

WEBSITE PRIVACY POLICY

1. COMMITMENT TO YOUR PRIVACY

- 1.1. Welcome to www.combinedfinance.co.za ("**Website**"), owned and operated by Combined Finance. Combined Finance relates to the following companies namely Sentinel Homes (Pty) Ltd Reg No: 2014/226071/07, Sentinel Finco (RF) Ltd Reg: 2020/178948/06 and Combined Capital Solutions (Pty) Ltd Reg No: 2011/125034/07 ("**Combined Finance**"). Combined Finance is committed to protecting the privacy of the user of the Website. Combined Finance values the trust of its subscribers and all others who work with it and Combined Finance recognises that maintaining your trust requires transparency and accountability in how Combined Finance handles your Personal Information. This privacy policy ("**Policy**") is incorporated into and is subject to Combined Finance's standard terms and conditions and the general terms relating to the use of the Website.
- 1.2. In performing Combined Finance's services in the ordinary course of business, Combined Finance may collect, use and disclose Personal Information. Anyone from whom Combined Finance collects such information can expect that it will be appropriately and lawfully protected and that any use of or other dealing with this information is subject to consent, where this is required by law. This is in line with the general privacy practices of Combined Finance.
- 1.3. This Policy sets out how Combined Finance collects, uses, discloses, and safeguards the Personal Information it processes in the course of its business.

2. DEFINITIONS

- 2.1. In this Policy, in addition to the other terms that have been defined in the body of the Policy, Combined Finance makes use of the following terms:
 - 2.1.1. "**Personal Information**" means all information which may be considered to be personal in nature or information about an identifiable natural and/or existing juristic person (where applicable) in terms of the Electronic Communications and Transactions Act 25 of 2002 ("**ECTA**"), the Consumer Protection Act 68 of 2008 ("**CPA**") and the Protection of Personal Information Act 4 of 2013 ("**POPIA**"); and
 - 2.1.2. "**User, you, your or yourself**" refers to any person who makes use of the Website for any purposes whatsoever, whether or not such use is free of charge or paid for.
- 2.2. In addition, unless the contrary is specified, terms that are used in the Policy that are specifically defined in POPIA, are given the meanings ascribed to them in POPIA.

3. DEFINITIONS

Combined Finance may collect Personal Information in conducting its ordinary business operations, including through the use of its Website. In processing such Personal Information, Combined Finance at all times ensures that (i) it complies with the provisions of POPIA and (ii) such Personal Information is used for legitimate business purposes.

4. OBTAINING CONSENT

Combined Finance does not, except where otherwise permitted by law, collect, use or disclose your Personal Information without your consent.

5. USE AND DISCLOSURE OF PERSONAL INFORMATION

- 5.1. Combined Finance operates its Website, and conducts its business in general, in accordance with South African legislation. Combined Finance considers it imperative to protect the privacy interests of data subjects (natural as well as juristic persons).
- 5.2. In the event that Combined Finance sends Personal Information outside of South Africa (including if such information is hosted offshore), Combined Finance will ensure that it takes all reasonable steps to ensure that it complies with all applicable laws in this regard, including POPIA.

6. RETENTION OF PERSONAL INFORMATION

All Personal Information retained on Combined Finance's database, including such information obtained through the use of the Website, is in accordance with the retention provisions set out in the applicable laws and regulations of South Africa, including those set out in POPIA.

7. YOUR RIGHTS IN RELATION TO YOUR PERSONAL INFORMATION

- 7.1. It is important to note that you have rights in relation to your Personal Information.
- 7.2. You have the right to contact Combined Finance at any time to ask Combined Finance to:
 - 7.2.1. confirm that it holds your Personal Information (at no charge);
 - 7.2.2. provide you access to any records containing your Personal Information or a description of the Personal Information that Combined Finance hold about you (subject to payment of a prescribed fee); and / or
 - 7.2.3. confirm the identity or categories of third parties who have had, or currently have, access to your Personal Information (also subject to payment of a prescribed fee).
- 7.3. Combined Finance's can be contact writing an email to mariska@combinedfinance.co.za or calling us on 021 914 9857
- 7.4. When you make a request regarding your Personal Information, Combined Finance will take reasonable steps to confirm your identity.
- 7.5. There may be times when Combined Finance cannot grant access to your Personal Information, including where granting you access would (i) interfere with the privacy of others, or (ii) result in a breach of confidentiality. Combined Finance will always provide you with reasons if this is the case.
- 7.6. If you are of the view that any Personal Information that Combined Finance holds about you is incorrect in any way, including that it is inaccurate, irrelevant, outdated, incomplete or misleading, you are allowed to ask Combined Finance to correct it. If you believe that any Personal Information that Combined Finance holds about you is excessive or has been unlawfully obtained, you can ask Combined Finance to destroy or delete it. You may do the same if you think that Combined Finance has retained it for longer than necessary, given the purpose. Combined Finance will do so unless there are good grounds not to (such as that Combined Finance is required to hold it for a period prescribed by any applicable legislation).
- 7.7. It is important, however, to understand that if you withdraw your consent for Combined Finance to use some of your Personal Information, it may affect the quality and level of service that Combined Finance can provide to you.

8. SECURITY

- 8.1. Combined Finance has adopted a security model to protect your Personal Information that complies with generally accepted information security practices and procedures. As part of Combined Finance's security systems, Combined Finance has implemented fire-wall technology, password controls, encryption processes and antivirus software. This is in addition to the physical security measures adopted by Combined Finance to ensure that it takes all appropriate, reasonable technical and Combined Finance's measures to prevent (i) loss of, damage to, or unauthorised destruction of Personal Information, and (ii) unlawful access to or processing of Personal Information. Combined Finance has a stringent security policy in place that every officer, employer and supplier of Combined Finance must adhere to.
- 8.2. Combined Finance confirms that it takes all reasonable measures to:
 - 8.2.1. identify all reasonably foreseeable internal and external risks to any Personal Information in its possession or under its control;
 - 8.2.2. establish and maintain appropriate safeguards against any risks that are identified by Combined Finance;
 - 8.2.3. regularly verify that these safeguards are effectively implemented by or on behalf of Combined Finance; and
 - 8.2.4. ensure that such safeguards are continually updated in response to new risks or deficiencies in previously implemented safeguards.

9. COOKIES

- 9.1. The Website uses cookies in a limited way.
- 9.2. Cookies are small files containing information that a Website uses to track a visit by a user. Combined Finance uses session cookies to better understand how the Website is used by users to improve the performance of the Website for users, particularly the way search pages are delivered. Combined Finance has installed settings on the Website to ensure that session cookies do not remain on your computer at the end of your visit to the Website and cannot be used to obtain any personally identifiable details.

10. THIRD-PARTY WEBSITES

- 10.1. The Website may contain links to third party websites. In the event that you follow a link to any of these websites, it is important to note that these websites have their own terms of use and privacy policies and that Combined Finance does not accept any responsibility or liability for them. If you (i) are a client of Combined Finance, or (ii) are a user of the Website, and you have purchased products or services from Combined Finance, Combined Finance may use your contact details to send you details of any new similar products or services which Combined Finance thinks you would be interested in. In doing so, Combined Finance will at all times comply with any applicable direct marketing laws.
- 10.2. Any communications that you do receive from Combined Finance pursuant to clause 10.1 will set out how to opt out of receiving future communications from Combined Finance, free of charge, if you no longer wish to receive material for any reason whatsoever. Combined Finance will only send you marketing messages when you tick the relevant boxes at certain times when engaging with Combined Finance.
- 10.3. As Combined Finance is not responsible for any representations, information, warranties and/or content on any Website of any third party (including websites linked to this Website), Combined Finance does not exercise control over third parties' privacy policies and the onus is on the User to refer to the privacy policy of any such third party before providing them with any of your Personal Information.

11. UPDATING OF PRIVACY POLICY

Combined Finance, in its sole discretion, reserves the right to update, modify or amend this Policy from time to time with or without notice. You therefore agree and undertake to review the Policy whenever you visit the Website. Save as expressly provided to the contrary in this Policy, any amended version of the Policy shall supersede and replace all previous versions thereof.

12. CONTACT INFORMATION

Questions, concerns or complaints related to this Policy or Combined Finance's treatment of Personal Information should be directed to the following email address mariska@combinedfinance.co.za