





BioCertica Wealth Management (Pty) Ltd Privacy Policy

This privacy policy is complementary to, and should be read and understood together with, the general terms and conditions of use set out in Section A above.

1. The General Principles of our Privacy Policy

- 1.1. This privacy policy covers how we treat your personal information collected electronically when you use this site, register or apply online for any BioCertica Wealth Management (Pty) Ltd products or services, or when you contact BioCertica Wealth Management (Pty) Ltd electronically.
- 1.2. BioCertica Wealth Management (Pty) Ltd respects your privacy and your personal information and for this reason, we take care to protect your personal information and to keep it confidential.
- 1.3. When dealing with your personal information we apply the following:
 - 1.3.1. BioCertica Wealth Management (Pty) Ltd will only disclose, collate and process ("use") your personal information with your express written permission unless we are legally required to do so.;
 - 1.3.2. BioCertica Wealth Management (Pty) Ltd will not use your personal information for any other purpose, other than that which we disclosed to you, unless you give BioCertica Wealth Management (Pty) Ltd your express written permission to do so, or unless BioCertica Wealth Management (Pty) Ltd is permitted or required to do so by law
- 1.4. By using this site, registering or applying online for any BioCertica Wealth Management (Pty) Ltd products or services, or contacting BioCertica Wealth Management (Pty) Ltd electronically, you provide BioCertica Wealth Management (Pty) Ltd with your express written permission to share your personal information within the BioCertica Wealth Management (Pty) Ltd, in the ordinary course of BioCertica Wealth Management (Pty) Ltd, including for purposes of providing you with the relevant products and services. You may revoke this consent in writing at any time.

2. What do we mean by Personal Information

2.1. Personal information refers to information that identifies or relates specifically to you, for example, your name, age and identity number or any information you use to register for the website. Any information about your health and wellness interests, your lifestyle, your eating habits and nutrition, your exercise regime and all related information will also be regarded as personal information.



3. How we collect your Personal Information

3.1. Whenever you use this site, complete an application form, contact BioCertica Wealth Management (Pty) Ltd electronically, or use one of the products, services, facilities, tools or utilities offered by BioCertica Wealth Management (Pty) Ltd on this site, BioCertica Wealth Management (Pty) Ltd will collect your personal information.

4. Why we collect and use Personal Information

- 4.1. In order to make your use of this site and the products, services, facilities, tools or utilities offered on this site as informative and successful as possible, it is necessary for BioCertica Wealth Management (Pty) Ltd to find out exactly what you need and want. The following are some of the reasons (i.e. disclosed reasons) why BioCertica Wealth Management (Pty) Ltd would collect your personal information:
 - 4.1.1. for BioCertica Wealth Management (Pty) Ltd to process your instructions or requests; or
 - 4.1.2. for BioCertica Wealth Management (Pty) Ltd to ensure that we meet your needs, BioCertica Wealth Management (Pty) Ltd may collect and analyse your personal information and combine all the information that we have about you for research and statistical purposes. We may also use your personal information to personalise and tailor our services to meet your needs; or
 - 4.1.3. once BioCertica Wealth Management (Pty) Ltd has collected and analysed your personal information, BioCertica Wealth Management (Pty) Ltd may send you promotional material or details which we think may be of interest to you.
 - 4.1.4. to conduct market research;
 - 4.1.5. to conduct academic research. This research is conducted to evaluate and improve BioCertica Wealth Management (Pty) Ltd product offerings. You are advised that information may be shared with third parties such as academics and researchers. All information collected for research purposes will be kept strictly confidential and all data will be blinded. No personal information will be made available to a third party without your written consent. If we publish the results of this research, you will not be identified by name.
- 4.2. Your privacy is important to us and we will therefore not sell, rent or provide your personal information to unauthorised third parties for their independent use, without your consent. If at any stage after you have given BioCertica Wealth Management (Pty) Ltd your consent you no longer wish BioCertica Wealth Management (Pty) Ltd to use or share your personal information, you may at any stage withdraw your consent.



4.3. You accept that we may store your personal information outside of the region or country that you may submit or use it in.

5. Protection of your Personal Information

- 5.1. BioCertica Wealth Management (Pty) Ltd values the information that you choose to provide and will take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information BioCertica Wealth Management (Pty) Ltd has concerning BioCertica Wealth Management (Pty) Ltd clients are stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information.
- 5.2. When you use the products, services, facilities, tools or utilities provided by BioCertica Wealth Management (Pty) Ltd on this site, you may be given an access number, user name, password and/or personal identification number (PIN). You must always keep your user name, access card, password and/or PIN a secret and ensure that you do not disclose it to anyone.

6. Correction of Personal Information

6.1. If you ever want to update or correct any of your personal information held by BioCertica Wealth Management (Pty) Ltd, you can e-mail us or you can phone our contact centre.

7. Personal Information held by or disclosed by you or BioCertica Wealth Management (Pty) Ltd to a third party

- 7.1. Because BioCertica Wealth Management (Pty) Ltd is not responsible for any representations or information or warranties or content on any third party website (including third party websites linked to this website, websites facilitated by us or websites that serve as social networks like Facebook or Twitter), BioCertica Wealth Management (Pty) Ltd does not exercise control over the privacy policies of these third parties and you should refer to the privacy policy of these third parties to see how they protect your privacy.
- 7.2. BioCertica Wealth Management (Pty) Ltd may enter into arrangements with its partners or other third party suppliers which will require us to disclose your personal information to these third parties for the purpose of transferring data to us from a device(s) that measures bodily functions or fluids. You hereby consent to BioCertica Wealth Management (Pty) Ltd disclosing your personal information to these third parties for this purpose and you also consent to receiving data about yourself from these third parties. If at any time after you have given BioCertica Wealth Management (Pty) Ltd your consent you no longer wish to disclose your personal information to these third parties, you may at any time withdraw your consent.



8. Cookies and Online advertising

- 8.1. BioCertica Wealth Management (Pty) Ltd uses cookies. We use the word "cookie" to refer to information that is sent from this site to your hard drive, where it is saved. In this way, the next time you use this site, BioCertica Wealth Management (Pty) Ltd will know who you are and that you have visited this site before. We also collect information about how you use the website, your preferences and past browsing history.
- 8.2. BioCertica Wealth Management (Pty) Ltd engages third parties that help us deliver banner advertisements and other online communications. The third parties may collect and use information about BioCertica Wealth Management (Pty) Ltd customers to help us understand the offers, promotions, and types of advertising that are most appealing to our customers. The personal information they collect is aggregated and cannot be linked to a person.
- 8.3. Third party vendors, including Google and DoubleClick, show BioCertica Wealth Management (Pty) Ltd ads on sites on the internet.
- 8.4. Third party vendors, including Google and DoubleClick, use cookies to serve ads based on a user's prior visits to BioCertica Wealth Management (Pty) Ltd webbsite.
- 8.5. Users may opt out of Google and DoubleClick's use of cookies by visiting the Google advertising opt-out page or by visiting the Network Advertising Initiative opt out page.

9. Changes to this Privacy Policy

- 9.1. BioCertica Wealth Management (Pty) Ltd may amend this privacy policy from time to time. We will give you notice of any material changes within a reasonable time, however, we recommend that you familiarise yourself with this privacy policy regularly.
- 9.2. The current version of this privacy policy will govern the respective rights and obligations between you and BioCertica Wealth Management (Pty) Ltd each time that you access and use this site

10. Which laws apply to this Privacy Policy

10.1. This privacy policy is governed by the laws of the Republic of South Africa, and you consent to the jurisdiction of the South African courts in respect of any dispute which may arise out of or in connection with the formation, interpretation, substance or application of this privacy policy.