

Privacy and security statement

Combined Finance is dedicated to the fundamental values of honesty, integrity and confidentiality in all of our relationships. Maintaining our clients' trust is a cornerstone of our success. We actively seek to protect the privacy and confidentiality of our client relationships. While obtaining accurate and timely information about our clients is critical to our ability to deliver the highest level of customer service, we also recognise the importance of protecting personal information.

We will safeguard any personal information acquired by us in connection with your use of this website, by upholding the privacy principles and procedures set forth below. We will not use or distribute your personal information in any other way without notifying you in advance, via the provision of supplemental privacy policies and statements or otherwise, and giving you adequate opportunity and means to respond.

The use and collection of private information

The personal information we collect about you comes primarily from the information and materials you provide and your communications to us in connection with your use of this site. We may also collect information about your transactions and experiences as you utilize this site. This is done through the use of "cookies".

Combined Finance is committed to keeping your information confidential. Personal information is used as is appropriate in the normal course of business to provide the products and services you have requested. We may retain any information for the purposes of investment transaction processing and administration, to monitor our website and to communicate with you directly. We will also be able to tailor our content and give you information that

is relevant to you. If you advise us that you do not want us to use this information as a basis for further contact, we will respect your wishes.

Cookies are small text files consisting of encrypted information assigned to a computer's browser, which is given to your browser by our web server when you visit our website. This data is stored on your browser. The cookie is sent back to our web server each time you visit our website. Cookies are not computer programs and do not run on a computer like programs do. They cannot gather information or function on their own. They cannot collect any personal information about you or your machine and cannot gather data or information about what you do on the Internet. Cookies merely enable us to provide a more valuable online experience to you. While you can set up your Internet browser to disable cookie technology, we do not recommend that you do this since some parts of this website may not function properly, or at all.

Monitoring the website

We gather and analyse information on our visitors' routine visits to this website. We use this information to monitor which areas of the website are most frequently visited, to assist us to continue developing a value-added service. This information is pooled so individual personal information, behaviour or patterns cannot be identified.

Sharing information

Combined Finance does not sell, rent or trade your personal information with anyone. Combined Finance will disclose information when required to do so: (1) by any regulatory authority (like the Financial Services Board) and the regulators they appoint for the various financial sectors (2) to comply with any regulation passed under the relevant legislation, or any legal process (3) to protect and defend Combined Finance's rights and property (including Combined Finance's intellectual property).

We may need to share aggregate information (for example, demographic data) with our stakeholders and business partners but we will not disclose information about our individual users.

We will not disclose personal information to anyone without your permission unless:

- we are compelled to do so by law or in terms of a court order;
- it is in the public interest to do so;
- it is necessary to protect our rights.

Security

Combined Finance is committed to being at the forefront of information security to protect the privacy and confidentiality of your personal information. We take every reasonable step to protect your personal information, including the use of encryption technology. We can, however, not guarantee the security of any information you transmit to us electronically and you do so at your own risk.

Only authorised Combined Finance employees or agents will have access to your personal information. All of our employees, service providers and marketing partners are held to stringent standards of privacy and security and are bound by confidentiality agreements.

Note: This Internet security guide does not form part of Combined Finance's Website Terms and Conditions of this website. It is recommended reading for all website users and is for information purposes only. Whilst every reasonable care has been taken to ensure the accuracy of the information contained in this guide, Combined Finance does not guarantee its accuracy or that it will remain accurate as technology changes. Combined Finance shall not be liable for any losses or damages suffered arising from reliance being placed upon any of the contents of this guide. We reserve the right to amend this privacy and security statement at any time. All amendments to this privacy and security statement will be posted on the website. Unless

otherwise stated, the current version shall supersede and replace all previous versions of this privacy and security statement.

If you have any questions about this privacy and security statement, please e-mail us on info@combinedfinance.co.za.