

Privacy Statement for Stenvest

Stenvest (“the Company”) respects the privacy of its clients and website visitors. This Privacy Statement explains how the Company collects, uses, discloses and protects personal information in accordance with the Protection of Personal Information Act, 4 of 2013 (“POPIA”). It applies to information processed through the Company’s website, enquiries and financial services.

1. Collection of Personal Information

The Company collects personal information that is relevant and necessary for a specified purpose. Depending on the interaction or service, this may include names, contact details, identification numbers, employment information, financial information and records of correspondence. Website enquiries may require only a name, contact details and information relevant to the enquiry.

Information is generally collected directly from the person concerned through enquiries, forms, correspondence and service applications. Where permitted by POPIA, information may also be obtained from authorised representatives, service providers, public records or other lawful sources.

The website may collect technical information, such as an IP address, browser details and usage information. Where cookies or similar technologies are used, they must serve a lawful purpose. Visitors may manage cookies through their browser settings; disabling certain cookies may affect website functionality. Any consent required for optional tracking will be requested.

The Company will indicate whether requested information is mandatory or voluntary. Failure to provide information required to respond to an enquiry, perform a service or meet a legal obligation may prevent the Company from proceeding.

2. Use of Personal Information

The Company uses personal information to respond to enquiries, provide and administer financial services, communicate with clients, maintain records, improve service delivery, prevent fraud, meet applicable legal and regulatory obligations, and establish or protect legal rights.

Processing must have a lawful basis under POPIA, including consent, contractual necessity, a legal obligation or a recognised legitimate interest. Any further processing must be compatible with the original purpose or otherwise permitted by law.

Electronic direct marketing will take place only where permitted by POPIA, including the applicable consent or existing-client requirements. Recipients may object to direct marketing or unsubscribe without charge.

Personal information is retained only for as long as necessary for the relevant purpose, or as required or permitted by law. Information that is no longer required will be securely deleted, destroyed or de-identified, subject to applicable recordkeeping obligations.

3. Disclosure of Personal Information

The Company may disclose personal information to financial product providers, professional advisers and service providers where necessary to deliver services or support its operations. Information may also be disclosed to regulators, public authorities or other parties where required or authorised by law.

Disclosure is limited to information necessary for the relevant purpose. Service providers processing personal information on the Company's behalf must be subject to appropriate written confidentiality and security obligations. The Company does not sell, rent or trade personal information with unrelated third parties.

Where information is transferred outside South Africa, the Company must ensure that the transfer meets the requirements of section 72 of POPIA, including adequate protection or another lawful basis for the transfer.

4. Protection of Personal Information

The Company applies reasonable technical and organisational safeguards appropriate to the nature of the information and the risks involved. These include access controls, confidentiality requirements, secure storage and procedures to prevent unauthorised access, unlawful processing, loss or damage.

Security measures are reviewed as risks change. No electronic transmission or storage system can be guaranteed to be completely secure. Where there are reasonable grounds to believe that personal information has been accessed or acquired by an unauthorised person, the Company will notify the Information Regulator and affected persons as required by POPIA.

5. Your Rights

Subject to POPIA and applicable legal limitations, individuals may request confirmation of whether the Company holds their personal information and request access to it. They may request correction of inaccurate information, or deletion or destruction where the legal requirements are met.

Individuals may withdraw consent where processing relies on consent, object to processing on the grounds permitted by POPIA, and object to direct marketing. Withdrawal does not affect the lawfulness of earlier processing or processing supported by another lawful basis. Information subject to mandatory retention requirements cannot always be deleted immediately.

Requests may be submitted to the contact address below. The Company may require reasonable proof of identity before acting on a request. Individuals may also lodge a complaint directly with the

Information Regulator at POPIAComplaints@inforegulator.org.za or through the channels listed at <https://inforegulator.org.za>.

6. Changes to this Privacy Statement

The Company may update this Privacy Statement to reflect changes in its services, processing activities or legal obligations. The latest version will be published on its website with the updated revision date. Material changes will be brought to the attention of affected persons where appropriate or required by law.

7. Contact Us

Privacy enquiries, requests to exercise POPIA rights and concerns about the handling of personal information may be addressed to Stenvest's Information Officer through the following contact details.

Email: admin@stenvest.co.za

Physical address: Unit 29, First Floor, Muirfield House, Midpark, Greens Close, Parow