

DEFINITIONS

"this Web site" means www.fiduciary.co.za

"the Web site owner" and "we" means Fiduciary Financial Services (Pty) Ltd ("Fiduciary")

"user" and "you" means any person accessing any part of the Web site

STATUS AND AMENDMENTS

1. **Fiduciary** respects your privacy and is committed to the voluntary privacy protection principles contained in Chapter 8 of the Electronic Communications and Transactions Act.
2. This privacy policy statement sets out **Fiduciary's** information gathering and dissemination practices.
3. This Privacy Policy forms part of the Terms and Conditions of Use of this Web site. If you do not agree with this Policy then you may not use this Web site and are required to cease doing so immediately.
4. The Web site owner reserves the right to amend the terms and conditions of this Privacy Policy at any time. While the Web site owner will attempt to flag changes to this Policy as and when implemented, users remain at all times responsible for ensuring that they are aware of the current terms of this Policy whenever accessing this Web site, and continued use of the site subsequent to any amendments having been affected constitutes users' acceptance of the Policy as amended.

COLLECTION OF PERSONAL DATA

5. Where personal information (such as your name, address, telephone number, email address) is submitted to the site by the user, for example through sending an e-mail or filling in required fields, the following principles are observed in the handling of that information:
 - a. This Web site collects processes and stores only such personal information regarding users as is necessary to provide the services offered. The specific purpose for which information is collected is apparent from the context in which it is requested.
 - b. This Web site will not use the personal information submitted for any other purpose other than the efficient provision of services, including this Web site and services offered through it by third parties, without obtaining the prior written approval of the user or unless required to do so by law. The names and e-mail addresses of subscribers and persons taking advantage of the trial offer are retained for verification purposes.
 - c. This Web site will keep records of all personal information collected and the specific purpose for which it was collected for a period of at least one year from the date on which it was last used.
 - d. Subject to b. above, this Web site will not disclose any personal information regarding a user to any third party unless the prior written agreement of the user is obtained or the Web site is required or permitted to do so by law.
 - e. If information is released with the user's consent this Web site will retain a record of the information released, the third party to which it was released, the reason for the release and the date of release, for a period of one year.
 - f. This Web site will destroy or delete any personal information under its control, which has become obsolete.
6. Information collected about users through their use of this Web site and newsletter service is the property of the Web site owner.
7. The Web site owner will retain all ownership of and copyright in any database of users' personal information submitted to or collected by this Web site or any service offered through it.
8. The Web site owner will not utilise personal and other information submitted by users through the use of this Web site in order to provide further information about the Web site and related services unless users have expressly given prior permission.
9. In the event of the sale of the Web site owner or this Web site or associated services and sites, the Web site owner will stipulate that the sale be subject to the condition that the purchaser observes the provisions of this privacy policy in the handling of personal information.
10. Note that, as permitted by the ECT Act, this Web site may use personal information collected to compile profiles for statistical purposes and trade in these profiles. No information contained in the profiles or statistics will be able to be linked to any specific user.

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COLLECTION OF ANONYMOUS DATA

11. In order to provide the best possible and most relevant service, this Web site utilises cookies. A cookie is a small file that is placed on the user's hard drive in order to keep a record of a user's interaction with this Web site and facilitate user convenience.
 - a. Cookies from this Web site allow the Web site owner to tailor advertising and other services to your displayed preferences. The Web site may use third party cookies from an adserver for this purpose.
 - b. Cookies by themselves will not be used to personally identify users but will be used to compile anonymous statistics relating to use of services offered or to provide us with feedback on the performance of this Web site.
 - c. The following classes of information will be collected in respect of users who have enabled cookies:
 - i. The browser used;
 - ii. IP address;
 - iii. Date and time of activities while visiting the Web site;
 - iv. URLs of internal pages visited; and,
 - v. Referrers.
12. If a user does not wish cookies to be employed to customize his or her interaction with this Web site it is possible to alter the manner in which their browser handles cookies. Please note that, if this is done, certain services on this Web site may not be available.

USER ACCESS TO AND MANAGEMENT OF PERSONAL DATA

13. Users may obtain a record of the personal information relating to them held by the Web site owner by e-mailing info@fiduciary.co.za
14. Where a user believes that personal data concerning them held by the Web site owner is outdated or incorrect they may request that such personal data be corrected by e-mailing info@fiduciary.co.za. Any request for such a correction must specify both the incorrect data and the proposed correction and must give full reasons for the request.
15. You may request that **Fiduciary** cease sending you any information or request that your personal information be removed from our database at any time by e-mailing info@fiduciary.co.za

LINKS TO OTHER WEB SITES

16. We have no control over and accept no responsibility for the privacy practices of any third party sites to which hyperlinks may have been provided and we strongly recommend that you review the privacy policy of any site you visit before using it further.

SECURITY

17. While reasonable measures are taken to ensure the security and integrity of information submitted to or collected by this site, this Web site can not under any circumstances be held liable for any loss or other damage sustained by a user or users as a result of the intentional or accidental release of information by the Web site owner, an employee of the Web site owner or any third party.
18. Users and/or subscribers are prohibited from releasing their username and/or password to any other person.

QUERIES

19. If you have any queries about this Privacy Policy please contact us at info@fiduciary.co.za

DATE OF LAST REVIEW

16 February 2007