



Introduction

Welcome to our Privacy Policy Statement (PPS). Kimbote (Pty) Ltd. and its subsidiaries consider personal information an asset and commit to protecting your privacy at all times by treating personal information as **confidential**, and processing information in ways applicable with privacy and data protection laws.

The purpose of this PPS is to outline how we gather, use, and manage your personal information.

Personal information is defined as "**information relating to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person**".

How we gather your personal data

We collect personal information in a number of ways, including, but not limited to:

- When you liaise with us in relation to our products and/or services
- When you visit our Website or Mobile App or login to our online services
- When you complete and submit pertinent forms
- When you register, sign-up, or subscribe for our services
- When you connect with us via our social platforms
- When you change, update, or amend certain personal information
- Trusted credit reference agencies

Security and sharing of personal information

Only under admissible grounds, and for purposes to fulfill our obligations to you, and in a lawful manner, Kimbote (Pty) Ltd. may share personal information with third parties such as, but not limited to:

- Trusted credit reference agencies, i.e. – Credit Bureaus
- Affiliate partners who aid with provision of certain services that support our business operations, e.g. – Information Technology systems, lawyers, accountants, and marketing services
- Banking Institutions
- When required to do so by law or legal reasons

Personal information will **not** be disclosed, except as expressed in this Privacy Policy Statement, and Kimbote (Pty) Ltd. is **prohibited** from selling such personal information.

Use of personal information

We use personal information to fulfill obligations to you, including, but not limited to:

- Conduct due diligence
- Effectuate contracts – entering into a relationship with you
- Marketing & Communication – sending administrative messages and e-mail updates, including notifications relating to changes in our terms of service
- Manage payments and administer relevant fees, execute, and process transactions
- Invite and manage your involvement in our seminars
- Conduct R&D for product/service improvements

Type of information we may collect

Kimbote (Pty) Ltd. collects and make use of varied personal information which may include, but not limited to:

- **Identity data** – full name, surname, title, identification number, marital status
- **Demographic data** – age, gender, income bracket
- **Contact data** – telephone, e-mail, personal address (postal and/or physical)
- **Ethnicity** – nationality, language(s) spoken, race
- **Financial data** – accounts, transactional, credit status
- **Social data** – professional information, job title, work address and telephone number, criminal status
- **Marketing & Communications** – marketing & communication preferences

Marketing & Communications

Kimbote (Pty) Ltd. and its subsidiaries will not process your personal information for marketing purposes in the event that you have not given permission to do so. You may, at any moment, choose to opt-out from receiving any part of, or all, our marketing material.

You may use the “**Contact Us**” platform available on our Website to request that we stop processing your personal information for marketing purposes, or you may use the “**Opt-Out**” links available in the online marketing materials we send to you.

Third party marketing

Kimbote (Pty)Ltd. will not share your personal information to third parties for third parties to advance their marketing materials to you, except for purposes as set out above relating to “**Security and sharing of personal information**”.

Your rights

You have the following rights in respect of your personal information:

- The right to object to your personal information being collected, subject to legitimate reasons
- The right to access a copy of personal information collected about you
- The right to update, amend, or correct your personal information
- The right to request that your personal information be erased

Changes

The terms of this PPS are subject to change, amendment, or modification sporadically. The user is advised to regularly visit our website to scrutinize any such amendments.

Acceptance

The terms of this PPS are legally binding between us, the company, and users of our website, mobile app, products, and services.

By continuing to use our service, the user is deemed to have read, understood, agrees to, and accepts the terms of service as contained in this PPS.