



ORCREST
INVESTMENTS (PTY) LTD

32 Willow Road Stikland
P.O.Box 1390 Sanlamhof 7532 South Africa
Tel: +27 (0) 21 948 2029 Fax: +27 (0) 21 945 4717
Reg. No: 1997/00875/07

ORCREST INVESTMENTS PTY LTD Privacy Policy – Summary

1. Summary

At Orcrest we respect your privacy. This is a summary of our privacy policy and contains the most important and relevant points for you. You can read the full privacy policy below.

2. Collection

We collect certain information:

- We shall collect, process, and store your personal information for the purposes intended, namely the opening of an incidental credit account with the company and that it shall proceed to act in accordance with the provisions of POPIA in collecting, processing, and storing your personal information.
- when you make use of our goods or services;
- from your web browser;
- optional information, that you provide when you download content from our website or when you contact us via email.

3. Use

We may use your information:

- for administration, management and operations for our legitimate business purposes or legal obligations;
- to send you administrative messages and email updates to you regarding the website/goods or services provided to you;
- for marketing purposes;
- targeted content in certain, specified instances.

4. Security

We will use all reasonable efforts to protect and keep confidential your information, and store it in a secure manner.

5. Contact us

You can contact us on 021 948 2029 or at accounts@orcrest.co.za.

Orcrest Investments Pty Ltd Privacy Policy

1. Introduction

Throughout this policy the terms “us” or “we” refers to Orcrest Investments Pty Ltd. Our details are as follows:

Physical Address: 32 Willow Road, Stikland, Western Cape, 7532

Postal Address: PO Box 1390, Sanlamhof, 7532

Tel: 021 948 2029

Email: accounts@orcrest.co.za

Website: www.orcrest.co.za

2. Audience

This policy applies to all visitors to our website and customers who make use of any of the goods or services we offer (“you” and “your”).

3. Purpose of this policy

We respect your privacy and take the protection of personal information very seriously. This policy complies with the principles contained in the Electronic Communications and Transaction Act 25 of 2002 (ECT), for electronically collecting personal information and the right to notify data subjects on how we handle personal information given to us as per the Protection of Personal Information Act 4 of 2013 (POPIA). The purpose of this policy is to describe the way we collect, store, use, and protect information that can be associated with a specific natural or juristic person and can be used to identify that person (“personal information”). Personal information:

includes

- certain information collected on opening an account with us; and
- certain information collected when you make use of the services or goods we offer;
- optional information that you voluntarily provide to us.

4. Acceptance of terms

You must accept all the terms of this policy when you visit our website or when you make use of any of our products or services. If you do not agree with anything in this policy, then you may not make use of any of our goods or services. By accepting this policy, you are deemed to have read, understood, accepted, and agreed to be bound by all its terms.

5. Changes

We may change the terms of this policy at any time. We will notify you of any changes by placing a notice in a prominent place on the website or by email. If you do not agree with the change you must stop using the services. If you continue to use the services following notification of a change to the terms, the changed terms will apply to you and you will be deemed to have accepted such terms.

6. Collection

6.1 **When making use of our products or services.** Once you make use of our products or services, you will no longer be anonymous to us as you will provide us with personal information. This personal information may include:

- your name, surname, company name, company registration number, ID number and VAT number;
- your postal address, email address, telephone number, postal code, business address, contact details;
- bank account details; financial information, credit limits, creditors information.

6.2 **Collection on use.** In order to provide the goods and services to you, you will be asked to provide us with additional information on a voluntary basis such as location or gps coordinate’s (“service information”).

6.3 **Optional details.** You may also provide additional information on a voluntary basis (“optional information”). This includes content or products that you decide to upload or download from our website, take advantage of promotions, respond to surveys, register and subscribe for certain additional services, or otherwise use the optional features and functionality of the website.

6.4 **Collection from browser.** We automatically receive and record Internet usage information on our server logs from your browser, which may include information such as your Internet Protocol address (“IP address”), browsing habits, click patterns, version of software installed, system type, screen resolutions, colour capabilities, plug-ins, language settings, cookie preferences, search engine keywords, JavaScript enablement, the content and pages that you access on the website, and the dates and times that you visit the website, paths taken, and time spent on sites and pages within the website (“usage information”). Please note that other websites visited before entering our website might place personal information within your URL during a visit to it, and we have no control over such websites. Accordingly, a subsequent website that collects URL information may log some personal information.

6.5 **Cookies.** When you access our website we may send one or more cookies (small text files containing a string of alphanumeric characters) to your computer to collect certain usage information. We use session cookies (which disappear after you close your browser) and persistent cookies (which remain after you close your browser and which can be removed manually) and may be used by your browser on subsequent visits to our website. We use information

gathered by cookies to improve the website. Information collected by any such cookie or widget is governed by the privacy policy of the company that created it, and not by us. We encourage you to consider keeping your cookies enabled, as if you choose to disable the receipt of cookies from our website, you may not be able to use or benefit from certain features of the website, particularly the features that are designed to personalize your experience.

- 6.6 **Web beacons.** Our website may contain electronic image requests (called a “single-pixel gif” or “web beacon” request) that allow us to count page views and to access cookies. Any electronic image viewed as part of a web page (including an ad banner) can act as a web beacon. Our web beacons do not collect, gather, monitor or share any of your personal information. We merely use them to compile anonymous information about our website.
- 6.7 **Purpose for collection.** We may use any service information and optional information provided by you for such purposes as indicated to you at the time you agree to provide such service information or optional information. We may use your usage information for the purposes described above and to:
- remember your information so that you will not have to re-enter it during your visit or the next time you access the website;
 - monitor website usage metrics such as total number of visitors and pages accessed;
 - to provide services to you and enhance the services we provide to you.
- 6.8 **Processing Limitation.** We will only process data in such a manner that it does not infringe your privacy.

7. Consent to collection

If we are required to obtain your consent to collect personal information, we will do so:

- in accordance with applicable law; and
- at the time you provide us with any registration information or optional information.

8. Use and limitations

- 8.1 We shall collect, process, and store the personal information for the purpose intended, namely the opening of an incidental credit account with us and that we shall proceed to act in accordance with the provisions of POPIA in collecting, processing, and storing your personal information.
- 8.2 During the business relationship between us, we will process your personal information for any purpose relating to the administration, management and operations of our legitimate business purposes or legal obligations by or anyone acting on our behalf.
- 8.3 We undertake not to disclose your personal information unless it is legally or contractually required or for its legitimate business purposes.
- 8.4 We will use all reasonable efforts in order to ensure that your personal information in our possession or processed on your behalf is kept confidential, stored in a secure manner and processed in terms of POPIA and for the purposes for which we have been authorized.

9. Disclosure

- 9.1 **Sharing.** We may share your personal information with:
- Other divisions or companies within the group of companies to which we belong, so as to provide joint content and services like registration, for transactions and customer support, to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services and communications.
 - An affiliate, in which case we will seek to require the affiliates to honour this privacy policy;
 - Third parties if we have your consent to do so or we are required to do so by law or it is necessary to protect our legitimate interest, your legitimate interest or the legitimate interest of a third party to whom the personal information is supplied or if it is in the public interest to do so or if we have to meet tax reporting requirements;
 - Credit bureaus to report account information, as permitted by law;
- 9.2 **Regulators.** If you contact us regarding your experience with using any of our products, we may disclose your personal information as required by law or governmental audit.
- **Law enforcement.** We may disclose personal information if required:
 - by a subpoena or court order;
 - to comply with any law;
 - to protect the safety of any individual or the general public; and
 - to prevent violation of our service terms.
 - **No selling.** We will not sell personal information. No personal information will be disclosed to anyone except as provided in this privacy policy.
 - **Employees.** We may need to disclose certain personal information to our employees that require the personal information to do their jobs.
 - **Change of ownership.** If we undergo a change in ownership, or a merger with, acquisition by, or sale of assets to, another entity, we may assign our rights to the personal information we process to a successor, purchaser, or separate entity.

10. Security of personal information

We undertake not to disclose your personal information unless it is legally or contractually required or for its legitimate business purposes. We will use all reasonable efforts in order to ensure that your personal information in our possession or processed on our behalf is kept confidential, stored in a secure manner and processed in terms of POPIA and for the purposes for which the Company has been authorized. We authorize access to personal information only for those employees who require it to fulfil their job responsibilities.

11. Accurate and up to date

We will try to keep the personal information we collect as accurate, complete and up to date as is necessary for the purposes explicitly defined in this policy. From time to time we will request you to update your personal information. You are able to review or update any personal information that we hold on you, by emailing us, or by phoning us. Please note that in order to better protect you and safeguard your personal information, we take steps to verify your identity before granting you access to your account or making any corrections to your personal information.

12. Retention of personal information

We will only retain your personal information for as long as it is necessary to fulfil the purposes explicitly set out in this policy, unless:

- retention of the record is required or authorised by law; or
- you have consented to the retention of the record.

13. Updating or removing

You may choose to correct or update the personal information you have submitted to us, by emailing us or phoning us.

14. Accountability

We are accountable for the possession, safekeeping and usage of your personal information and agree to put in place all reasonably practicable policies to ensure the personal information is used only for its intended purposes, safeguarded from fraudulent activity and discarded in a safe and legal manner.

15. Limitation

We are not responsible for, give no warranties, nor make any representations in respect of the privacy policies or practices of linked or any third party websites.

16. Enquiries

If you have any questions or concerns arising from this privacy policy or the way in which we handle personal information, please contact our information officer, Jacques van Breda on 021 948 2029 or at accounts@orcrest.co.za.