

**PRIVACY POLICY**  
**Version: 1.4**



**OWNERSHIP:**

This Policy is owned by **VULINDLELA FINANCIAL SERVICES (PTY) LTD**,  
a duly authorised Financial Services Provider (hereunder referred to as the FSP).

As Key Individual of the aforementioned FSP I, Tumi Nkosi, hereby confirm the adoption of  
this policy.

A handwritten signature in black ink, appearing to be 'Tumi Nkosi', written over a horizontal line.

09/07/2024

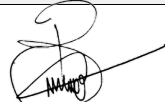
Key Individual Signature & Date

**INSTRUCTIONS:**

- A nominated Key Individual must acknowledge the FSP's ownership of this policy, by completing the FSP's name on the first page, and signing the document.
- All Key Individuals and persons associated with the governing body of the FSP must confirm the adoption of policy, by signing the document below (print additional copies of this page should the need arise)
- All employees must read and confirm that they understand the contents of policy, by signing the personnel acknowledgement page (print additional copies of this page should the need arise)
- Utilise the register on the last page of this document to record any reports submitted to the Financial Advisory and Intermediary Services
- After implementing the policy, retain a hardcopy of the document as part of your compliance file
- This policy must be read and understood in conjunction with the FAIS Act.


**POLICY ADOPTION:**

By signing this document, I acknowledge the FSP's adoption of this Policy

Name & Date	Key Individual Signature
Tumi Nkosi      09/07/2024	

**PERSONNEL ACKNOWLEDGEMENT:**

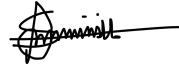
I acknowledge that I have read and understand the contents of this Policy

Name & Date	Staff Signature
Maureen Pieterse      10/07/2024	

I acknowledge that I have read and understand the contents of this Policy

Name & Date	Staff Signature
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Dave Msibi 15/07/2024

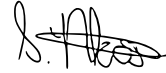


I acknowledge that I have read and understand the contents of this Policy

Name & Date

Staff Signature

Sibusiso Nkosi 26/07/2024



I acknowledge that I have read and understand the contents of this Policy

Name & Date

Staff Signature

I acknowledge that I have read and understand the contents of this Policy

Name & Date

Staff Signature

I acknowledge that I have read and understand the contents of this Policy

Name & Date

Staff Signature

**PURPOSE:**

**Effective date of this privacy policy: 03/08/2023**

Vulindlela Financial Services is committed to protecting your privacy. This privacy policy is provided to ensure the privacy and integrity of information submitted by visitors to our website. All information of a personal nature submitted or provided by visitors will be treated confidentially and will not be disclosed to any person without the express consent of the visitor concerned. However, disclosure of any information provided or submitted by a visitor may be made where such information is in the public domain or where Vulindlela Financial Services is obliged in terms of any law, order of court or legal process to disclose such information.

Personal information may be disclosed to Vulindlela Financial Services employees, suppliers and marketing agents where this information is necessary for the evaluation and enhancement of the products and services offered on this website.

Vulindlela Financial Services may disclose certain personal information of visitors, such as names, physical, postal and e-mail addresses to affiliated service providers for purposes of distributing promotional materials, newsletters, surveys and questionnaires or any other information or material but only if a visitor has specifically indicated its willingness to receive such materials or information.

Vulindlela Financial Services collects the details provided by you with the information we learn about you from your transactions. Additional information can be collected through information you provide when giving us feedback, completing forms, using promotional codes or registering complaints or issues. The data you provide would ordinarily include your name, phone number, email address, billing/banking information, addresses and any special instructions (if applicable) when you choose to engage the services provided by Vulindlela Financial Services. Vulindlela Financial Services will also collect information from your computer, phone, tablet or other device you are using to access our website and or services.

Our various platforms enable you to communicate with us, by way of a call or text. This information can be used by us for customer support services, safety and security purposes, to improve our services, or for marketing purposes.

Other information we collect when you interact with our services includes interaction dates and times, web pages viewed, system crashes and other system activity. In some cases, we collect this and other information through cookies, pixel tags, and similar technologies that create and maintain unique identifiers. Please note that if you refuse to accept cookies from our website, you might not be able to access portions of our services.

There are third parties which can receive some of your data. These would be third parties that we engage in order to provide you services from Vulindlela Financial Services. This would usually include financial institutions, advertisers, and subsidiaries of Vulindlela Financial Services. We do not sell, rent nor share your data without your consent, or without a feature allowing you an opt-in or opt-out. We will release your data if required to do so by law, or if we believe in good-faith that such action is necessary to comply with local laws.

We take all reasonable steps to ensure that your data is relevant to its intended use, is accurate, and complete. Vulindlela Financial Services uses reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your data. Only authorised personnel are permitted to access your data, and this is done in the course of their work. We cannot, however, ensure or warrant the exclusive and absolute security of any information you transmit to us and you do so at your own risk. Using unsecured Wi-Fi or other unprotected networks to submit messages is also not recommended, as this will also compromise your security.

We will retain your data for as long as we deem it necessary to enable you to use our services, to provide our services to you, to comply with applicable laws, resolve disputes with any parties and otherwise as necessary to allow us to conduct our business, including to detect and prevent fraud or other illegal activities.

All the data we retain will be subject to this Privacy Policy. If you have a question about a specific retention period for certain types of data that we keep or process about you, please contact us via our contact details.

Please be aware that we cannot guarantee that your information will not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards. If we learn of such a breach, we will attempt to notify you electronically so that you can take appropriate protective steps. We also reserve the right to post a general notice on Vulindlela Financial Services platforms if a security breach occurs. This Privacy Policy may be revised periodically, and this will be reflected by the "effective date" below. Please revisit this page to stay aware of any changes. Your continued use of platforms and/or services constitutes your agreement to this Privacy Policy and any amendments to it.

This policy was adopted by the Directors and Executive Management of Vulindlela Financial Services (Pty) Ltd on 03 August 2023.