

STRATEGIC TRANSFER SOLUTIONS (PTY) LTD: PRIVACY POLICY

We respect your privacy and will protect your personal information. This policy tells you how we, Strategic Transfer Solutions (Pty) Ltd ("STS"), will process and protect your personal information. For us to render professional services, you will have to share information with us some of which may be confidential.

As a financial services provider we take issues pertaining to privacy, data protection, confidentiality and the protection of intellectual property very seriously. We will comply with applicable data protection legislation will use information we receive from you only to the extent necessary to fulfil our professional duties in rendering agreed services to you. Information is considered confidential and privileged and is not disclosed aside for the reasons already referenced.

The Personal Information We Collect.

- Whilst we are not accountable institutions as defined in the Financial Intelligence Centre Act 38, 2001, as part of our due diligence we do request information when onboarding new clients and such information is processed in terms of this policy.

How we use your Personal Information

We may use your personal information to:

- respond to your enquires,
- provide you with our services,

Disclosure of Personal Information

We are not in the business of selling personal information and therefore we will not disclose your personal information to anyone except as provided in this policy.

- It may be necessary for us to disclose or transfer your personal information to suppliers, affiliates, partners or agents in order to provide you with our services.

- We will disclose your personal information to employees of ours who require it to do their jobs. We make sure they are aware of and take their confidentiality obligations seriously.
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- There may be situations where the law requires us to disclose your personal information. In all other situations, we will not disclose your personal information without notifying you and enabling you to object.
- Where information is submitted to insurance markets outside of South Africa, it is done so for your benefit and in pursuance of our professional services.

Security of Personal Information

We take all reasonable and appropriate measures to keep your personal information secure. For example, data we store is encrypted. However, we cannot guarantee the absolute security of it. We back-up all your personal information on a regular basis.

Emails:

When communicating by email information may be legally privileged. It is intended solely for the person or entity to whom or which it is addressed. We do not guarantee that email is secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses however we utilise Microsoft 365 and thereby have taken reasonable measures to ensure security of transmissions.

Access to and Correction of Personal Information

On request, we will provide you with any of your personal information which you have submitted to us, which you may refer to and amend if necessary. You may request that we delete personal information and will do so save for our record keeping obligations in terms of the FAIS Act. You may further withdraw your consent for us to process your personal information.