

1. About this Privacy Statement

Wealth Way respects your privacy and is committed to protecting the personal information entrusted to us.

This Privacy Statement explains how we collect, use, store, share and protect personal information, your rights in relation to your information, and how to contact us if you have a question, concern or request.

It applies to personal information processed by Wealth Way when you interact with us or use our services.

2. Personal information we collect

The personal information we collect depends on your relationship with us and the financial services or products you require.

This may include:

- Identification information, such as your name, identity number, date of birth and identification documents
- Contact information, such as your telephone number, email address and residential address
- Financial information, including income, expenses, assets, liabilities, banking information and existing financial products
- Employment and occupational information
- Information about your financial needs, objectives and circumstances
- Information about beneficiaries, dependants or other persons relevant to your financial planning
- Health or medical information where required for a financial product or application
- Information required for legal, regulatory or compliance purposes
- Information contained in applications, correspondence and other communications with us

We will only collect personal information that is relevant to the purpose for which it is required.

3. How and where we collect your information

We may collect personal information directly from you or, where permitted, from other authorised sources.

This may include information received:

- When you speak to or meet with one of our advisers or employees
- When you complete forms, applications, questionnaires or other documents
- Through email, telephone or other communication with us
- From financial product providers, insurers or other financial institutions
- From authorised verification, compliance or information services
- From your employer, representative or another person acting with your authority, where applicable
- From publicly available or legally permitted sources where required for a lawful business or regulatory purpose

Where we obtain personal information from another source, we will process it in accordance with applicable privacy and regulatory requirements.

4. Why we use your information

We use personal information to provide financial services, support our relationship with you and meet our legal and regulatory obligations.

Depending on the services you require, we may use your information to:

- Understand your financial needs, circumstances and objectives
- Provide financial advice and recommendations
- Prepare quotations, proposals and financial needs analyses
- Complete and submit applications or instructions to financial product providers
- Service and administer your financial products and relationship with us
- Verify information and complete required compliance or regulatory checks
- Communicate with you about your financial services, applications or products
- Respond to queries, requests and complaints
- Maintain required client, business and regulatory records
- Detect, prevent or investigate fraud, unauthorised activity or other risks
- Meet legal, regulatory and contractual requirements
- Support the operation of our business

Where your consent is required for a specific purpose, we will obtain it where required.

5. When information is required

Some personal information is required for us to provide financial services, process an application or instruction, or meet legal and regulatory obligations.

If required information is not provided, we may not be able to:

- Provide the relevant financial service
- Complete an assessment or financial needs analysis
- Prepare or submit an application or instruction
- Meet applicable legal or regulatory requirements
- Continue with the relevant service or transaction

Where providing information is optional, we will make this clear where appropriate.

6. Who we share your information with

We may share personal information where this is necessary to provide financial services, administer our relationship with you or meet legal, regulatory or contractual obligations.

Depending on the services you require, we may share information with:

- Financial product providers, insurers and other financial institutions
- Authorised service providers that support our business or process information on our behalf
- Compliance, verification or regulatory service providers
- Professional advisers, auditors or other specialists where required
- Regulatory authorities, law-enforcement bodies or other public authorities where disclosure is required or permitted by law
- Other persons or organisations where you have authorised the disclosure or where another lawful basis applies

We do not sell personal information to third parties.

7. Special personal information and children's information

Some financial products or services may require us to process special personal information, particularly health or medical information.

We will only process this information where permitted by law and where it is necessary for the relevant financial service or product. This may include information required for an application, underwriting, financial advice or product administration.

Where required, we may share this information with the relevant financial product provider or an authorised service provider involved in the application or service.

We may also process personal information relating to children, for example where a child is a dependant or beneficiary. We will only process children's information where permitted by law and where it is necessary for the relevant financial service or product.

8. Direct marketing and opt-out

We may use your contact information for direct marketing about financial products, services or other information that may be relevant to you, where permitted by law.

You may ask us to stop sending direct marketing communications at any time, and our direct marketing communications will provide an appropriate way to opt out.

Opting out of direct marketing will not prevent your adviser or Wealth Way from contacting you about your existing financial products, financial advice, servicing requests or other communications relating to your relationship with us.

9. Information outside South Africa

Where personal information is transferred to or processed outside South Africa, we will ensure that the transfer is permitted under POPIA and that appropriate safeguards apply.

This may occur where a financial product provider, service provider or information system used to support our services operates or stores information outside South Africa.

Where required, we will take reasonable steps to ensure that personal information transferred outside South Africa receives an appropriate level of protection

10. How long we keep your information

We keep personal information for as long as it is needed to provide our services or meet legal, regulatory, contractual or legitimate business requirements.

Certain client and financial services records must be kept for minimum periods required by law or regulation.

When personal information is no longer required and there is no lawful reason to keep it, we will securely delete, destroy or de-identify it.

We may keep information for longer where it is required for an active complaint, dispute, investigation, legal proceeding, regulatory review or other lawful purpose.

11. How we protect your information

We take reasonable steps to protect personal information against loss, misuse, unauthorised access, disclosure, alteration or destruction.

Personal information is maintained electronically within approved systems and storage environments, with access limited according to business responsibilities and authorised access.

We maintain processes for responding to information security incidents and review our information protection controls as our systems, operations and regulatory requirements change.

While reasonable steps are taken to protect personal information, no electronic system or method of transmission can be guaranteed to be completely secure.

12. Your rights

You have rights in relation to your personal information under POPIA.

Depending on the circumstances, you may:

- Ask whether we hold personal information about you
- Request access to your personal information
- Ask us to correct or update information that is inaccurate, incomplete or out of date
- Request the deletion or destruction of personal information where we are no longer authorised to retain it
- Object to certain processing of your personal information
- Object to the use of your personal information for direct marketing
- Raise a concern or complaint about how your personal information is processed

Some requests may be subject to legal or regulatory requirements that require us to continue retaining or processing certain information.

You can submit a request relating to your personal information using the contact details provided in this Privacy Statement.

13. Contact us and complaints

If you have a question, request or concern about how we process your personal information, you can contact us using the details below:

Wealth Way

Address: 20 Kroton Street, Constantia Kloof, Weltevredenpark, Gauteng

Email: support@wealthway.co.za

Phone: +27 78 436 3702

Privacy-related requests or complaints will be referred to the Information Officer or Deputy Information Officer where appropriate.

You also have the right to lodge a complaint with the Information Regulator of South Africa regarding the processing of your personal information.

Information Regulator of South Africa

010 023 5200, 0800 017 160, enquiries@inforegulator.org.za

14. Changes to this Privacy Statement

We may update this Privacy Statement where there are changes to applicable legislation, regulatory requirements, our business operations or the way we process personal information.

The current version will be made available through our usual public communication channels.

The latest update date will be reflected on the Privacy Statement.