

PRIVACY POLICY

Introduction

We are committed to protecting your privacy and complying with applicable data protection and privacy laws. This privacy policy tells you about our online collection and use of data. The terms of this policy apply to this website ("Site") and are further subject to our Terms and Conditions.

Please review this privacy policy before using this Site. If you do not agree with this privacy policy, do not use the Site. By using this Site, you (i) understand and agree to be bound by the terms of this policy, and (ii) expressly consent to us collecting, using, storing or otherwise processing your personal information as set out in this policy, for the purposes indicated herein.

This Site is owned and operated by Change Financial Solutions ("CFS", "us", "we", "our") and may be accessed both in South Africa and abroad. For data protection purposes, CFS is the controller and, unless otherwise noted, is also the processor of data. You consent to any of your personal information collected by us being retained indefinitely, and agree that it may be stored, processed, accessed, and used in jurisdictions whose privacy laws may be different and less protective than those of your home jurisdiction.

Core Principles

Your privacy is important to us, so we'll strive to protect the information you share with us. To protect your privacy, we follow certain basic principles in accordance with global best practices relating to customer privacy and data protection. Except to the extent provided for in this policy, we won't sell or give away your name, e-mail address, phone number or any other personal information to anyone without your express consent and we'll use industry-standard security measures to protect your information from unauthorised users.

Collection of Your Personal Information

When you visit this Site, certain kinds of information, such as the website that referred you to us, your IP address, browser type and language, and access times, may be collected automatically as part of the Site's operation. We may also collect navigational information, including information about the pages you view, the links you click, and other actions taken in connection with the Site. We may combine your visit and navigational information with personal information that you provide. You may always choose not to provide personal information, but, if you so choose, your access to and use of the Site may be limited.

Personal information (i.e., any information by which you can be identified, and which relates to you as an identifiable individual, such as your name, e-mail address, etc.) is collected when you contact us through the Site.

Use of Your Personal Information

We collect and use your personal information to operate and improve the Site, to better understand our customers and to assist us with Site administration, such as with troubleshooting any problems, detecting fraud, resolving disputes, and for any purposes deemed necessary or required by CFS to enforce the Terms and Conditions and other terms or conditions applicable to any portion of the Site. We may also use your contact information to enable us to communicate with you.

We may send you newsletters or marketing communications. If you do not wish to receive marketing communications, you should follow the "unsubscribe" instructions included within each communication.

Personal information collected by us may be stored and processed in South Africa or any other country in which we or our service providers or agents maintain facilities, and by using this Site and our services, you consent to any such transfer of information outside of your country.

If you would like to exercise any of your data protection rights (including the right to have your personal information deleted), please contact us using the “Contact Information” section below.

Sharing of Your Personal Information

Except as disclosed in this privacy policy, we do not share your personal information with any outside parties.

On occasion, we may offer, in conjunction with third parties, certain services that may require you (or CFS) to share your personal information with that third party as a condition for providing that service. While we will treat any information we receive in accordance with this privacy policy, CFS will not be responsible for the information submitted by you to that third party and we remind you to review the applicable rules and any third party’s applicable privacy policies separately before participating in such service.

Information about our users, including personal information, may be disclosed as part of any merger, acquisition, or sale of the company and/or its assets, as well as in the unlikely event of insolvency, bankruptcy, or receivership, in which case personal information would be transferred as one of the business assets of the company. We may notify you of such an occurrence as described in the “Changes to This Privacy Policy” section below.

We reserve the right to disclose your personal information, without notice, if required to do so by law, or in the good-faith belief that such action is reasonably necessary to comply with legal process, respond to claims, or protect the rights, property or safety of our company, employees, users, or the public.

Security of Your Personal Information

Whilst we cannot guarantee the absolute security of your personal information, we take all commercially reasonable measures and precautions to keep it secure and protect it from loss, misuse, unauthorised access or disclosure by following generally accepted security practices, including the use of encryption and logical and physical access control mechanisms. However, we cannot accept any liability whatsoever for any unauthorised access or loss of personal information despite our best endeavours.

Access to Your Personal Information

You can write to CFS at any time to obtain details of the personal information we may hold about you at the following address:

Data Protection Manager
Change Financial Solutions
E-Mail: info@changeefs.co.za

Please quote your name and address and a brief description of the information you want a copy of to enable us more readily to locate your data. We will take all reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you. We may charge a fee to cover the reasonable administration costs involved.

Use of Cookies and Other Technologies

CFS may use cookies to enable you to sign in to our services and to help personalise your online experience. A cookie is a small text file that is placed on your hard drive. Cookies contain information, including personal information, that can later be read by a Web server in the domain that issued the cookie to you. The information that cookies collect may include the date and time of your visit, your registration information, and your navigational and purchase history.

In some cases, our third-party service providers may use cookies on our Site. We have no access to or control over these cookies. This privacy statement covers the use of cookies by CFS only, and does not cover the use of cookies by third parties.

You have the ability to accept or decline cookies. Most browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies. If you choose to decline cookies, you may not be able to use certain features of our Site that depend on cookies.

In addition to cookies, we may use other technologies, including single-pixel images on our Site and in promotional e-mail messages or newsletters. These tiny electronic images assist us in determining how many users have visited certain pages or opened messages or newsletters. We do not use these images to collect personal information.

E- Mail Monitoring

We provide e-mail addresses on the Site which enable you to contact us. In order to check for viruses and the presence of inappropriate content, we reserve the right to intercept, monitor and inspect all material and information transmitted over our system.

Minors

We do not intend to offer services to or solicit or collect personal information from anyone under the age of 18. If you are under 18 (or the age of majority in your country), you should not use or enter information on this Site.

Links

We may link to Web sites that have different privacy policies and practices from those disclosed here. We assume no responsibility for the policies or practices of such linked sites, and encourage you to become acquainted with them prior to use.

Disclaimers

CFS intends to take commercially reasonable precautions to abide by this privacy policy. Nevertheless, in the event that we do not comply with all terms contained in this privacy policy, you agree, by using this Site and by submitting information to this Site, that your sole and exclusive remedy against CFS will be to have us promptly correct the handling of your information in the future to accord with this privacy policy and to notify anyone to whom CFS directly transferred any information of the correct information or to cease using such information.

To the maximum extent allowed by law, CFS, its subsidiaries, affiliates, and divisions disclaim any other obligation, liability, or warranty to you for any other action, inaction, omission, or other activity that is not in accordance with this privacy policy.

Under no circumstances shall CFS, its subsidiaries, affiliates and divisions, or their suppliers or licensors be liable for any direct, special, incidental, indirect, economic, consequential or punitive damages (including, without limitation, loss of data or loss of use damages or lost profits) arising out of or connected with this privacy policy, or the failure of CFS, its subsidiaries, affiliates and divisions, or their suppliers or licensors to adhere to it, even if CFS, its subsidiaries, affiliates and divisions, or their suppliers or licensors have been notified of the possibility of any damages. This section shall only apply to the maximum extent permitted by applicable law.

CFS does not exclude (i) liability for damage to any property or death or personal injury caused by the negligence or wilful misconduct of CFS, its employees or authorised representatives or (ii) liability for fraud.

Applicable Law and Jurisdiction

This privacy policy is governed by and will be interpreted according to the laws of the Republic of South Africa, and all disputes, claims and other matters in connection with this privacy policy will be determined in accordance with such laws.

Changes to This Privacy Policy

We reserve the right to change the terms of this privacy policy at any time. When we make changes, we will revise the "Last Updated" date at the top of the policy. If there are material changes to this statement or in how we will use your personal information, we will notify you by prominently posting a notice of such changes here or on our home page, or by sending you an e-mail. We encourage you to review this policy whenever you visit our Site.

Contact Information

If you have questions or concerns regarding this privacy policy, or if, for some reason, you believe CFS has not adhered to these principles, please contact us by e-mail at info@change fs.co.za.