

Your privacy is important to WealthNet (Pty) Ltd (“WealthNet”) and your personal information is dealt with in terms of the WealthNet Privacy Policy. This privacy statement sets out the practices applicable to the protection of personal information on the WealthNet Website and or mobile website (“WealthNet App”) which will both be referred to as the (“WealthNet Website” and /or “Website”) in this document.

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USE OF INFORMATION

WealthNet is committed to keeping your personal information confidential. WealthNet will use your personal information to enhance your experience, the service that WealthNet provides to you, as required in terms of the products and or services you purchased and or subscribed to and to communicate with you, unless expressly directed by you not to do so.

PERSONAL INFORMATION

We may collect the following information:

- name, surname and Identity number;
- job title and monthly income;
- contact information including email address, postal and physical address;
- demographic information such as postal code, preferences and interests; and
- bank account and/or credit card details;
- beneficiary details (if required);
- information relevant to the product and or services that you have purchased and or subscribed to;
- other information relevant to customer surveys and/or offers.

In general, you may visit WealthNet’s website without revealing any personal information. There are times, however, when WealthNet or its partners may request personal information from you.

What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- Internal record keeping.
- Information relevant to the product and or services that you have purchased and or subscribed to.
- We may use the information to improve our products and services.
- We may periodically send promotional emails about new products, special offers or other information which we think you may find interesting using the email address which you have provided or via SMS with the cellphone number provided.

- From time to time, we may also use your information to contact you for market research purposes. We may contact you by email, SMS, phone, fax or mail. We may use the information to customise the Website according to your interests.

You may choose to restrict the collection or use of your personal information in the following ways:

- whenever you are asked to fill in a form on the Website, look for the box that you can click to indicate that you do not want the information to be used by anybody for direct marketing purposes.
- if you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by writing to or emailing us at info@wealthnet.co.za.

Should you not wish us to use your personal information by sending you promotional information about third party suppliers, please inform us.

If you inform WealthNet that you do not want your personal information to be used as a basis for further contact with you or for any other purpose, it will immediately refrain from doing so. You may request details of personal information which we hold about you under the Electronic Communications Act, 2002. If you would like a copy of the information held on you please write to P.O Box 12022, Centurion, 0046, South Africa or email info@wealthnet.co.za.

If you believe that any information we are holding on you is incorrect or incomplete, please write to or email us as soon as possible, at the above address. We will promptly correct any information found to be incorrect.

Where you give us Personal information on behalf of someone else, you confirm that you have provided them with the information set out in this Privacy Policy and that they have not objected to such use of their Personal Information.

In connection with any transactions which we enter into with you:

- We may carry out with one or more licensed credit reference and fraud prevention agencies:
 - Credit checks where you have given us express consent; and
 - Fraud prevention checks. We and they may keep a record of the search. Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.
- If you provide false or inaccurate information to us and we suspect fraud, we will record this and may share it with other people and organisations. We and other credit and insurance organisations, may also use technology to detect and prevent fraud.

MINOR CHILDREN

While few, if any, of WealthNet's Websites are directed towards children, WealthNet is committed to comply with all applicable laws aimed at the protection of children and in particular the protection of their personal information.

INFORMATION, SECURITY AND QUALITY

WealthNet intends to protect the quality and integrity of your personal information and we are committed to ensuring that your personal information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to help keep your information secure, accurate, current and complete. However, WealthNet cannot guarantee the security of any information you transmit to it online and you do so at your own risk.

INFORMATION COLLECTED

The Internet

If you communicate with us using the internet, we may occasionally email you about our services and products. When you first give us Personal Data through the Website, we will normally give you the opportunity to say whether you would prefer us not to contact you by email. You can also always send us an email (at the address set out below) at any time if you change your mind.

Please remember that communications over the internet, such as emails and webmails (messages sent through a website), are not secure unless they have been encrypted. Your communications may go through a number of countries before they are delivered - this is the nature of the internet. We cannot accept responsibility for any unauthorised access or loss of Personal Data that is beyond our control.

How we use cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

CLICKSTREAM DATA / LINKS

WealthNet may collect anonymous information from visitors to its Website to help it provide better customer service. For example, WealthNet keeps track of the domains from which people visit its Website and also measures visitor activity on its Website. In doing so, WealthNet ensures the information cannot be used to identify you. This information is sometimes known as “clickstream data”. WealthNet may use this data to analyse trends and statistics and to help it provide better customer service. If you do not wish your personal information to be used in this way, please notify us.

PERSONALISED URL LINK

On occasion, a personalised URL (link) is displayed on the WealthNet Website that directs a visitor to a personalised web page. The personal URL is readily identifiable and may result in the disclosure of personal information. By clicking on that link and accessing a personal web page you agree to allow WealthNet to collect information about your session visits. WealthNet may use this information to help it to provide you with information that matches your interest.

COLLECTION OF INFORMATION BY THIRD PARTIES

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. WealthNet does not control the collection or use of personal information by third parties and this privacy statement does not apply to third parties. Therefore, we cannot be responsible for the protection and privacy of any personal information which you provide whilst visiting such sites. You should exercise caution and look at the privacy statement applicable to the website in question.

SHARING OF INFORMATION

WealthNet will not sell, rent or trade your personal information to any third party, unless we have your permission to do so.

The WealthNet Website is a marketing platform through which the products and or services of WealthNet and other Product and Service Providers (“Product Providers”) are advertised and or offered. By using the Website you agree that your personal information may be shared with these Product Providers for marketing purposes. Should you subscribe to and or purchase a product and or service through a Product Provider, WealthNet will share such personal information with the Product Provider as is necessary in order to subscribe to and or purchase such products and or services. Should you for example subscribe to a funeral, Insured Benefits and or medical insurance product, WealthNet will share your personal information with an Authorised Financial Services Provider such as FAIS-It Solutions (Pty) Ltd and an Insurer such as African Unity Life Limited..

WealthNet will not disclose your personal information to third parties, unless:

- WealthNet is permitted or required to so by law; or
- it is in the public interest to do so; or
- it is necessary to protect the rights of a company; or

- you have expressly authorised WealthNet to do so.

UPDATES

WealthNet reserves the right to amend this online privacy policy at any time by posting the amended policy on our website. Unless otherwise stated, the current version will apply each time you access our website.

QUESTIONS?

Questions regarding this statement may be directed to info@wealthnet.co.za at any time.