



PRIVACY POLICY

MADUNA CHARTERED ACCOUNTANTS (PTY) LTD PRIVACY STATEMENT

Maduna Chartered Accountants (Pty) Ltd Privacy Statement covers Maduna Chartered Accountants (Pty)Ltd (Registration Number 2019/621816/07). Maduna Chartered Accountants (Pty) Ltd takes your privacy and the protection of your personal information very seriously, and we will only use your personal information in accordance with this Statement and Applicable Laws. By providing your personal information to Maduna Chartered Accountants (Pty) Ltd, you consent to its processing as outlined in this Statement. Please note that Maduna Chartered Accountants (Pty) Ltd cannot be held liable for any loss, damages, or injury resulting from unintentional disclosures or the provision of incorrect or incomplete personal information.

WHAT IS THE MADUNA CHARTERED ACCOUNTANTS (PTY) LTD PRIVACY STATEMENT?

This Statement explains how Maduna Chartered Accountants (Pty) Ltd will use your personal information. It applies to any information, including personal and special personal information, that you provide to us or that we may collect from third parties.

It is important that you read this Statement carefully before submitting any personal information to Maduna Chartered Accountants (Pty) Ltd.

By submitting any personal information to Maduna Chartered Accountants (Pty) Ltd, you provide consent to the processing of your personal information as set out in this Statement.

The provisions of this Statement are subject to the mandatory, unalterable provisions of Applicable Laws.

If you do not agree to any provisions of this Statement, please refrain from submitting any personal information to Maduna Chartered Accountants (Pty) Ltd.

If you do not consent to the provisions of this Statement, or parts of the Statement, Maduna Chartered Accountants (Pty) Ltd may not be able to provide its products and services to you, respond to queries or process supplier and job applications.

WHAT ARE THE IMPORTANT TERMS?

“Applicable Laws” refer to local, foreign and international laws, regulations, treaties and codes, such as the Financial Intelligence Centre Act 38 of 2001, the National Credit Act 34 of 2005, and the Protection of Personal Information Act 4 of 2013.

“Maduna Chartered Accountants (Pty) Ltd,” “Maduna CAs,” or “we” refer to Maduna Chartered Accountants (Pty) Ltd (Registration Number 2019/62182607).

“Client” or “you” refer to any prospective, new or existing client, any individual applying for employment, or any service provider of any Maduna Chartered Accountants (Pty) Ltd affiliate.

CAN THIS PRIVACY STATEMENT BE AMENDED?

This Statement may be amended from time to time for any of the following reasons:

To introduce new systems, methods of operation, services, products, property offerings, or facilities.

To reflect actual or expected changes in market conditions or general financial services or lending practices.

To comply with changes to any Applicable Laws.

To ensure that this Statement is clearer and more favourable to you.

To rectify any discovered mistakes.

For any other reason that Maduna CAs, at its sole discretion, deems reasonable or necessary.

Any amendment will become effective and part of your agreement with Maduna CAs when notice of the change is given to you through publication on our website. It is your responsibility to check the website regularly.

WHAT PERSONAL INFORMATION DOES MADUNA CAs COLLECT?

Your name, address, contact details, date of birth, place of birth, identity number, passport number, bank details, employment details, tax number, and financial information.

Some of the information we collect from our partners through agreements we have concluded with them.

Information about your beneficial owner, if required by Applicable Laws.

Records of correspondence or enquiries from you or anyone acting on your behalf.

Details of transactions you carry out with us.

Details of contracts, sales, or leases you enter into with us.

Sensitive or special categories of personal information, including biometric information such as images, fingerprints, and voiceprints. This information will be collected through agencies that we collaborate with depending on the circumstances that will be discussed with you.

WHEN WILL MADUNA PROCESS YOUR PERSONAL INFORMATION?

We will only process your personal information for lawful purposes relating to our business if any of the following applies:

You, a person legally authorised by yourself, the law, or a court have given consent.

It is necessary to conclude or perform a contract we have with you.



The law requires or permits it.

It is required to protect or pursue your, our, or a third party's legitimate interest.

HOW DOES MADUNA CAs COLLECT YOUR PERSONAL INFORMATION?

You may provide personal information to us directly or indirectly by completing an application for our products and services, requesting further information, applying for employment, or as part of our procurement process. This can be done in writing, through our website, or over the telephone.

We may also receive your information through lawful measures, such as:

Public records.

Social media.

Other third parties who may lawfully share your information with us.

Sign-in information and CCTV footage when you visit our offices.

If you are under 18, please do not provide us with any personal information unless you have the permission of your parent or legal guardian to do so.

HOW DOES MADUNA CAs PROCESS, STORE AND PROTECT YOUR PERSONAL INFORMATION?

We consistently implement technical and organisational security measures to protect the data we hold against unauthorised access, accidental or deliberate manipulation, loss, or destruction.

MADUNA CAs employees are informed of information security risks and are contractually bound to adhere to information security policies and best practices.

Your information is stored on secure cloud servers, with employee access granted on a 'need to know' basis.

Maduna CAs procurement processes ensure that suppliers are contractually obligated to uphold our information security policies. Where applicable, we only engage suppliers with adequate information security protocols.

Office Park security, third-party security providers, and biometrics ensure limited and secure access to our premises.

HOW DOES MADUNA CAs HANDLE SECURITY AND PRIVACY ON THE WEBSITE?

We endeavour to always keep our website secure. However, please be aware that we cannot guarantee the security of any information provided to us or transmitted by us through our website,

email, internet or social media. We cannot be held responsible for any loss, unauthorised use, or interception of information transmitted via the internet that is beyond our control.

THIRD-PARTY WEBSITES

Our website may include links to other websites that are not operated by MADUNA CAs. We are not responsible for the content, privacy, or security of those external websites.

COOKIES

Cookies are files containing information used to track visitor activity on a website and compile statistical reports. If you wish to restrict or block Cookies, you can do so through your browser settings or the Cookies settings pop-up.

SOCIAL PLUG-INS

We use social plug-ins from social networks such as Facebook, YouTube, LinkedIn, Google+, and Twitter. Please note that we have no influence or control over the data retrieved by these social networks' interfaces. Consequently, we cannot be held responsible or liable for any processing or use of personal information transmitted via these social plug-ins. For information on the purpose, extent of data retrieval, and privacy settings, please refer to the data protection information provided by the respective social network.

'CONTACT US' AND 'MADUNA CAs SAIP PLATFORM' PORTALS

Information submitted through the 'Contact us' and 'Maduna CAs Platform' portals is securely sent to monitored inboxes accessible only by authorised employees. The information is disseminated to relevant departments in a secure manner.

WHAT HAPPENS IN THE EVENT OF A BREACH?

In the event of a breach, we will assess its materiality and the risk it poses to the rights and freedoms of the affected parties. We will communicate the breach to the appropriate parties without undue delay, as required by law. We will take reasonable commercial steps to investigate, mitigate, and remedy such a breach.

CAN MADUNA CAs RETAIN YOUR PERSONAL INFORMATION?

We may retain your personal information indefinitely unless you object. In such cases, we will only retain it if permitted or required by Applicable Laws. As a general rule, we will retain your information in accordance with the retention periods specified in Applicable Laws. However, we may need to retain it for longer for lawful purposes such as complaints handling, legal processes, and proceedings.

WHAT RIGHTS DO YOU HAVE REGARDING YOUR PERSONAL INFORMATION?

You have the right, under certain circumstances, to request the correction, destruction, deletion, or restriction of the processing of your personal information.

You also have the right to object, on reasonable grounds, to the processing of your personal information when we claim such processing is necessary to pursue our legitimate interests, your legitimate interests, or the legitimate interests of a third party to whom the information is supplied. We may cease such processing unless Applicable Laws allow for such processing.



We strive to maintain the integrity and accuracy of your personal information. It is your responsibility to inform us of any changes in your details, such as a change of address. You have the right to request the correction of any inaccuracies in the information we hold about you.

If your personal information changes at any time or our records appear to be incorrect, please notify us immediately so that we can update or correct our records accordingly. Failure to keep your information updated or providing incorrect information may result in **MADUNA CAs** limiting the products and services offered to you or choosing not to provide any of them.

MAY MADUNA CAs SHARE YOUR PERSONAL INFORMATION?

We may share your personal information with the following entities:

Other MADUNA CAs entities, our agents and subcontractors, third parties who process personal information on our behalf, and Maduna group of companies or affiliates in South Africa and other countries.

Our authorised Maduna CAs agencies.

Carefully selected business partners, including those who provide products and services under any of our brands or through their own brands.

Service providers and agents who perform services on our behalf.

Any person to whom we are obligated to disclose or share your personal information to comply with any Applicable Laws, or to protect the rights, property, or safety of **MADUNA CAs**, its clients, or other third parties.

Lenders, banks, collection agencies, lawyers, accountants, auditors, regulators, and law enforcement agencies to the extent necessary to protect, preserve, or enforce Maduna CAs' rights and interests in relation to any agreement, finance document, or legal enquiry or to comply with any regulatory obligations.

Other Maduna CAs affiliates, assignees, or potential assignees of Maduna CAs' rights and/or obligations under any agreement, or any person with whom any Maduna CAs affiliate may consider entering into a contract regarding a relevant finance document.

Your agent or any person acting on your behalf, an independent financial advisor, or an introducer, to inform them of the outcome of your application and whether we have agreed to provide you with the product, service, or offering you have applied for. Throughout the term of that relationship, we may disclose information about you and your relationship with Maduna CAs to such persons.

We may disclose your personal information to these third parties for any purpose permitted in terms of Applicable Laws, including:

Assessing and monitoring your applications for Maduna CAs SAIPs or services, including assessing the associated risks to comply with Applicable Laws.

Determining which products and services may be of interest to you and sending you information about them, unless you object or choose not to receive such communications.

Keeping your usual contact within Maduna CAs informed of the progress of any new applications for new services or products, and vice versa.

Gaining a better understanding of your circumstances and needs to provide and improve Maduna CAs products and services.

Complying with Applicable Laws that require Maduna CAs and/or any third party to collect personal information.

Identifying whether other financial institutions have received payment from you on our behalf.

Using your information for marketing purposes.

Making reports to regulators or supervisory authorities, including those in foreign jurisdictions, if required by Applicable Laws.

We do not share your personal information with any third parties unless:

We are legally permitted or obliged to provide such information for legal or regulatory purposes.

We are required to do so for existing or future legal proceedings.

We are selling one or more of our businesses to someone to whom we may transfer our rights under any agreement we have with you.

It is necessary to prevent fraud, loss, bribery, or corruption.

They perform services and process personal information on our behalf.

It is required to provide or manage any information, products, and/or services to you.

It is necessary to help us improve the quality of our products and services.

If you do not wish us to disclose your information to third parties, please contact our Information Officers at POPIA@madunacas.co.za. However, please note that we may not be able to provide products or services to you if such disclosure is necessary.

CAN YOU SHARE INFORMATION WITH MADUNA CAs ON THIRD PARTIES?

If you provide us with the personal information of third parties, you should inform them that you need to disclose their details to us and identify us. We will process their personal information in accordance with this Statement. By providing information on behalf of someone else, you confirm that you have their permission to do so, and they are aware of the contents of this Statement and have no objection to us processing their information accordingly.

WHAT IS YOUR PERSONAL INFORMATION USED FOR?

Subject to Applicable Laws, we may use your personal information for a variety of purposes, including:

LEGAL CONTRACTUAL PURPOSES

Managing your contractual arrangement or relationship.

Detecting and preventing fraud and money laundering, and ensuring security and crime prevention.



Determining relevant lists at our sole discretion.

Verifying your identity.

Complying with Applicable Laws, including lawful requests for information from local or foreign law enforcement, government and tax collection agencies.

MARKETING AND DATA ANALYTICS/ENRICHMENT

Carrying out analysis and customer profiling.

Identifying other products and services that might be of interest to you.

Assessing and addressing complaints and requests.

Conducting market research and providing information about Maduna CAs products or services via email, telephone, or other means.

Ensuring compliance with your unsubscribe preferences for direct marketing communications.

OPERATIONAL AND CUSTOMER SERVICE

Obtaining a single view of a customer for all of Maduna CAs.

Improving your customer experience.

Helping us improve the quality of our products and services.

Providing the services, products or offerings you have requested, and notifying you about any important changes.

Complying with your instructions or requests.

Fulfilling operational, marketing, auditing, legal and record-keeping requirements.

Transferring or processing your personal information outside of the Republic of South Africa to such countries that may not offer the same level of data protection as the Republic of South Africa, in accordance with Applicable Law, including for cloud storage purposes and the use of any of our websites.

Recording, accessing and/or monitoring telephone calls and electronic communications to/with Maduna CAs, including all forms of notifications, correspondence received by or sent from Maduna CAs (including its employees, agents or contractors), for accurate processing of instructions, evidence purposes, crime prevention, and compliance with Applicable Laws.

Disclosing your personal information to third parties, including other Maduna CAs entities, as stated in this Statement or where it is lawful to do so.

Conducting surveys.

Evaluating the effectiveness of Maduna CAs business, products, services, or offerings.

Assessing suitability for potential employment at Maduna CAs.

Meeting supplier procurement requirements.

MAY MADUNA CA's CONTACT YOU?

Maduna CAs (and other parties) may contact you by post, telephone, email, SMS, and other electronic means to inform you about Maduna CAs services, products, and offerings, specific Maduna CAs entities, or selected third parties that may be of interest to you, unless you have unsubscribed from such communications. We will only send you marketing communications if permitted by Applicable Laws.

If you have previously requested not to receive marketing communications from us but would now like to hear from us regarding Maduna CAs and associated products and services, you can contact us using the details provided in this Statement.