory authorities.

We will not retain your personal information for longer than necessary for the purposes set out in this policy. Different retention periods apply for different types of personal information. When it is no longer necessary to retain your personal information, we will delete or anonymize it.

8. Transferring your personal information outside South Africa

It is sometimes necessary for us to share and/or store your personal information outside South Africa, for example:

- with any member of our group and/or subsidiaries located outside South Africa;
- with your and our service providers located outside the South Africa;

These transfers are subject to special rules under POPIA as other countries do not have the same data protection laws as South Africa. We will, however, ensure that those transfers comply with the POPIA and that all of your personal information will be secure.

Unless the individual has specifically consented to the transfer, we will only transfer personal data outside South Africa where:

- we transfer the data to a country or international organization which South Africa has decided ensures an adequate level of protection for your personal data;
- the transfer of your personal data is subject to adequate safeguards, which may include binding corporate rules, data processing agreements or standard data protection clauses adopted by South Africa; or
- one of the derogations in the POPIA to transfer personal data outside the EEA applies.

If you would like further information, please contact our DPO.

9. Your rights

You have the following rights, which you can exercise:

Access	The right to be provided with a copy of your personal information.
Rectification	The right to require us to correct any mistakes in your personal information.
To be forgotten	The right to require us to delete your personal information—in certain situations.
Restriction of processing	The right to require us to restrict processing of your personal information— in certain circumstances, for example, if you contest the

	accuracy of the data.
Data portability	The right to receive the personal information you provided to us, in a structured, commonly used and machine-readable format and/or transmit that data to a third party—in certain situations.
To object	<p>The right to object:</p> <p>at any time to your personal information being processed for direct marketing (including profiling);</p> <p>and in certain other situations to our continued processing of your personal information, for example, processing carried out for the purpose of our legitimate interests.</p>
Not to be subject to automated individual decision making	The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you.

Moreover, if the data subject has provided his/her consent to any of the processing of his/her personal data, he/she has the right to withdraw his/her consent to that processing at any time, where relevant. He/she must contact the DPO if he/she wishes to do so.

We aim to comply with requests of data subjects as quickly as possible and will ensure that we comply with legislation unless exceptions apply. In such cases, the reasons for any delay will be explained in writing to the data subject making the request.

In processing a request, the identity of the data subject needs to be verified before information will be released. No personal data will be disclosed to a third party without the written consent of the data subject.

We reserve the right to refuse repeated/vexatious requests.

For further information on each of those rights, including the circumstances in which they apply, please contact our DPO.

10. Keeping your personal information secure

We have appropriate technical and organizational security measures to prevent personal information from being accidentally lost, used, or accessed unlawfully. We limit access to your personal information to those who have a genuine business need to access it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breaches. We will notify you and the relevant supervisory authority of a suspected data security breach when we are legally required to do so.

11. How to complain

We hope that we and our DPO can resolve any concern or complain you may have about our use of your information.

The POPIA also gives you the right to lodge a complaint with the Commissioner. The supervisory authority in South Africa is the Data Protection Office.



12. Changes to this privacy policy

This privacy policy was last updated December 2022. This Policy is subject to change without notice. For this reason, you are advised to look for updates from time to time.

We are constantly reviewing how we process and protect data. Therefore, changes to our privacy policy may occur at any time. We will endeavour to publish any changes. You are advised to check our website www.aaafx.com/global regularly for any amendments.

13. How to contact us

Please contact us by post, email, or telephone if you have any questions about this privacy policy or the information, we hold about you.

Contact details:

Post:

Sikhula Venture Capital Ltd
3rd Floor,
34 Whiteley Blvd,
Melrose Arch, Birnam, 2196
SOUTH AFRICA

Email: contactus@aaafx.com