

RISKFIN PRIVACY AND SECURITY STATEMENT

How we use the personal information we collect

In order for Riskfin to meet our obligations to you we need to collect personal or other information, to follow your instructions, to inform you of new services and to ensure that our business is geared towards your needs.

By viewing this site and using our services and products you acknowledge that you have read and consent to the terms of this privacy and security statement.

Electronic Communications and records

By visiting this website or communicating with us by electronic means, you consent to receiving communications electronically and agree that all agreements, notices, disclosures and all other communications transmitted by electronic means satisfies the requirement that same should be in writing. Should you inform Riskfin that you do not want us to use your personal information as a basis for further contact with you or for any other purpose, we will not do so.

Use of technology to monitor your use of our website

We gather and analyse information about your visits to and use of this website including your IP address, geographical location, browser type and version, referral source, length of visit, page views and website navigation paths. We use this information to monitor which areas of the website are most frequently visited, to assist us to continue developing a value-added service. This information is grouped together and therefore individual personal information, behaviour or patterns cannot be identified.

Riskfin is desirous to protect the quality and integrity of your personal information at all times. Riskfin has implemented appropriate security measures including, but not limited to, the use of cookies and encryption to help us keep your information secure, accurate, current, and complete. Riskfin cannot, however, guarantee the security of any information you transmit to us online and you acknowledge to do so at your own risk.

Cookies

On some parts of our website we make use of cookies. A Cookie is a file containing an identified (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identified is then sent back to the server each time the browser requests a page from the server.

Cookies are not computer programs and do not run on a computer like programs do. Cookies gather information or function on their own. Cookies cannot collect any personal information about you or your computer and cannot gather data or information about what you do on the Internet. Cookies merely enable us to provide a better web experience. You can disable cookies on your internet browser, however we highly recommend that you don't as certain parts of our website may not function properly without cookies.

Third parties

Whenever we commission other organisations to provide support services to us, we will bind them to our privacy policies as far as they may be required to have access to our customers' personal information to perform such services.

Our website may contain links to or from other sites

Our website may include hyperlinks to, and details of, third party websites. While we try to link only to websites that share our high standards and respect for privacy, we have no control over, and are not responsible for, the privacy policies and practices of third parties. We recommend that you always read the privacy and security statements on such websites.

When we will disclose personal information without consent

Any person information supplied to us or collected by us is kept strictly confidential and will not be disclosed to any third parties, however, we may disclose your personal information when we are required to do so by law or any regulatory authority, and to any of our employees, officers, insurers, agents insofar as reasonably necessary for them to carry out their duties.

We may disclose your personal information:

- a) to the extent that we are required to do so by law;
- b) in connection with any ongoing or prospective legal proceedings;
- c) in order to establish, exercise or defend our legal rights;
- d) to the purchaser (or prospective purchaser) of any business or asset that we are (or are contemplating) selling; and
- e) to any person who we reasonably believe may apply to a court or other competent authority for disclosure of that personal information where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal information.

Access to your personal information held by Riskfin may be requested by yourself or third parties. The Promotion of Access to Information Act, 2 of 2000 regulates and sets out the procedure for such a request and under what circumstances such access may be refused. You can access our PAIA Manual on request or on our website.

Storing personal information

Personal information that we process for any purpose shall not be kept for longer than is necessary for that purpose. However, we are required to keep records for a period of 5 years subsequent to termination of a business relationship or termination of a single transaction. We retain all records in a safe and secure environment.

Our security practices

We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information. We will store all the personal information you provide to us on our secure (password- and firewall-protected) servers. All electronic financial transactions entered into through our website will be protected by encryption technology. The transmission of information over the internet is inherently insecure, and we cannot guarantee the security of data sent over the internet. All interactions with our transactional websites are protected through encryption that complies with international standards.

Right to amend this privacy and security statement

We reserve the right to amend this privacy and security statement at any time. Unless otherwise stated, the current version shall supersede and replace all previous versions of this privacy and security statement. It is your responsibility to check for changes each time you visit our website. If you use the website after any changes to this privacy notice have been made, we will assume that you agree to all of the changes.

Acceptance

This privacy and security policy must be read together with the terms and conditions which govern the use of this website. Your use of this website and the services indicates your acceptance of this privacy and security policy and the general terms and conditions.