



NFS GROUP

Privacy Policy

Please note that this Privacy Policy and Statement will be subject to regular review and updated as required.

NFS Group (Pty) Ltd and its affiliated companies Nirvesh Financial Services (Pty) Ltd; South African Financial Enterprises (Pty) Ltd; ISS Compliance KZN (Pty) Ltd; eas-e Comply (Pty) Ltd; Randles 2014 Investments (Pty) Ltd; NFS Accounting & Tax (Pty) Ltd and NFS Secretarial Services (Pty) Ltd, collectively known as NFS Group, acknowledges and takes seriously its obligations under the applicable laws and regulations of South Africa pertaining to information and privacy issues.

Collection and Storage of Personal Information

In the course of our business, personal information such as names, addresses, may be collected and held, for use in fulfilling the primary purposes intended. Information retained on our database is also used to inform stakeholders and customers of relevant developments in procedures or products which we believe is either necessary or will assist in the use of the product or service we offer. Unless we are informed otherwise, we will continue to use the information collected in this manner. Accuracy of information is important to us and changes or corrections to information held will be welcomed at any time.

Normally we collect information from the persons concerned and they are under no obligation to provide it. Most personal information is stored in-house. In some cases, such as certain web-based services that are contracted out, necessary contractual measures are taken to protect this information.

All reasonable steps are taken to protect the security of the personal information held, be it stored in electronic or hard copy form. Access is available to the person whose information is held, subject to the payment of reasonable expenses incurred in extracting such information. Access to personal information can be arranged by contacting:

Suite 302 Strauss Daly Place
41 Richefond Circle
Ridgeside Office Park
Umhlanga
Durban
Tel: +27 31 832 0300
Email: info@nfsgroup.co.za

NFS Group

Suite 302, Strauss Daly Place, 41 Richefond Circle, Ridgeside, Umhlanga
140A Kelvin Drive, Morningside, Sandton

t +27 31 832 0300 | t +27 11 064 1670

Privacy Statement

All documentation, whether electronic or printed, generated by or on behalf of the company from which personal information may be collected as a part of the transaction process, the primary purpose of which is to provide information, will carry the following statement concerning privacy:

Your Privacy

NFS Group respects stakeholders' privacy at all times. When processing your enquiry we collect personal information about you for the primary purpose of providing you with a high level of customer service.

Use of your information

The information you provide on the NFS Group website, may be held and used by NFS Group for sending information to you about our products and services from time to time.

Disclosure of your information

We may disclose your information to other companies in NFS Group, including their respective partners, agents and sub-contractors, for any of the above purposes. In addition, we may disclose your information as may be required by law, regulation or legal proceedings.

Opt Out / Unsubscribe

We need your consent to send you promotional materials. If you consent to this you will be notified of new products through e-mail.

Should you not wish to avail yourself of this service, you can exercise this right by sending an email to info@nfsgroup.co.za, with a subject of OPT-OUT/UNSUBSCRIBE. If you wish to update the information you have provided to us, you may do so by completing the "Subscribe to our mailing list" on our website with your correct details.

About Cookies

When you visit our website, we place a text file called a "cookie" in the browser directory of your computer's hard drive. A cookie is a small piece of information that a website can store on your web browser and later retrieve. The cookie cannot be read by any website other than the one that set up the cookie. Cookies enable this website to recognise the information you have consented to give to this website, and help us determine what portions of this website are most appropriate for your professional needs.

As a result, cookies will allow you to retrieve previous image search results. We do NOT use cookies to examine your surfing behaviour before or after leaving the NFS Group website.

If at any time you believe that NFS Group has not followed the above policy, or if you would like your information to be removed from our system, please e-mail info@nfsgroup.co.za. We will make reasonable efforts to identify and correct any problem.

Anti-Spam

NFS Group adheres to the principles of permission marketing and does not knowingly send out messages to databases where customers have not willingly agreed to receive those messages. Should NFS Group

be informed that a database has been acquired for the use of spam; the contract with that client will be terminated immediately. This policy has been put in place to protect the user from unsolicited email.

Copyright and trademark information

NFS Group reserves all intellectual property rights in respect of any content on the Website.

Terms and Conditions

Legal Notices

Terms and Conditions of Use

Please Read These Terms Carefully Before Using This Site

This Website is operated by NFS Group under the domain name www.nfsgroup.co.za (“the Website”). The Website is operated on behalf of NFS Group and its affiliated companies. Except for this paragraph, a reference to NFS Group in this notice includes any affiliated companies.

By using the site or downloading materials from the site, you agree to abide by the terms and conditions as set out in this notice and in our Privacy Policy (together with, “the Terms”), also accessible on the Website.

You acknowledge that access to some parts of the Website may be provided subject to the acceptance of additional requirements or restrictions to those set out in the Terms. In the event of an inconsistency between these Terms and any additional requirements, the additional requirements will prevail to the extent of the inconsistency.

The Terms are subject to change at any time without notice and are effective as soon as posted to the Website. Your continued use of the Website constitutes acceptance of any modification to the Terms.

Use of content on the Website

Except where explicitly stated otherwise, the Website is provided for informational purposes only about NFS Group services. You should always obtain specific advice before deciding on the suitability of any product or service.

NFS Group reserves the right, in its sole discretion, to make any changes at any time and without notice to the Website or parts of it.

Unless explicitly stated, no part of this Website forms part of the terms and conditions under which a particular product or service is provided and is not an offer to enter into a legally binding contract.

Accessing the Website

Unless explicitly stated otherwise, NFS Group grants you a non-exclusive, non-transferable, limited right to view and download a single copy of the content on the Website for your personal, non-commercial use.

You agree not to interrupt or attempt to interrupt the operation of the site in any way.

You agree not to deal with any content on the Website or sourced from it except as explicitly permitted under the Terms, as may be reasonably required to give effect to the Terms, or under any additional licenses or agreements you may enter into with NFS Group from time to time.

NFS Group may, at any time and without notice or liability, suspend or discontinue access to the Website or any part of it and terminate any rights provided to access it.

You agree to destroy any copy of content sourced from the Website in the event of such termination.

Disclaimer

The content on the Website may contain inaccuracies or errors. NFS Group does not warrant the accuracy or completeness of the content of the Website.

You acknowledge that any reliance on any content on the Website is at your sole risk and NFS Group accepts no responsibility for any party's use of or reliance on the content or any part.

In no event shall NFS Group be liable to any party for any loss or damages incurred in connection with the use of the Website or any content on the Website.

Indemnity

You agree to indemnify NFS Group from any claim for loss or damages suffered by NFS Group in connection with your use of the Website or your breach of the Terms.

Third Party Sites

NFS Group may, as a convenience to you, provide links from the Website to other sites. This does not constitute an endorsement or any warranty as to the content of any linked sites.

You agree that if you visit these sites, you do so at your sole risk.

External Links to the Site

You must obtain prior written approval from NFS Group before linking to the Website except where:

- the link contains only the words "NFS Group"
- when activated, the link directs the user to www.nfsgroup.co.za
- the link opens in a full-sized, fully operable browser window not forming part of the linking site screen;
- the link does not in any way create the impression of endorsement or association of the linking entity with NFS Group, nor attempt to devalue the goodwill associated with NFS Group or its trademarks.

NFS Group reserves the right to revoke this consent to link at any time in its sole discretion.

Information Provided By You

You warrant that any information or know-how you submit via the Website will not be proprietary, confidential, nor violate the intellectual property rights of any party. You further agree that NFS Group may use or deal with any information or know-how received via the Website without charge or restriction.

You warrant that you shall not, provide any information or materials to NFS Group that are defamatory, threatening, obscene, harassing, or otherwise unlawful.

Jurisdiction

The laws of South Africa shall govern the interpretation of the Terms, without giving effect to the conflict of laws provisions, and all parties submit to the jurisdiction of the courts of this Republic.

If any part of the Terms is found to be invalid or unenforceable, it shall be severed without affecting the remainder.

Copyright and trademark information

Copyright in this Website, unless explicitly stated otherwise, is owned by NFS Group. No part of this Website confers any transfer of title in any intellectual property rights.

NFS Group reserves all intellectual property rights in respect of any content on the Website.

Disclaimer

Investors should take cognisance of the fact that there are risks involved in buying or selling any financial product, and past performance of a financial product is not necessarily indicative of the future performance. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions.

Collective Investment Schemes (Unit Trusts) are regulated by the Financial Sector Conduct Authority and comply with the provisions of the Collective Investments Schemes Control Act Number 45 of 2002.

This document does not constitute a solicitation, invitation or investment recommendation, and prior to selecting a financial product or fund it is recommended that investors seek specialised financial, legal and tax advice. The laws of the Republic of South Africa shall govern any claim relating to or arising from the contents of this site. Nirvesh Financial Services (Pty) Ltd, FSP 4701 is an authorised financial services provider.