

We are a Privacy sensitive global organisation and adhere to the necessary international prescribed privacy principles and more specifically the Organisation for Economic Cooperation and Development OECD Guidelines which represent an international consensus on the best practice on Privacy Protection and also the Electronic and Communications and Transactions Act and South African Protection of Personal Information Bill which is based on the aforesaid Guidelines which includes Notice, Choice, Onward Transfer, Security, Data Integrity, Access and Enforcement.

We value our relationship with you and place the highest importance on respecting and protecting your privacy. We want you to feel comfortable and confident when using our products and services and with entrusting your personal, company and financial information to us.

The following Policy demonstrates how we protect your information we gather through our Global website.

PRIVACY POLICY

1. Privacy Protection

This policy establishes how we handle the information we learn about you when you visit our site(s), register as a user on our site and/or login as a user.

2. Linkages Characteristics

The specific practices outlined in this privacy statement apply to the Summit Financial Partners (Pty) Ltd. website(s) and/or applications. Other bodies/entities linked to our site(s) may have slightly different practices concerning the privacy of your data but Summit Financial Partners (Pty) Ltd. will endeavor to protect your privacy where possible. You are however encouraged to review the privacy statements of other bodies/entities when visiting their websites. Our website(s) may include links to third party Web server(s) and Summit Financial Partners (Pty) Ltd. will not be responsible for privacy policies or content on third party`s site whether contents constitute defamation, copyright infringements or cause any other damage to a user(s).

3. Uses , Purpose Specifications and Data Collection

In general, you can browse our site(s) without disclosing any information about yourself. If you visit the site(s) to read or download information, we collect and store only the following information that is automatically

recognised: the date and time, the originating IP address, the domain name, the type of browser and operating system used (if provided by the browser), the URL of the referring page (if provided by the browser), the object requested and the completion status of the request.

- We use your personal or financial information to provide you with information and services you request, to tell you about other products and services, and to give you a customized interactive experience as you use our products.
- Your financial information is used to generate a budget based on those specific financial statements you have provided us with; the budget that is then produced will depend on the content and accuracy of the statements.
- Your personal and financial information is used to generate and create a will based on the specific information you have uploaded through the online information adding function. The will created will depend on the accuracy of the content you have uploaded onto the function and on your personal requirements and preferences.
- Your personal information may also be used to assist you in the completion of your online tax return should you wish to make use of this service. The successful completion of your online tax return will depend on the accuracy of information you have provided us with.
- We also use the information for support, to develop new features, and to improve the overall quality of Summit Financial Partners (Pty) Ltd.'s products and services.
- We may also use the information to show you a history of your activity, to provide you with statistics about you or your use of our product or service, or to provide you with a better user experience.
- We may summarize information about you and combine it with other information to understand how our products are used, to deliver products and services and to help us develop new products and services.
- Your information provided to us may also be used for research purposes and/or similar purposes.
- The processing of your data will include obtaining, recording, holding, disclosing and disposing of information or data as well as carrying out any operation or set of operations on it.
- We do not sell or rent your personal information with anyone for promotional or marketing purposes without your consent.
- Your information (personal and financial) is used in confidentiality and after a budget is generated will it only be send to the email address as provided by yourself
- You may request information on whether data relating to you are processed and if your information is passed on to 3rd parties you may request from us the identity of the 3rd parties to whom the information was passed. info@6cents.co.za
- We will keep records concerning whom your data was passed to.

4. Cookies and Other Technologies

As described above, we sometimes collect anonymous information from visits to our website(s) to help us provide better customer service. For example, we keep track of the domains from which people visit and we also measure visitor activity on Summit Financial Partners (Pty) Ltd. website(s), but we do so in ways that keep the information anonymous. We use the information that we collect to measure the number of visitors to the different areas of our website(s), and to help us make our website(s) more useful to visitors. This includes analysing these logs periodically to measure the traffic through our servers, the number of pages visited and the level of demand for pages and topics of interest. The logs may be preserved indefinitely and used at any time and in any way to prevent security breaches and to ensure the integrity of the data on our servers.

We collect the anonymous information we mentioned above through the use of various technologies, one of which is called "cookies". A cookie is an element of data that a website can send to your browser, which may then be stored on your hard drive. The following information is stored in the cookies:

- IP address
- Session number
- Customer ID (first name, last name, job function)
- Identification number for online payments, when used.
- If the user has chosen "remember login and password", those two items are encoded and added to the cookie.
- If a "registered" user to Summit Financial Partners (Pty) Ltd. returns to the site without logging in, the ID stored in the cookie is used to track the user (unless the user manually deleted the cookie, at which point the server will automatically regenerate another cookie).

5. User's Choice

- Registering on our website(s) is optional. If you choose not to register or provide personal information, you can still browse the website(s). However, you will not be able to truly benefit from our services or receive e-mail alerts. Information that Summit Financial Partners (Pty) Ltd. collects is treated as a valuable and confidential asset of which we take great care to ensure its safety.
- If you receive information whether promotional or marketing related or not and do not wish to receive such information any longer please notify us by e-mail at info@6cents.co.za
- You may change your account and update contact or personal information as is held by Summit Financial Partners (Pty) Ltd. This

can be done at any time or when information is incomplete, misleading or inaccurate and to bring the information up to date. In order to change and/or bring this information up to date you can follow this link. www.6cents.co.za/users

- If you are a member of 6cents, you can update your contact preferences or manage your account by logging in.
- You may unsubscribe from our newsletters by using the unsubscribe link provided in the newsletter sent to you.
- Summit Financial Partners (Pty) Ltd. and its subsidiaries may exchange information about your transactions to fulfil your requests. We may also provide you information about products or services we believe you may be interested in unless you have asked us not to contact you. We offer you the opportunity to review privacy practices at our subsidiaries' Web sites.
- If we make material changes to any of our privacy policies or practices regarding personal information we will update our statement and post a notice on our site 30 days before the changes take effect.

6. Access/Individual Participation

- You can ask us whether we are keeping personal data about you, and you can also request to receive a copy of that personal data. Before sending you any personal data, we will ask you to provide proof of your identity. If you are not able to provide proof of your identity, we reserve the right to refuse to send you the personal data.
- We will make a sincere effort to respond in a timely manner to your requests to the previous questions or to correct inaccuracies in your personal information. At any time, you may request that we delete or correct your personal information in our logs or deactivate your profile. For such requests, please contact info@6cents.co.za
- Where information we hold about you are inaccurate you may request correction of the information and will we take the necessary steps to correct the information as are reasonable in the circumstances, having regard to the purpose for which the information may lawfully be used.

7. Security

Summit Financial Partners (Pty) Ltd. strive to protect the quality and integrity of your personal information. We have implemented appropriate technical and organizational measures to secure the integrity of personal information We have therefore implemented the necessary technologies and security policies to protect the stored personal data of our users from unauthorised access, improper use, alteration, unlawful or accidental destruction and accidental loss. We will continue to enhance our security

procedures, as new technology becomes available. We maintain physical, electronic and procedural safeguards that comply with applicable laws and standards. We use both internal and external resources to review our security procedures. Our employees are trained and required to safeguard your information. We use appropriate encryption with regards to your financial information.

We maintain physical, electronic and procedural safeguards that comply with applicable law and federal standards. If and whenever sensitive information is asked for, such as credit card numbers, we encrypt it as it is transmitted to us.

Users that you invite to access your Web-based services will be required to set up a Summit Financial Partners (Pty) Ltd. user ID and password before they can access the information you post. Your Web-based services are password protected and we recommend that you do not share your password with anyone. Remember to sign out of your Web-based product and services and close your browser window when you have finished your work. This prevents others from accessing your account if you share a computer or use a computer in a public place, such as a library or Internet café.

All our employees are trained and instructed to safeguard your information. We also use physical, electronic and procedural safeguards by restricting access to personal information to those employees and agents for business purposes only. Additionally, we use internal and external resources to review the adequacy of our security procedures.

At Summit Financial Partners (Pty) Ltd., safeguarding your personal information is a top priority. For this reason we are committed to make you aware of popular identity theft and fraud scams and providing you with information to protect yourself. Although sometimes difficult to identify, you may receive hoax e-mails, such as phishing scams, that look authentic and appear to have been sent by a company you recognize. These e-mails ask you to provide or confirm your sensitive personal information by clicking on links. To entice you, they often claim an urgent or threatening condition concerning your account, or offer you a prize. You should not reply or click on any links in the e-mail or provide any personal information without verifying that the e-mail is legitimate through another channel. Summit Financial Partners (Pty) Ltd. does not solicit financial customer information via e-mail. Summit Financial Partners (Pty) Ltd. do send personal information with regards to the budget as generated from the financial statements provided by yourself via email which budget might be of sensitive nature to you. Therefore should you as registered user ensure that you provide us with the correct email address and that no other person has access to the email address you provide us with.

Summit Financial Partners (Pty) Ltd. will not be liable for any damages or grievances caused where another person accessed the email address provided by yourself and obtained personal information we provided you with.

8. Notifications of Changes

As Summit Financial Partners (Pty) Ltd. creates new services that may generate a need to amend this privacy statement or law require us to amend this privacy statement, we will highlight such changes on the our website home page and the Previous Privacy policy statement will also be made available.

9. Information we collect

By making use of this product of Summit Financial Partners (Pty) Ltd. you are required to register. During the registration process we ask for your name, email address and phone number, as well as; Marital Status, Family Size, Employer & Position Held. Once you are registered online, your information is sent to Summit Financial Partners (Pty) Ltd. automatically. We may also ask you to answer some optional questions about yourself and your business and how you use the product. We may obtain where necessary additional information about you, such as address change information, from commercially available sources, in order to keep our records up to date. You will be provided with opportunity to update and change information where needed.

You may use Summit Financial Partners (Pty) Ltd. products and services to assist you with drafting an automatic budget which budget will be based on the information contained in your bank statements. The budget, advise and tips provided by Summit Financial Partners (Pty) Ltd. in this regard can also be used by yourself for any personal purposes. The budget together with tips and possible risks relating to your statements will depend on the information provided by yourself and the correctness thereof.

- We collect personal information such as your name, e-mail address and phone number when you interact with us and register as a user as well as; Marital Status, Family Size, Employer & Position Held.
- We collect financial information such as your bank statements which must be uploaded to www.6cents.co.za in order for you to benefit from this site(s).
- When using the mobile application financial information is collected through the interception of sms messages received from your financial institution to assist 6cents in increasing accuracy of financial information used in generating budgets.

- Other financial information of sensitive nature might also be collected on your behalf as part of the services provided to you.
- We collect personal information to deliver or allow access to our products and services.
- We collect information about your system as it interacts with us such as your IP address and browser information since each time you access a page the browser automatically send information to the server site which is part and parcel of the http protocol.
- We use common internet technologies, such as cookies and Web beacons to manage our Web sites and services, advertising and e-mail programs.
- We collect user feedback, community discussions, chats and other interactions at our sites.
- We may obtain additional information about you, such as demographic information, from commercially available sources.

10. Use of Information

- We firstly use the information provided by you in order to set up and manage your account. Thereafter the main use of your information is providing you with a personal budget based on your bank statements.
- The additional functions to the services includes assisting you with the drafting of an online will and with filing your tax returns online, as well as checking your debt and assist with debt relief; should you wish to make use of these services you will be required to provide us with additional personal and financial information. Such information will mainly be used for providing you with these additional services.
- You also give Summit Financial Partners (Pty) Ltd full access to your credit record from Compuscan or XDS once you tick the permission to access your credit record tick box on the 6cents web application.
- We use and intercept sms messages you receive from your bank by automatically including such expenditure in your budget expenses column to provide you with a better user experience and managing of your budget.
- By agreeing to the terms of use Summit Financial Partners (Pty) Ltd. may also contact you regarding their products and other special offerings that may interest you. We use your information to process and personalise your requests. We also use the information for support, to develop new features, and to improve the overall quality of Summit Financial Partners (Pty) Ltd. products and services. We may also use the information to show you a history of your activity, to provide you with statistics about you or your use of our product or service, or to provide you with a better user experience.
- Where chat rooms and/or bulletin boards or other chat forums is accessible the host and/or service provider may be required to

monitor your messages for inappropriate content, and that provider may pass on that monitoring obligation to Summit Financial Partners (Pty) Ltd. To fulfil these requirements, Summit Financial Partners (Pty) Ltd. may monitor your messages and posts for inappropriate content. Summit Financial Partners (Pty) Ltd. will be allowed to remove any inappropriate content which other users might find harmful or defamatory or inappropriate in any other way and will the rights to freedom of expression of users therefore be weighed against other rights users might be entitled to. Summit Financial Partners (Pty) Ltd. will not be liable for any infringement or breach of freedom of expression/speech when removing inappropriate and/or unwanted posts and comments.

- When we send you e-mails, we may include a Web beacon to determine how many people open our e-mails. When you click on a link in an e-mail, we record this individual response to customize our offerings to you.
- To provide you with services, we must access your online account. We request the user name, password and any other login information that you have set up with necessary institutions to enable access. We use your login credentials to routinely update and maintain the financial information you download, to address errors or service interruptions, and to enhance the services we may provide in the future. If we store your login credentials, we will maintain and encrypt them on our firewall-protected servers.
- Some products and services permit you to grant access and specify permissions for those you authorize to use the service. As a result, we store the personal information of those granted access. This information may include name, email address, username/password, and security challenge questions and answers.
- This privacy statement does not apply to any Web site of a third party subscribing to Summit Financial Partners (Pty) Ltd. ` service.
- Summit Financial Partners (Pty) Ltd. and its subsidiaries may exchange information about your transactions to fulfil your requests. We may also provide you information about products or services we believe you may be interested in unless you have asked us not to contact you. We offer you the opportunity to review privacy practices at our subsidiaries' Web sites.
- We provide discussion forums, blogs and other community-oriented features that enable forum members to communicate with other members. To participate in the forum, we require you to register with a valid e-mail address. We recommend that you exercise discretion in posting personal information on these message boards. Any information you provide is accessible by other users. We also have many places where users can provide feedback and suggestions. It is optional to provide your personal information. These submissions are not confidential or proprietary, and we may

publish this information in a way that does not identify you personally

- We offer various Internet chat services. We encrypt our Internet chat sessions and retain a transcript of the session to help us resolve your current and potential future questions.

11. Disclosing Your Data

Summit Financial Partners (Pty) Ltd. may also transfer personal data to Summit Financial Partners (Pty) Ltd. -affiliated companies and non-affiliated companies in South Africa and other countries. These may be outside the European Union Economic Area and may not have adequate laws that protect the rights and freedoms of data subjects in relation to the processing of personal data. Where this is done, Summit Financial Partners (Pty) Ltd. shall take necessary steps to adequately protect the information transferred. By supplying personal data to Summit Financial Partners (Pty) Ltd. you consent to any such transfer

12. Third Parties

We may disclose, access, or report personal information when we believe, in good faith, we're required to by law or to protect our legal rights. We may also do Use, fraud, intellectual property infringement, or other activity that may be illegal or expose us to legal liability. We may be required to disclose personal information to cooperate with regulators or law enforcement authorities or to comply with a court order, subpoena, search warrant, or law enforcement request.

We work with other companies or developers to provide you with products and services which we clearly identify. Either Summit Financial Partners (Pty) Ltd. or the other company may offer these products and services. We clearly identify these co-branded products and services. In some cases, we exchange customer usage information to establish and provide ongoing service. By requesting these products or services, you are permitting us to provide your personal and usage information to the other company.

We may share non-identifiable information about our users with third parties. Such third parties may include advertisers or partners and be for marketing and promotional purposes. Our Web sites may provide links to third-party sites, such as those of our business partners and online advertisers. These could include other services or promotions offered by business partners. Because Summit Financial Partners (Pty) Ltd. does not control the information policies or practices of these third parties, you should review their privacy policies to understand how they collect and use personal information.

Your personal information may be included as part of the business if we sell, merge or transfer any part of our business, If so, you will be asked if you'd like to stop receiving promotional information following any change of control.

13. Liability

Although Summit place the highest importance on protecting your privacy and information neither Summit nor any person acting for Summit, will be liable for any damage or loss that a user may suffer as a result of any person gaining unauthorised access to any information or data unless such damage or loss is occasioned by the wilful misconduct or gross negligence of Summit.

14. How to Contact Us

For any questions or concerns you might have about Summit Financial Partners (Pty) Ltd.'s collection, use, or disclosure of your personal information, please contact our offices at

info@6cents.co.za

Contact: 087 806 1001