



THE FAMILY WEALTH CUSTODIANS' PRIVACY POLICY

Introduction

The Family Wealth Custodians Group recognizes the protection of personal information (privacy) as an important responsibility. As such, this Privacy Notice aims to describe our privacy practices – including the ways in which we collect, use, disclose and protect your personal information.

This Privacy Notice applies to all our services, products, and any platforms we may use. When we refer to platforms, we refer to websites, mobile sites or apps, social media platforms or any other technology or mechanism you may use to interact with us.

This Privacy Notice will be reviewed periodically and may change from time to time.

What Personal Information we may collect:

The types of information that we may collect, and process will include (but is not limited to):

- Your full names
- Identity or passport numbers
- E-mail, physical and postal addresses and contact information
- Your employment history and occupation
- Your Health
- Your Education
- Your gender, race, marital status, language, disabilities

We will only collect information which is necessary for our legitimate business interests or required in terms of the law. This information may be collected when you purchase a product through us, request assistance with a service, fill in a form (paper or electronic), when you contact us and provide the information directly.

How and when will we process your personal information?

We may only process your personal information for the purpose for which it was provided.

This will include:

- When you browse our website
- When you require comprehensive financial planning, estate planning, fiduciary services and advice
- Fulfilment of our contractual and legal obligations to you
- To maintain our relationship with you



- To market products, services, or other offerings
- To conduct verification and reference checks where required
- For audit and record-keeping purposes
- To conduct statistical or market-related research
- As required by legislation, regulation, or industry codes

When will we share your information?

We will only share your information with approved third-party providers where necessary for the purpose agreed to by yourself or to government or law enforcement agencies where the law requires that we disclose it.

How do we protect your personal information?

We make use of reputable service providers to ensure that care is taken to protect your information and also that we can restore the data should there be a technical problem. Client information is kept on our CRM tool as well as on a cloud-based server.

Communicating with you

When we communicate with you, we will do this via electronic mail wherever possible and, where possible, using the South African postal service. We will take reasonable measures to ensure the security of the documents sent to you. Still, we cannot be held liable for any unauthorized access or disclosure of your information once it has been sent.

Keeping your information

You acknowledge that we will store your information. We will only process and retain your information for as long as the purpose for which we collected it continues to be relevant, or we are required to comply with legal or regulatory requirements or to protect our legal interests. This may mean that your information is retained for longer than the minimum time set out by the law.

What are your rights with regard to your personal information?

You have the right to request that we correct, destroy or delete any personal information that we processed for you. This would be information that is inaccurate, irrelevant, out of date, incomplete, misleading, obtained without your permission, or that we are no longer authorized to retain. You



can withdraw your permission for us to use your information at any time, provided that it does not affect the processing of your personal information:

- Prior to the withdrawal of consent
- If that processing is an obligation imposed by any law
- As required to finalize the performance of a contract in which you are a party
- As required to protect your, ours, or a third party's legitimate interest

You can object to the processing of your personal information at any time on reasonable grounds:

- If the information is not required to pursue your legitimate interests
- If the information is being used for Direct Marketing or unsolicited electronic communication, without your consent or by an unknown third party.

You have the right to submit a complaint to the Information Regulator regarding an alleged interference with the protection of your personal information.

You have the right to institute civil proceedings regarding an alleged interference with the protection of your personal information processed in accordance with this policy.

Cookies

Our cookies collect information about your usage of our platforms, including some anonymised account information that you have already given us, such as your age range. We may use cookies to show you relevant adverts based upon this information. You can change your cookie preferences at any time.

Links to other Websites

Our platforms may contain links to and from websites, mobile applications or services of third parties, advertisers or affiliates. Please note that we are not responsible for the privacy practices of such other parties and advise you to read the privacy statements of each website or mobile application you visit which collects information.

Cross-Border Transfer of Data

We are based in and operate in South Africa. Regardless of where you use or access our platforms, or services, your information may be transferred to and maintained on servers located elsewhere in the world. Please note that any information we obtain about you will be stored in accordance with South African data privacy laws, regulations and standards, which may not be equivalent to the laws in your country of residence. By providing your information to us or using our platforms, you consent to process and transfer it to a location outside of South Africa where we may store it and our suppliers might process it on our behalf. We might transfer your personal information to places outside of South Africa and store it there, where our suppliers might process it. If that happens, we require our suppliers to apply the same security standards as when we process your information in South Africa.



Your consent to this Privacy Notice, followed by your submission of such information to us, represents your agreement to such transfer.

We will take all reasonable steps to ensure that your data is treated securely and in accordance with this Privacy Notice.

Children's Privacy

In some instances, we may collect personally identifiable information from persons under the age of 18 ("Children"), with the assistance and consent of their legal guardian. If you are a parent or guardian and you know that your children have provided us with personal information without your consent, don't hesitate to contact us. If we become aware that we have collected personal information from children without verification of parental consent, we will take steps to remove that information from our platforms or to obtain consent.

Our Contact Information

If you have any questions or concerns with regard to this Privacy Policy, don't hesitate to get in touch with us on info@familywealth.co.za.

REGISTERED ADDRESS:

17 L'Idéal Close,

Hoog en Droog

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