



PROTECTION OF PERSONAL INFORMATION (“POPI”), PRIVACY POLICY

Maritz & Fleming Financial Services Incorporated is strongly committed to protecting personal data. This privacy policy describes why and how we collect and use your personal data and provide information about an individual’s rights in relation to personal data.

It applies to personal data provided to us, both by individuals themselves or by others. We may use personal data provided to us for any of the purposes described in this privacy policy or as otherwise stated at the point of collection.

In this privacy policy, we refer to information about you or information that identifies you as “personal data” or “personal information”. We also sometimes collectively refer to handling, collecting, protecting or storing your personal information as “processing” such personal information.

Maritz & Fleming Financial Services Incorporated processes personal data for numerous purposes. Our policy is to be transparent about why and how we process personal data.

Personal Data

Our legal grounds for processing your personal data

The local law may require us to set out in this privacy statement the legal grounds on which we rely in order to process your personal information. In such cases, we rely on one or more of the following processing conditions:

- our legitimate interests in the effective delivery of information and services to you and in the effective and lawful operation of our business and the legitimate interests of our clients in receiving professional service from us as part of running their organisation (provided these do not interfere with your rights);
- our legitimate interests in developing and improving our business, services and offerings (provided these do not interfere with your rights);
- to satisfy any requirement of law, regulation or professional body of which we are a member (for example, for some of our services, we have a legal obligation to provide the service in a certain way);
- to perform our obligations under a contractual arrangement with you; or

- where no other processing condition is available if you have agreed to us processing your personal information for the relevant purpose.
- website usage information may be collected using “cookies” which allows us to collect standard internet visitor usage information.

Retention of your personal data

We will retain your personal data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your personal data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

We will also retain usage data for internal analysis purposes. Usage data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our service, or we are legally obligated to retain this data for longer time periods.

The Transfers of personal data

Cross-border transfers

If we process your personal information, your personal information may be transferred to and stored outside the country where you are located. This includes countries outside the European Economic Area (EEA), if you are based in the EEA, and countries that do not have laws that provide specific protection for personal information.

Transfer outside the EEA (where applicable) will be only:

- to a recipient located in a country which provides an adequate level of protection for your personal information; and/or
- under an agreement which satisfies EU requirements for the transfer of personal data to data processors or data controllers outside the EEA, such as standard contractual clauses approved by the European Commission.

Other disclosures

We may also disclose personal information under the following circumstances:

- with professional advisers for example, law firms, as necessary to establish, exercise or defend our legal rights and obtain advice in connection with the running of our business. Personal data may be shared with these advisers as necessary in connection with the services they have been engaged to provide;
- when explicitly requested by you;
- when required to deliver publications or reference materials requested by you;

- to law enforcement, regulatory and other government agencies and to professional bodies, as required by and/or in accordance with applicable law or regulation. Maritz & Fleming Financial Services Incorporated may also review and use your personal information to determine whether disclosure is required or permitted.

Security

We have implemented generally accepted standards of technology and operational security in order to protect personal information from loss, misuse, alteration, or destruction. Only authorised persons are provided access to personal information; such individuals have agreed to maintain the confidentiality of this information.

Although we use appropriate security measures once we have received your personal data, the transmission of data over the internet (including by e-mail) is never completely secure. We endeavour to protect personal data, but we cannot guarantee the security of data transmitted to or by us.

Your legal rights in relation to personal data:

You may have certain rights under the local law in relation to the personal information we hold about you. In particular, you may have a legal right to:

- Obtain confirmation as to whether we process personal data about you, receive a copy of your personal data and obtain certain other information about how and why we process your personal data.
- The right to request for your personal data to be amended or rectified where it is inaccurate (for example, if you change your address) and to have incomplete personal data completed.
- The right to delete your personal data in the following cases:
 - the personal data is no longer necessary in relation to the purposes for which they were collected and processed;
 - our legal ground for processing is consent, you withdraw consent and we have no other lawful basis for the processing;
 - our legal ground for processing is that the processing is necessary for legitimate interests pursued by us or a third party, you object to the processing and we do not have overriding legitimate grounds;
 - you object to processing for direct marketing purposes;
 - your personal data has been unlawfully processed; or
 - your personal data must be erased to comply with a legal obligation to which we are subject.
- The right to restrict personal data processing in the following cases:
 - for a period enabling us to verify the accuracy of personal data where you contested the accuracy of the personal data;
 - your personal data have been unlawfully processed and you request restriction of processing instead of deletion;
 - your personal data are no longer necessary in relation to the purposes for which they were collected and processed but the personal data is required by you to establish, exercise, or defend legal claims; or

- for a period enabling us to verify whether the legitimate grounds relied on by us override your interests where you have objected to processing based on it being necessary for the pursuit of a legitimate interest identified by us.
- The right to object to the processing of your personal data in the following cases:
 - our legal ground for processing is that the processing is necessary for a legitimate interest pursued by us or a third party; or
 - our processing is for direct marketing purposes.
- The right to data portability
 - The right to receive your personal data provided by you to us and the right to send the data to another organisation (or ask us to do so if technically feasible) where our lawful basis for processing the personal data is consent or necessity for the performance of our contract with you and the processing is carried out by automated means.
- The right to withdraw consent
 - Where we process personal data based on consent, individuals have a right to withdraw consent at any time. We do not generally process personal data based on consent (as we can usually rely on another legal basis).

Children's Privacy

We do not knowingly collect personally identifiable information from anyone under the age of 13 other than to perform our duties. If you are a parent or guardian and you are aware that your child has provided us with personal data, please contact us. If we become aware that we have collected personal data from anyone under the age of 13 without verification of parental consent, we take steps to remove that information from our servers.

If we are provided with information of a minor from a parent or guardian in the case of for instance Tax or Trust services, we would accept that the parent or guardian has given their consent.

Changes to this privacy statement:

This privacy statement was last updated on **21 June 2021**

We may update this privacy statement at any time by publishing an updated version. So you know when we make changes to this privacy statement, we will amend the revision date at the top of this page. The new modified or amended privacy statement will apply from that revision date. Therefore, we encourage you to review this privacy statement periodically to be informed about how we are protecting your information.

Contact us:

You may also contact us at the following email addresses:

Adèle Louw adelel@marflem.co.za
Emuné van Wyk emune@marflem.co.za