

## RESPECTING YOUR PRIVACY

This policy governs how your information is accessed and managed by Ashburton and Pointbreak.

#### What this is:

This Privacy Policy governs the manner in which Ashburton Namibia and Pointbreak entities treats your personal information collected electronically when you use our websites (which can be found at www.fnbnamibia.com.na & www.pointbreak.com.na), apply online for certain products and services, contact us electronically or register for one of the services offered on the website.

We respect your privacy and your personal information and for this reason, we take all reasonable measures, in accordance with this Policy, to protect your personal information and to keep it confidential, even when you are no longer our customer. We also voluntarily subscribe to the principles, outlined in Section 51 of the Electronic Communications and Transactions Act 2002 ('ECT Act'), which govern your right to having your personal information kept private.

Customers are referred to the <u>FirstRand Customer Privacy Notice</u> detailing the use and rights on personal information of our customers.

### We briefly outline these principles below:

- We will only collect, disclose, collate, process and store ('use') your personal information with your express written permission
  unless legally required to do so, and will only use such information for the lawful purpose for which it is required.
- We will disclose in writing, the specific purpose for which we use, request and store your personal information. We will also keep a record of that personal information and the specific purpose for which we collect it.
- We will not use your personal information for any other purpose, other than that which we disclosed to you, unless you give us your express written permission to do so, or unless we are permitted to do so by law.

You hereby provide us with your express written permission to use your personal information, share certain of your personal information with an affiliate party, subsidiary or holding company, to analyse and combine your personal information for the purposes of compiling a profile of you, and to send promotional material to you in the ordinary course of our business of providing you with the services.

### Why and how we collect and use personal information:

In order to make your use of this website and all products and services offered on this website as successful and pleasurable as possible, it is necessary for us to find out exactly what you need and want from us.

# The following are reasons why we would collect your personal information:

- To identify you;
- For us to process your instructions or requests;
- In order for us to ensure that we meet your needs, we may collect and analyse your personal information and combine all the information that we have about you to compile a profile of you in order for us to personalise and tailor our services to meet your specific needs;

Once we have collected and analysed your personal information, we may send you promotional material or details which we think may be of interest to you. If any of this promotional information relates to products, promotions, news or services of an affiliate



Real people. Real returns.

party, and if you indicate that you would like more details, we may inform the affiliate party to contact you directly. We will, however, only inform an affiliate party to contact you directly if you have indicated that this is agreeable to you.

Your privacy is important to us. We will therefore not sell, rent or provide your personal information to unauthorised entities or other third parties, for their independent use, without your consent.

If at any stage, after you have given us your consent, you no longer wish us to use or share your personal information with an affiliate party; you may at any stage withdraw your consent.

#### Correction of personal information:

If you ever want to update or correct any of your personal information held by us, kindly find us on www.pointbreak.com.na or contact your Wealth manager. Alternatively, you can update and correct your information yourself by logging onto Online Banking. Personal information held by or disclosed by you to a third party.

Because we are not responsible for any representations or information or warranties or content on any website of an affiliate party (including websites linked to this website or websites facilitated by us), we do not exercise control over affiliate parties' privacy policies and you should refer to the privacy policy of any such affiliate party to see how such party protects your privacy.

#### How we collect your info:

Whenever you use this website, complete an application form, contact us electronically, or use one of the services or facilities offered by us or any affiliate party, we will collect your personal information.

#### Protection of your personal information:

We value the information that you choose to provide us with and will therefore take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information we maintain concerning our customers is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information. When you use the services or facilities provided by us, you may be given an access number, username and password. You are responsible for maintaining the secrecy and confidentiality of your username, access card and password.

## CHANGES TO PRIVACY POLICY:

### Our right to amend

We reserve the right, in our sole discretion to amend (including without limitation, by the addition of new terms and conditions) this Privacy Policy from time to time. You agree to review the Privacy Policy whenever you visit this website for any such amendments. Save as expressly provided to the contrary in this Privacy Policy, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

## Which laws apply?

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of South Africa. To the extent that a court has jurisdiction over any dispute which may arise out of or in connection with this Privacy Policy, we both submit to the iurisdiction of the South African courts.