



## **attooh! Financial Wellness (Pty) Ltd Privacy Policy**

*This privacy policy is complementary to, and should be read and understood together with, the general terms and conditions of use set out in Section A above.*

### **1. The General Principles of our Privacy Policy**

1.1. This privacy policy covers how we treat your personal information collected electronically when you use this site, register or apply online for any attooh! Financial Wellness (Pty) Ltd products or services, or when you contact attooh! Financial Wellness (Pty) Ltd electronically.

1.2. attooh! Financial Wellness (Pty) Ltd respects your privacy and your personal information and for this reason, we take care to protect your personal information and to keep it confidential.

1.3. When dealing with your personal information we apply the following:

1.3.1. attooh! Financial Wellness (Pty) Ltd will only disclose, collate and process (“use”) your personal information with your express written permission unless we are legally required to do so.;

1.3.2. attooh! Financial Wellness (Pty) Ltd will not use your personal information for any other purpose, other than that which we disclosed to you, unless you give attooh! Financial Wellness (Pty) Ltd your express written permission to do so, or unless attooh! Financial Wellness (Pty) Ltd is permitted or required to do so by law

1.4. By using this site, registering or applying online for any attooh! Financial Wellness (Pty) Ltd products or services, or contacting attooh! Financial Wellness (Pty) Ltd electronically, you provide attooh! Financial Wellness (Pty) Ltd with your express written permission to share your personal information within the attooh! Financial Wellness (Pty) Ltd, in the ordinary course of attooh! Financial Wellness (Pty) Ltd, including for purposes of providing you with the relevant products and services. You may revoke this consent in writing at any time.

### **2. What do we mean by Personal Information**

2.1. Personal information refers to information that identifies or relates specifically to you, for example, your name, age and identity number or any information you use to register for the website. Any information about your health and wellness interests, your lifestyle, your eating habits and nutrition, your exercise regime and all related information will also be regarded as personal information.



### 3. How we collect your Personal Information

3.1. Whenever you use this site, complete an application form, contact attooh! Financial Wellness (Pty) Ltd electronically, or use one of the products, services, facilities, tools or utilities offered by attooh! Financial Wellness (Pty) Ltd on this site, attooh! Financial Wellness (Pty) Ltd will collect your personal information.

### 4. Why we collect and use Personal Information

4.1. In order to make your use of this site and the products, services, facilities, tools or utilities offered on this site as informative and successful as possible, it is necessary for attooh! Financial Wellness (Pty) Ltd to find out exactly what you need and want. The following are some of the reasons (i.e. disclosed reasons) why attooh! Financial Wellness (Pty) Ltd would collect your personal information:

- 4.1.1. for attooh! Financial Wellness (Pty) Ltd to process your instructions or requests; or
- 4.1.2. for attooh! Financial Wellness (Pty) Ltd to ensure that we meet your needs, attooh! Financial Wellness (Pty) Ltd may collect and analyse your personal information and combine all the information that we have about you for research and statistical purposes. We may also use your personal information to personalise and tailor our services to meet your needs; or
- 4.1.3. once attooh! Financial Wellness (Pty) Ltd has collected and analysed your personal information, attooh! Financial Wellness (Pty) Ltd may send you promotional material or details which we think may be of interest to you.
- 4.1.4. to conduct market research;
- 4.1.5. to conduct academic research. This research is conducted to evaluate and improve attooh! Financial Wellness (Pty) Ltd product offerings. You are advised that information may be shared with third parties such as academics and researchers. All information collected for research purposes will be kept strictly confidential and all data will be blinded. No personal information will be made available to a third party without your written consent. If we publish the results of this research, you will not be identified by name.

4.2. Your privacy is important to us and we will therefore not sell, rent or provide your personal information to unauthorised third parties for their independent use, without your consent. If at any stage after you have given attooh! Financial Wellness (Pty) Ltd your consent you no longer wish attooh! Financial Wellness (Pty) Ltd to use or share your personal information, you may at any stage withdraw your consent.



4.3. You accept that we may store your personal information outside of the region or country that you may submit or use it in.

## 5. Protection of your Personal Information

5.1. attooh! Financial Wellness (Pty) Ltd values the information that you choose to provide and will take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information attooh! Financial Wellness (Pty) Ltd has concerning attooh! Financial Wellness (Pty) Ltd clients are stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information.

5.2. When you use the products, services, facilities, tools or utilities provided by attooh! Financial Wellness (Pty) Ltd on this site, you may be given an access number, user name, password and/or personal identification number (PIN). You must always keep your user name, access card, password and/or PIN a secret and ensure that you do not disclose it to anyone.

## 6. Correction of Personal Information

6.1. If you ever want to update or correct any of your personal information held by attooh! Financial Wellness (Pty) Ltd, you can e-mail us or you can phone our contact centre.

## 7. Personal Information held by or disclosed by you or attooh! Financial Wellness (Pty) Ltd to a third party

7.1. Because attooh! Financial Wellness (Pty) Ltd is not responsible for any representations or information or warranties or content on any third party website (including third party websites linked to this website, websites facilitated by us or websites that serve as social networks like Facebook or Twitter), attooh! Financial Wellness (Pty) Ltd does not exercise control over the privacy policies of these third parties and you should refer to the privacy policy of these third parties to see how they protect your privacy.

7.2. attooh! Financial Wellness (Pty) Ltd may enter into arrangements with its partners or other third party suppliers which will require us to disclose your personal information to these third parties for the purpose of transferring data to us from a device(s) that measures bodily functions or fluids. You hereby consent to attooh! Financial Wellness (Pty) Ltd disclosing your personal information to these third parties for this purpose and you also consent to receiving data about yourself from these third parties. If at any time after you have given attooh! Financial Wellness (Pty) Ltd your consent you no longer wish to disclose your personal information to these third parties, you may at any time withdraw your consent.



## 8. Cookies and Online advertising

8.1. attooh! Financial Wellness (Pty) Ltd uses cookies. We use the word “cookie” to refer to information that is sent from this site to your hard drive, where it is saved. In this way, the next time you use this site, attooh! Financial Wellness (Pty) Ltd will know who you are and that you have visited this site before. We also collect information about how you use the website, your preferences and past browsing history.

8.2. attooh! Financial Wellness (Pty) Ltd engages third parties that help us deliver banner advertisements and other online communications. The third parties may collect and use information about attooh! Financial Wellness (Pty) Ltd customers to help us understand the offers, promotions, and types of advertising that are most appealing to our customers. The personal information they collect is aggregated and cannot be linked to a person.

8.3. Third party vendors, including Google and DoubleClick, show attooh! Financial Wellness (Pty) Ltd ads on sites on the internet.

8.4. Third party vendors, including Google and DoubleClick, use cookies to serve ads based on a user's prior visits to attooh! Financial Wellness (Pty) Ltd website.

8.5. Users may opt out of Google and DoubleClick's use of cookies by visiting the Google advertising opt-out page or by visiting the Network Advertising Initiative opt out page.

## 9. Changes to this Privacy Policy

9.1. attooh! Financial Wellness (Pty) Ltd may amend this privacy policy from time to time. We will give you notice of any material changes within a reasonable time, however, we recommend that you familiarise yourself with this privacy policy regularly.

9.2. The current version of this privacy policy will govern the respective rights and obligations between you and attooh! Financial Wellness (Pty) Ltd each time that you access and use this site

## 10. Which laws apply to this Privacy Policy

10.1. This privacy policy is governed by the laws of the Republic of South Africa, and you consent to the jurisdiction of the South African courts in respect of any dispute which may arise out of or in connection with the formation, interpretation, substance or application of this privacy policy.

