

WEBSITE PRIVACY NOTICE

This Privacy Notice outlines the methods by which WealthShore Capital (Pty) Ltd gathers, utilizes, discloses, retains, and safeguards your personal information, in compliance with the Protection of Personal Information Act (POPIA) and other applicable legislation.

The Privacy Notice is relevant to any website, application, form, document, product, or service that makes reference to it. Additionally, it serves to enhance any other privacy policies that may govern the processing of personal information by WealthShore Capital (Pty) Ltd.

According to POPIA, personal information is defined as "information that pertains to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person." This encompasses, but is not limited to, details such as your name, sex, gender, address, contact information, identity number, and medical or health-related data.

It is important to note that this Privacy Notice may have previously been identified on this website as a "privacy policy" or "privacy statement," and as a result, some documents or forms may still refer to it using those terms.

WHO WE ARE

In this Privacy Notice, any mention of WC pertains to WealthShore Capital (Pty) Ltd. The Key Individuals responsible for WC are Ethan Pillay and Prakashan Govender.

HOW WE COLLECT INFORMATION

We collect personal information about you and any other person whose details you provide to us in accordance with the relevant laws, either:

Directly from you when you complete a product or service application form, electronically, telephonically or by way of a hard copy;

Indirectly from you when you interact with us electronically by way of our website, apps, or social media channels, which may include the collection of metadata (data about data);

From retirement funds, employers and other contracted entities in the context of medical schemes and group insurance policies; and

Where relevant, from third-party sources, such as other entities, financial intermediaries that are representatives of WealthShore Capital (Pty) Ltd or have intermediary agreements with WealthShore Capital (Pty) Ltd, public databases, data aggregators, other financial institutions, credit bureaus, fraud prevention agencies.

We will also collect your information where you have only partially completed and/or abandoned any information you began applying to our website and/or other online forms. Given that we already consider you a customer at this stage, we may use this information to contact you in order to remind you to complete outstanding information.

Where we require personal information in order to provide you with our products and services, your failure to provide us with the necessary information will result in WC being unable to provide you with our products and services.

Where such services include financial advice, the appropriateness of the advice may be compromised if you do not provide complete and accurate information. You are responsible for informing WC if your information changes.

COLLECTION OF INFORMATION BY THIRD PARTIES

The owners or administrators of third-party websites that link to the WC website may gather personal information about you when you utilize these links. WC does not oversee the collection or utilization of personal information by these third parties, and this privacy statement is not applicable to them. WC disclaims any responsibility or liability for the policies of third parties or your engagement with any third-party application, platform, or service.

Additionally, WC employs various social networking platforms such as Facebook, WhatsApp, Instagram, and Twitter to interact with the public and its clients. When you engage with WC through these platforms, they may collect your personal information for their own purposes. These platforms may monitor your interactions with our digital channels on pages where their links are present. If you are logged into these services (including any Google service) while accessing our digital channels, their tracking will be linked to your profile with those service providers. Each of these services has its own privacy policies that operate independently of WC's privacy policies and practices. It is advisable to familiarize yourself with the terms of any third-party privacy policies and practices.

WC will only share data with third-party information exchange services, such as the Financial Services Exchange (Pty) Ltd, trading as Astute, with your explicit consent.

WHAT INFORMATION WE COLLECT

Your relationship with WC determines the exact nature of the personal information WC processes and the purpose for which such personal information is collected and used. However, in many cases, if we are handling your personal information as part of our role as an FSP, the personal information we may process includes the following:

Information about you - for example, your name, identity number, age, gender, date of birth, nationality, occupation, lifestyle, current status of health, medical history and any existing conditions of each person insured. In the event that you make a claim, we may also collect personal information from you about the claim and any relevant third parties. We acknowledge that information about your health is special personal information. Note that we will use that information strictly in accordance with applicable laws and for insurance purposes (including assessing the terms of the insurance contract, dealing with changes to the policy and/or dealing with claims)

Contact information - in some cases, for example, we may receive your email, address, phone number and postal address.

Online information - for example, cookies and IP address (your computer's internet address), if you use our websites, apps and/or social media channels.

Financial information - we may process information related to payments you make or receive in the context of an insurance policy or claim. We may process information regarding your income, expenses, assets, liabilities, investments, retirement and other financial provisions in the context of providing financial advice and intermediary services.

Contractual information - for example, details about the policies you hold and with whom you hold them.

Health information such as smoker status or medical-related issues relevant to a policy or a claim you have made.

In certain situations, obtaining your consent may be necessary for us to process your personal information. Should you provide consent for a particular purpose, you retain the right to withdraw it at any time. It is important to understand that withdrawing your consent will not impact any processing that occurred prior to the withdrawal, nor will it affect the processing of your personal information in cases where consent is not required.

You have the option to decline to provide your personal information; however, this may hinder our ability to deliver relevant services or could lead to the termination of our business relationship. Additionally, the provision of specific personal information, particularly that which is required for regulatory compliance, is legally obligatory.

THE UTILIZATION OF YOUR INFORMATION

We are obligated to adhere to regulatory requirements, including those related to anti-money laundering, which necessitate the processing of your personal information. This process involves verifying the identity of both you and any beneficial owners or controlling individuals associated with you. Additionally, various legal mandates require us to maintain records of our interactions with clients.

To effectively deliver the financial products and services requested by our clients and to inform them of significant changes regarding these offerings, it is essential for us to collect, utilize, and disclose the personal information of clients, their representatives, controlling individuals of entities, business contacts, client staff, and service providers.

To the extent allowed by relevant laws, WC may utilize your information for the following purposes:

- To deliver our financial products and services and to sustain our relationship with you.
- To offer financial advice and intermediary services.
- To finalize and manage your application, which may involve underwriting processes.
- To carry out transactions as per your requests.
- To evaluate, verify, and process claims.
- To fulfil our contractual obligations to you or to take necessary actions for the establishment of a contract with you.
- In connection with the management of any securities you may possess related to WC, where applicable.
- To adhere to legislative and regulatory obligations, including codes of conduct and requirements set forth by our regulators, such as the Financial Sector Conduct Authority and Prudential Authority.
- To conduct credit reference checks and/or verification processes.
- For the identification and prevention of illegal activities, fraud, money laundering, and losses, including as part of the due diligence required by applicable laws and in accordance with Sanlam Group policies.
- For the purposes of debt recovery or tracing.
- For online login and authorization purposes.
- To implement WC's strategic initiatives.
- To conduct risk analysis or for risk management purposes related to you or our business as a whole.
- To record and/or monitor and have access to your telephone calls (i.e. voice recordings), correspondence and electronic communications to/with us (or any of our employees, agents or contractors) in order to accurately carry out your instructions and requests, to use as evidence and in the interests of crime prevention:
- To maintain the security of our digital channels and systems:
- For statistical analysis and research purposes:
- For audit and record-keeping purposes:
- For purposes of proof and legal proceedings:
- To enhance your experience when interacting with WC and to help us improve our offerings to you:
- To share with other entities within WC, so that we can market our financial products and services which we deem similar, with the aim of offering you the opportunity to take up some of the financial products to fulfil your needs, provided that you have not objected to receiving such marketing:
- To conduct market research and provide you with information about our products and services from time to time via email, telephone or other means (for example, invite you to events):
- To process your marketing preferences (where you have unsubscribed from certain direct marketing communications, keeping a record of your information and request to ensure that we do not send such direct marketing to you again):

- To prevent or control the spread of any disease: and
- For any purpose related to and compatible with the above.

SHARING YOUR INFORMATION

WC will only share your personal information with third parties if there is a legitimate reason to do so. We may disclose the personal information you provide to us to the following entities:

Our third-party service providers and other Sanlam Group entities who are involved in the delivery and/or administration of financial advice products and services:

Other third parties in relation to the purposes set out under the previous section (How we use your information): and

Other insurers, public bodies and law enforcement (either directly or through shared databases) for fraud detection and prevention.

Your personal information may also be shared with third-party suppliers from time to time for the purpose of facilitating and providing benefits to you when needed to fulfil our contractual obligations to you

WC will not sell, rent, or trade your personal information to any third party. WC will share information about you with financial advisors who are WC representatives and intermediary agreements with WC. WC may also share information within the Sanlam Group where it is in WC's legitimate interest to do so.

WC will disclose information when lawfully required to do so

To comply with any relevant legislation:

To comply with any legal process: and

By any regulatory authority (for example, the Financial Sector Conduct Authority or Prudential Authority)

On occasion, WC may - for legitimate purposes - share aggregated information with its stakeholders and business partners (for example, demographic data) in a manner that does not identify the persons to whom the information applies. However, WC will not disclose your personal information to third parties unless there is valid processing ground as set out in section 11 of POPIA.

TRANSFER ACROSS BORDERS

Certain individuals or entities to whom we may disclose your personal information could be located outside the Republic of South Africa (RSA) in regions that may not possess data protection laws comparable to those in the RSA. Consequently, we may transfer your personal information to service providers outside the RSA for storage or processing on behalf of WC. However, we will refrain from sending your information to any country lacking information protection legislation similar to that of the RSA, unless we have confirmed that the recipient is committed to adhering to the principles of information processing in accordance with POPIA.

SECURITY AND STORAGE OF INFORMATION

WC is dedicated to safeguarding the integrity and confidentiality of your personal information. We have established suitable technical and organizational security measures (including, but not limited to, the use of encryption for the transmission of credit card information) to ensure that your data remains secure, accurate, current, and complete. Nevertheless, we cannot assure the security of any information you transmit to us online, and such transmission is undertaken at your own risk. When third parties are engaged to process your personal information for the purposes outlined in this notice and for other lawful reasons, we ensure that they are contractually obligated to implement the necessary security practices. Your personal information will be retained and utilized for as long as permitted for legal, regulatory, fraud prevention, and legitimate business purposes.

RIGHT OF ACCESS TO INFORMATION

The Promotion of Access to Information Act (PAIA), in conjunction with the Protection of Personal Information Act (POPIA), grants individuals the right to access information maintained by both public and private entities under specific circumstances. This right may be exercised in accordance with the guidelines set forth in the Sanlam PAIA manual.

CORRECTION OF YOUR INFORMATION

Under the provisions of POPIA, you are entitled to rectify any personal information that WC holds about you. This right should be exercised following the procedures detailed in the Sanlam PAIA manual.

OBJECTION TO THE PROCESSING OF YOUR INFORMATION

According to POPIA, you have the right to object to the processing of your personal information on reasonable grounds specific to your situation, unless there is legislation that permits such processing.

MARKETING

When you provide your personal information to WC in relation to the purchase of our products or services, you consent to WC sending you updates regarding news, trends, services, events, and promotions related to our similar offerings. This is always subject to your right to opt out of receiving such marketing communications at the time your information is collected and in each subsequent marketing message. You may object to receiving direct marketing from WC at any time by reaching out to our

offices at 021 001 0491. Should you choose to exercise your right to opt out of direct marketing, please allow up to 21 days for WC to implement that change.

CLICKSTREAM DATA

In the interests of better customer service, WC may collect anonymous information from visitors to its websites. For example, WC keeps track of the domains from which people visit its website and also measures visitor activity on its website. In the process, WC ensures the information cannot be used to identify you. This information is sometimes known as "clickstream data". WC or its analytics vendors (including Google Analytics) may use this data to analyse trends and statistics and to provide better customer service.

The information, referred to as traffic data, which may be collected includes:

Your IP address:

The search terms you have used:

The pages accessed on the website and the links you've clicked on:

The date and time you visited the website:

The referring website (if any) through which you clicked through to our website: and

The type of website browser you use.

As mentioned, the traffic data is aggregated and not personally identifiable and our website analysis will also respect any 'do not track' setting you might have on your web browser.

COOKIES

A cookie is a small text file that is stored on your device, such as a computer or smartphone, when you visit a website. This file enables the website to identify your device and retain information regarding your preferences or previous interactions.

WHAT TYPE OF COOKIES DO WE UTILIZE?

We employ certain cookies that are crucial for the proper operation of our website. Additionally, some cookies enhance the performance and design of our site, allowing us to track the frequency of page visits and determine whether a page was accessed via an advertisement or other means. Other cookies assist in remembering your selected settings and facilitate various functionalities while you navigate our website. This capability ensures that upon your return, we can recall your preferences. On specific pages, we utilize cookies to gain insights into your interests as you browse the internet, enabling us to provide you with more personalized content and services in the future. This also aids us in delivering relevant advertisements during various campaigns conducted through third-party sites.

Furthermore, we implement cookies on certain sections of our website to interact with third-party data providers, which helps us analyse your digital behaviour. This analysis allows us to target more relevant advertising in the future. The information collected is aggregated and anonymous, encompassing statistics such as demographics, online behaviour, product interests, and lifestyle. How do I disable cookies?

If you prefer not to receive cookies from the website, you have the option to configure your browser to alert you upon receiving a cookie, allowing you to decide whether to accept it. However, it is important to note that disabling cookies in your browser may hinder your ability to fully utilize certain features of the website. For instance, you may miss out on automatic log-in and various personalization options.

CHILDREN

Although WC's websites are generally not aimed at children, WC is dedicated to adhering to all relevant laws designed to protect children, particularly concerning the safeguarding of their personal information.

QUESTIONS REGARDING THIS STATEMENT

Questions, comments and requests regarding this statement may be directed to info@wealthshore.co.za for clarification. See Privacy Notice.

PARTICULARS OF WC

Should you have a complaint or concern regarding the processing of your personal information, your complaint may be submitted to info@wealthshore.co.za

WealthShore Capital (Pty) Ltd is a licensed financial services provider. Our head office's registered address is: 269 Von Willich Avenue, Corporate Park 66, Block E, Centurion, 0157

THE INFORMATION REGULATOR

Whereas we would appreciate the opportunity to first address any complaints regarding our processing of your personal information, you have the right to complain to the Information Regulator, whose contact details are:

The Information Regulator (South Africa)

JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001 PO Box 31533, Braamfontein, Johannesburg, 2017

Complaints email: complaints.IR@justice.gov.za

General enquiries email: infoereg@justice.gov.za

POPIA: POPIACompliance@infoeregulator.org.za

PAIA: PAIACompliance@infoeregulator.org.za