

CONSOLIDATED WEALTH PRIVACY POLICY

This Privacy Notice (this “Privacy Notice”) will form a written contract between you and Consolidated Wealth Pty Ltd (“Consolidated”, “we”, “us” and “our”). This Privacy Notice applies to all our services, products and platforms. When we refer to our “platforms”, we refer to all our websites, mobile sites, mobile apps, social media platforms or any other technology or mechanism you may use to interact with us.

This Privacy Notice covers Consolidated Wealth Pty Ltd (“Consolidated”) and all its subsidiary entities into the future.

Consolidated recognises protection of personal information (“privacy”) as an important responsibility and as such this Privacy Notice aims to describe Consolidated’s privacy practices – including the ways in which we collect, use, disclose and protect your personal information.

This Privacy Notice is subject to periodic review and may change from time to time. Any new version of the notice will be published on our website www.consolidatedwealth.co.za and will become effective from the date that we publish it. We will notify you of changes to this Privacy Notice.

BY CONTINUING TO USE OUR SERVICES, PRODUCTS AND/OR PLATFORMS AFTER WE HAVE MADE ANY CHANGES TO THIS PRIVACY NOTICE, YOU AGREE TO BE BOUND BY THE CHANGED PRIVACY NOTICE.

INFORMATION COLLECTION AND USE

We may collect your personal information in the following ways, which include, but are not limited to the following:

- Information you provide to us:
 - a. by subscribing to a services;
 - b. when you purchase our products or services;
 - c. by filling in forms (on paper or on our platforms);
 - d. when you enter a competition, promotion or complete a survey;
 - e. by posting comments or content on our platforms;
 - f. when you contact us or we contact you and you provide information directly to us.
- Information we collect and receive when you use our platforms by using cookies, web beacons and other technologies:
 - a. log information;
 - b. information we infer about you based on your interaction with our platforms, products and services;
 - c. device information (for example the type of device you’re using, how you access our platforms, your browser or operating system and your Internet Protocol (“IP”) address)\
 - d. location information.

An authorised financial services provider in terms of the Financial Advisory and Intermediary Services Act, 2002.



- Information from third party sources that is publicly or commercially available;
- Information from third party sources where you provided your consent.

We may process your personal information for purposes in accordance with this Privacy Notice, which include, but are not limited to the following:

- Provision of comprehensive financial planning and advice;
- Provision of comprehensive estate planning advice and fiduciary services;
- Fulfillment of our contractual and legal obligations to you;
- To maintain our relationship with you (which may include performing periodic customer satisfaction surveys and inviting you to Consolidated events);
- To conduct required verification and reference checks;
- For audit and record keeping requirements;
- To conduct statistical or market related research;
- As required by any legislation, regulation and/or industry codes;
- As required for legal proceedings;
- To market products, services and/or other offerings.

If information requested by Consolidated is not provided, this may result in an application or instruction not being processed or Consolidated may not be able to provide appropriate advice.

We may collect from or share personal information with the following persons or entities in accordance with this Privacy Notice or where we are legally required to do so:

- Persons and entities within Consolidated who may be located in any country in the world;
- Persons who refer your contact details to Consolidated on the grounds that you may be interested in our financial service offerings. We may share your personal information to the extent required for referral fee calculations (for example, investment dates and amounts);
- Regulators;
- Lawyers, as required for litigation, alternative dispute resolution and complaints handling;
- Internal and external auditors;
- Any agent acting on our behalf;
- Any third party service providers (who in turn have a duty of confidentiality to Consolidated) in any country in the world;
- Analytical tools, such as Google Analytics or Hotjar. (Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our platforms, products and/or services. This data is shared with other Google services. Google may use the collected data to contextualise and personalise the ads of its own advertising network. You can opt-out of Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about your activities. For more information on the privacy practices of Google, visit the [Google Privacy Terms webpage](#). Hotjar created a service to help understand and interpret user behaviour anonymously, without personally identifying individual users. You can [opt-out of Hotjar](#) by following the Hotjar opt-out process.



We may also share your personal information with third parties who are involved in service delivery to you in accordance with this Privacy Notice. Some of these entities may be domiciled outside of the Republic of South Africa.

We may, at our discretion, make recordings and retain such recordings of telephone conversations with you or your authorised representative for purposes set out in this Privacy Notice and may share such recordings with the persons referred to in this Privacy Notice. We will also deal with these recordings in accordance with this Privacy Notice.

CLIENT COMMUNICATION

To keep you informed of important and relevant industry, financial and company information and news we may provide communication to you through electronic communications, which may include email. If you do not wish to receive specific communications that you are subscribed to you may opt-out by following the opt-out procedure in such messages.

Note: Consolidated takes reasonable measures to ensure the security of documents sent to you. However, if you choose to receive your personal financial documents (including statements, letters and reports) through the South African Postal Service or through electronic mail, Consolidated will not be held liable for any unauthorised access or disclosure of your information once sent.

RETENTION OF RECORDS

Your personal information is only processed and retained for as long as the purpose it was collected for continues, or for as long as required to comply with legal or regulatory requirements or to protect Consolidated's legal interests. This may result in your information being retained for longer than any minimum period required by law. In the case that you do not accept a proposed service offering we will retain your records for a minimum of two years in case you contact us or we wish to contact you regarding our service offerings.

SECURITY OF YOUR PERSONAL INFORMATION

We take all reasonably practical steps to ensure that your personal information is secure from unauthorised access, modification or deletion.

REQUEST FOR INFORMATION

You have the right to request access to the personal information

Consolidated processes about you to update, verify or delete (within reasonable boundaries) such information.



To exercise your right you may access our Promotion of Access to Information Manual (PAIA Manual) to view the official procedure.

CONTACT INFORMATION

REGISTERED ADDRESS:

**3 Abrey Road
Fairway Green Office Park
Kloof
3610**

If you have any queries you may contact us via compliance@consolidatedwealth.co.za.

COOKIES

Our cookies collect information about your usage of our platforms including some anonymised account information which 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 from South Africa, and, 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 by using our platforms you consent to the processing and transfer of your information to a location outside of South Africa where we may store it and where 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.

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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 are aware that your children have provided us with personal information, without your consent, please 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.