

CLARIFI (PTY) LTD PRIVACY POLICY

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.

1. Privacy Policy

- 1.1. 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.
- 1.2. 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.
- 1.3. In utilising our website, using our services or otherwise if your information is submitted directly by you, indirectly from our clients, subsidiaries, third-parties or through a lead generation service, users may be asked to provide the following information, but not limited to (Personal Information):
 - 1.3.1. Title and Name
 - 1.3.2. Postal and/or Street Address
 - 1.3.3. Contact Numbers
 - 1.3.4. Email
 - 1.3.5. Identity / Passport Number
 - 1.3.6. Financial Information
- 1.4. By agreeing to the terms contained in this Privacy Policy, you consent to the use of your Personal Information in relation to:
 - 1.4.1. Enable us to process, validate and verify information and requests for the supply of services.
 - 1.4.2. For the purposes for which you specifically provided the information.
 - 1.4.3. Inform you of new services.
 - 1.4.4. Respond to any query or comment received by you.
 - 1.4.5. To improve your experience on our website and service offerings to you.
- 1.5. Although absolute security cannot be guaranteed on the internet, we have in place up-to-date, reasonable technical 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.

2. Processing / Disclosure of Information

- 2.1. We may process or disclose your information for the purposes of:
 - 2.1.1. Complying with any legal obligations.
 - 2.1.2. Protecting and defending the rights and property of our company.
 - 2.1.3. Concluding and actioning of contracts.
 - 2.1.4. Protection against legal liability.

2.1.5. Allowing our employees, service providers, business partners, affiliates, and any joint ventures to maintain, monitor and provide services. In which case, we will endeavour the above to honour this privacy policy.

3. Cookies

- 3.1. We use Cookies. Cookies are text files with small pieces of data like a username and password that are used to identify your computer as you use a network. Specific cookies are used to identify specific users and improve their web browsing experience. Data stored in a cookie is created by the server upon your connection. This data is labelled with an ID unique to you and your computer. When the cookie is exchanged between your computer and the network server, the server reads the ID and knows what information to specifically serve you.
- 3.2. **"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. Session cookies are required for the Platform to function optimally but are not used in any way to identify you personally.
- 3.3. **"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.

4. Links from the website

- 4.1. 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.
- 4.2. 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.
- 4.3. 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.
- 4.4. 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.

5. Retention

- 5.1. Your personal information will only be kept for the duration that is necessary for the original purpose of collecting it, unless there is a legal obligation for us to keep it longer, or you consent to let us keep it for an extended period.

6. Minor Policy

- 6.1. Our policy is to avoid collecting personal data from children under the age of majority. If you have reason to believe that your minor child has shared personal data with us, please contact us at the address below so that we can remove it.

7. Cross Border Information

7.1. Your information may be subject to cross-border transfer for storage purposes or if we use service providers that operate or rely on systems outside South Africa. We will only disclose your information to service providers that have similar privacy policies in place.

8. Changes

8.1. This privacy notice is subject to change from time to time as we may modify our practices or adopt new policies in response to operational, legal, or regulatory developments.

9. Contact

9.1. The website is owned and operated by Clarifi (Pty) Ltd

9.2. Contact details are as follows:

9.2.1. General Queries: 27215691366

9.2.2. Email Queries: info@clarifigroup.co.za

9.2.3. The Information Regulator: inforeg@justice.gov.za