



PRIVACY POLICY

FSP Name: Legal And Tax Services (Pty) Ltd

FSP License Number: 28566

Responsible persons: Benjy Frank Porter (Key Individual)
Lizl Finch (Representative)
Chantelle Van Deventer (Representative)
Seshnie Naiker (Representative)

Compliance Company: Eas-E Comply

Compliance Officer: Marina Jooste

VAT Registration Number: 4520196058

Registration Number: 2001/011518/07

Legal and Tax (Pty) Ltd is committed to protecting your privacy and ensuring that your personal information is processed for lawful purposes in a fair, secure and responsible manner. This Privacy Notice explains how we obtain, use and disclose your personal information, as required by applicable legislation.

Please ensure that you view this privacy notice from time to time as its contents are subject to periodic review and update.

If you have any queries or concerns, require additional information about Legal and Tax (Pty) Ltd's privacy practices or if you feel we have not adhered to this privacy notice, please contact us at info@legalandtax.co.za call us at 0860 587 587.

This notice sets out:

- Who we are
- How we collect and share information
- How we safeguard information
- Your right to access and correct your personal information

WHO WE ARE

Legal and Tax (Pty) Ltd or "we" refers to Legal and Tax (Pty) Ltd and its subsidiaries Legal and Tax (Pty) Ltd is an Authorised Financial Services Provider.

Postal Address: PO Box 95275, Grant Park, 2051

Physical Address: 3rd Floor, Acacia Grove Building,
Houghton Estate Office Park, 2 Osborn Road,
Houghton, JHB.

HOW WE COLLECT AND SHARE INFORMATION

We will only collect and share information for the purposes described in this notice, or as otherwise communicated to you.

We mainly collect information from private individuals by asking for referrals. Once we receive the referrals, those referrals are captured as leads, which we will then use for our own marketing.

We collect information directly from you where possible when you purchase a product or service from us directly or when you contact us directly for queries and other information.

T 0860 587 587 | F +27 11 728 0910 | E info@legalandtax.co.za
3rd Floor | Acacia Grove | Houghton Estate Office Park
2 Osborn Road | Houghton | Johannesburg | 2196

legalandtax.co.za

Due to the nature of our business we are also required to collect from and share information about you with certain external parties to ensure that we meet our obligations as a licensed financial services provider. These external parties include:

- Brokers and other intermediaries
- Credit Bureaus
- Companies within the Legal and Tax (Pty) Ltd Group
- Other insurance companies for fraud prevention purposes
- Fraud prevention agencies
- Law enforcement agencies
- Information Technology service providers
- Regulatory bodies
- Other external parties from whom you have explicitly chosen to receive marketing and other communication

We may also share information about you with the external parties listed above for the following purposes:

- Where they are involved in the delivery of products or services to you
- Where we have a duty or a right to disclose in terms of law or industry codes
- Where we believe it is necessary to protect our rights and interests

With your consent, we may supplement the information that you provide to us with information we receive from other companies in the Legal and Tax (Pty) Ltd Group to offer you a more consistent and personalized experience in your interactions with Legal and Tax (Pty) Ltd.

Website usage information is collected using "cookies" which allows us to collect standard internet visitor usage information.

HOW WE USE THE INFORMATION WE COLLECT

We collect and process your personal information mainly to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes as listed below. We will use your personal information only for the purposes agreed with you, including:

- To provide our products or services to you, and for the effective fulfillment of any contractual obligations owed by us to you
- To comply with legal and regulatory requirements
- To comply with industry codes to which we subscribe or which apply to us
- To correctly assess your insurance needs in order to provide you with the most suitable product at the most appropriate price
- To adequately fulfill your claims
- To conduct credit checks
- To confirm and verify your identity or to verify that you are an authorized user for security purposes
- For the detection and prevention of fraud, crime, money laundering or other malpractice
- For debt tracing or debt recovery
- To conduct market or customer satisfaction research or for statistical analysis
- For audit and record keeping purposes
- For the purpose of legal proceedings
- When it is otherwise allowed by law.

With your consent we would like to use your information to keep you informed about other financial products and services offered by Legal and Tax (Pty) Ltd which may be of particular interest to you. If you do not want to receive any further communications of this nature please let us know by contacting us in any of the following ways:

1. Call: **0860 587 587**
2. Email: **info@legalandtax.co.za**

HOW WE SAFEGUARD INFORMATION

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorized access and use of personal information. We review our security controls and related processes on an ongoing basis to protect the confidentiality, integrity and availability of your personal information.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that your personal information is kept secure.

We may need to transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with a similar level of protection as afforded to you by us.

Your right to access and correct your information

You have the right to request details of any personal information we hold about you. To do this, simply view our Promotion of Access to Information (PAIA Manual) which contains details about the procedure you must follow in order to request access to information held by us.

Please note that any such access request may be subject to a payment of a legally allowable fee, depending on the nature of the information to which you require access.

To ensure that we can continue providing you with timeous communication and service, please remember to let us know if your information changes at any time. You have the right to ask us to update, correct or delete your personal information. You may do this by contacting us at **0860 587 587** or email: **info@legalandtax.co.za**

We will take all reasonable steps to verify your identity before providing any access to information held by us or making any changes to your personal information.