

# PRIVACY

This privacy policy applies to the use of all websites operated by Pensions Africa on which it appears ("Websites"). References to "we", "our" and "us" are references to Pensions Africa .

Pensions Africa is committed to safeguarding the privacy of the users of the Websites, while providing a service which is tailored to suit your needs. Please take a moment to read our Privacy Policy as it (together with Pensions Africa 's [terms and conditions](#)) sets out the basis on which any personal information Pensions Africa collects from you, or that you provide to Pensions Africa , will be processed by Pensions Africa . By visiting any of the Websites you are agreeing with the practices described in this Privacy Policy.

Pensions Africa reserves the right to change the terms of this Privacy Policy from time to time. Pensions Africa will post any changes on this page. Please check back to see any updates.

If you do not agree to the terms of the Privacy Policy or any changes to it, please do not use or access (or continue to use or access) the Websites and/or Pensions Africa 's services.

For the purpose of the Data Protection Act 1998 (the "Act"), the data controller is Pensions Africa 68 Sixth Road, Hyde Park, Johannesburg, South Africa.

## 1. What information does Pensions Africa hold about you and how is it collected?

If you, for example:

- register;
- search for a service;
- place an order for a brochure or other materials;
- enter a survey;
- post content;
- communicate with any third party; or
- report a problem with any of the Websites,

on or via any of the Websites, some or all of your personal information (including your name, job title, job function, company's name, telephone, fax and mobile numbers, postal and email address, the industry you work in and your area of interest) may be collected by Pensions Africa . We also collect personal information from you when you contact us (by email or otherwise).

In addition, and in common with many other websites and online services, we may use "cookies" to store and sometimes track information about you, such as your Internet Protocol (IP) address. A cookie is a small amount of data sent from the server which is stored on your PC's hard drive. You can set your browser to refuse cookies or ask your browser to show you where cookies have been set up. Certain services are only activated by the presence of a cookie and, if you choose to reject the cookie, a particular on-line feature may not be available to you. You can learn more about cookies [here](#).

We use the following cookies:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our Websites. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services.
- **Analytical/performance cookies.** They allow us to recognise and count the number of visitors and to see how visitors move around the Websites when they are using it. This helps us to improve the way the Websites work, for example, by ensuring that users are finding what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to the Websites. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- **Targeting cookies.** These cookies record your visit to the Websites, the pages you have visited and the links you have followed. We will use this information to make the Websites and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

| Cookie                     | Cookie Type                         | Purpose   | More information  |
|----------------------------|-------------------------------------|---|---|
| Google Analytics / Adwords | Analytical/ Performance / Targeting | <p>Google Analytics is a web analytics service provided by Google, Inc. Google Analytics sets cookies in order to allow us to evaluate and report on the use of our website. It is widely used across the web and all data is anonymised meaning the cookies carry no personally identifiable information. These cookies help us to understand our visitor's behaviour and allow us to make improvements to better our user's experience.</p> <p>Pensions Africa may use Google Analytics for the following purposes:</p> <ul style="list-style-type: none"> <li>• Remarketing (serving ads on 3rd party websites). Pensions Africa and 3rd-party vendors, including Google, use cookies to serve and target ads based on past visits and interactions with our website.</li> <li>• Google Display Network Impression Reporting. Pensions Africa and 3rd-party vendors use cookies to understand and report on how ad impressions, interactions with ads and other ad services are related to visits to our website.</li> <li>• Google Analytics Demographics and Interest Reporting. Pensions Africa use information from Google's Interest-based advertising or 3rd-party audience data (such as gender, age and interests) with Google Analytics to influence our marketing strategy. Personal information is not captured unless expressly provided by the user.</li> </ul> | <p>You may opt out of the Google Analytics Display Advertiser Features through <a href="#">Ads Settings</a> in your Google Account. You may also opt out of Google Analytics <a href="#">using this browser ad-on</a></p> |

|                                |   |  |   |
|--------------------------------|---|--|---|
| Eloqua                         | Analytical / Performance / Targeting / Functional | <p>Oracle Eloqua enables Pensions Africa to plan and execute campaigns while delivering a personalized customer experience for our customers and prospects.</p> <p>When you first visit a Pensions Africa website, a third party cookie from eloqua.com is stored in your browser. This cookie is then used to track the pages that you visit during your session. Whilst the cookie may be used across many sites, the information collected is visible only to Pensions Africa .</p> <p>Although this cookie does not contain any personal information about you specifically, if you choose to fill out a form on our site then we will link your personal information (including but not limited to what operating system you are using, IP address, cookie information, time stamp, and clickstream information) to the browsing information associated with the Eloqua cookie on your browser. This information is only gathered while you are on Pensions Africa websites but cannot and will not gather information about other third party sites that you have visited.</p> | <a href="#">more information</a>  |
| DoubleClick                    | Targeting   | Pensions Africa use Doubleclick to make advertising more relevant to our customers and prospectus, improve reporting on campaign performance, and avoid showing ads that the web visitor has already seen. No personally identifiable information is stored by DoubleClick in the cookie.  | <a href="#">More information on Doubleclick cookies</a>   |
| Lead Forensics                 | Analytical / Targeting                            | We may use Lead Forensics for identifying the companies that visit Pensions Africa websites. Lead Forensics uses IP address data that is available in the public domain. We cannot see which individual has visited the website as no personally identifiable information is captured.   | For more information on Lead Forensics cookies, please refer to <a href="#">Lead Forensics' Privacy Policy</a> .  |
| Facebook, Twitter and LinkedIn | Analytical / Targeting                            | We use social media cookies and pixels to show our customers, prospects and web visitors personalized ads both on and off social media platforms, including interest-based targeting and remarketing. Some of our pages use social media buttons or feeds. Social media platforms may set a number of cookies for these components.  | For more information on social media cookies, please visit:<br><a href="#">Facebook's Privacy Policy</a><br><a href="#">Twitter's Privacy Policy</a><br><a href="#">LinkedIn's Privacy Policy</a> |
| Hotjar                         | Analytical  | Hotjar is an analytics and feedback tool that we use to understand how our website is used and improve usability. Hotjar sets cookies to help us track behaviour across pages and to control visitor polls.  | <a href="#">More information on Hotjar cookies</a>  |

|                 |                                     |  |   |
|-----------------|-------------------------------------|--|---|
|                 |                                     | No personally identifiable information is stored by Hotjar in the cookie.  |   |
| BrightFunnel    | Analytical / Functional / Targeting | BrightFunnel is a multi-channel sales attribution tool that enables the optimisation of marketing by understanding the customer journey to a purchase.   | <a href="#">More about BrightFunnel</a> |
| Wisepops        | Analytical / Targeting              | WisePops is a tool to build and serve intelligent website popups and exit popups. It uses a cookie to prevent the same message being shown more than once. We do not capture personal data in the pop ups. No personally identifiable information is stored by Wisepops in the cookie.         | <a href="#">More about Wisepops</a>     |
| ASP.NET         | Functional                          | Allows us to use our site in a way that makes your browsing experience more convenient. If you register with us or complete our online forms, we will use cookies to remember your details during your current visit, and any future visits provided the cookie was not deleted in the interim | IIS server                              |
| BrochureDetails | Functional                          | Allows us to use our site in a way that makes your browsing experience more convenient. If you register with us or complete our online forms, we will use cookies to remember your details during your current visit, and any future visits provided the cookie was not deleted in the interim | Proprietary                             |
| Piwik (_pk*)    | Functional / Analytical             | Estimate our audience size and usage pattern   | <a href="#">Opt-out link</a>            |
| Amp-access      | Functional                          | Allows us to use our site in a way that makes your browsing experience more convenient. If you register with us or complete our online forms, we will use cookies to remember your details during your current visit, and any future visits provided the cookie was not deleted in the interim | <a href="#">Google AMP</a>              |

With regard to each of your visits to the Websites we may automatically collect the following information:

- your browser type and version;
- time zone setting;
- browser plug-in types; and
- versions, operating system and platform.

We may also collect information about your visit, including the full Uniform Resource Locators (URL), clickstream to, through and from the Websites (including date and time), services you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page.

You may opt out of the Google Analytics Display Advertiser Features through Ads Settings in your Google Account. You may also opt out of Google Analytics [using this browser ad-on](#)

## 2. What does Pensions Africa do with your personal information?

All of the personal information described above will be stored on Pensions Africa 's user database (unless you notify us that you no longer wish us to retain such information, in which case it will be deleted). Pensions Africa will only use your personal information in order to contact you (for example by email, mail or telephone) for those purposes to which you have previously consented on the site. For example, if you register on the site, Pensions Africa will email to you Pensions Africa 's newsletter and, if you wish, contact you about relevant products and services offered by Pensions Africa or by reputable third parties. Pensions Africa will also contact you to market its products and/or services where it has obtained your details in the course of a sale of any of its products or services. If you do not wish to receive information about Pensions Africa 's and/or third parties' products and services, please tick the relevant box on the registration form when you register or, subsequently, via the "edit my profile" button at the bottom of the home page. You may cancel your subscription to Pensions Africa 's newsletter at any time by clicking on the link at the foot of any edition of the newsletter or marketing communication.

Should you request us to amend or suppress records containing your information we will endeavour to do so as promptly as practical, however you may receive communications for a transitional period while we process the records.

Pensions Africa will also use the information which you provide in aggregate form (i.e. so that no individual users are identifiable) to determine demographic profiles and browsing patterns in order to

- develop marketing profiles and assist strategic development;
- manage Pensions Africa 's relationship with its sponsors and advertisers;
- enable site audits to be performed; and
- enable Pensions Africa to review, develop and improve the services which it offers.

In addition, Pensions Africa will use your information to notify you about changes to our services.

Pensions Africa will also use the personal information collected from your use of the Websites to administer the Websites and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes, to improve our site to ensure that content is presented in the most effective manner for you and for your computer, to allow you to participate in interactive features of our service, when you choose to do so, as part of our efforts to keep the Websites safe and secure, to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you, and to make suggestions and recommendations to you and other users of our site about goods or services that may interest you or them.

## 3. Keeping your personal information up to date

We take all reasonable action to ensure that the information we collect and use is accurate, complete and up-to-date.

However, the accuracy of the information depends to a large extent on the information you provide. That's why we recommend that you

- Keep us up-to-date with changes to your information such as your name and address; and
- Let us know if there are any errors in the information

## 4. To whom is your personal information disclosed?

Each Pensions Africa entity will share your personal information with the other members of its group which means its subsidiaries, ultimate holding company and its subsidiaries and (provided that you have not ticked the opt-out box on the registration form) will make your name and postal address available to reputable third parties so that they can send you details of their products and services.

In supplying Pensions Africa with your personal information, you agree that Pensions Africa may transfer that information (to the extent that it is still held on our database at the relevant time) to a third party who acquires all or substantially all of any Pensions Africa entity's assets or stock or our Website services whether by merger, acquisition, reorganisation or otherwise.

Pensions Africa will also share your personal information with selected third parties including business partners, suppliers and sub-contractors for the performance of any contract it enters into with them or you, and/or, to the extent you have consented, advertisers and advertising networks that require your data to select and serve relevant adverts to you and others.

## 5. Transfers of personal information overseas

As the internet is a global environment, the personal information that we collect from you will likely be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. This includes staff engaged in, among other things, the fulfilments of any of your orders, the processing of your payment details and the provision of support services. By submitting your personal information, you acknowledge this transfer, storing or processing. We will take the appropriate technical and organisational measures to ensure that your data are treated securely.

## 6. When does this Privacy Policy not apply?

This Privacy Policy only applies to the collection and use of data by Pensions Africa . It does not cover third party sites to which we provide links. Those sites may have their own privacy policies. Please check these policies before you submit any personal information to these websites.

## 7. How do we protect your information?

Pensions Africa is committed to data security and will take the appropriate technical and organisational measures to ensure that your personal information is treated securely. If you subscribe to access our premium content (and, accordingly, enter payment details), Pensions Africa offers the use of a secure server. The secure server software encrypts all information which you input before it is sent to Pensions Africa .

Pensions Africa takes steps to guard against unauthorised access to the personal information of the users of the Websites. Although it makes every effort to create a secure environment for your personal information, Pensions Africa cannot guarantee the safety of any personal information which is transmitted to us on-line and/or via email as, unfortunately, the transmission of information via the internet is not completely secure. Although Pensions Africa will take appropriate technical and organisational measures to protect your personal information, any transmission is at your own risk. Once we have received your information, we will use appropriate technical and organisational measures to try to prevent unauthorised access.

Where Pensions Africa has given you (or where you have chosen) a password which enables you to access certain parts of the Websites, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

## 8. How can you access personal information held by Pensions Africa about you?

The Act gives you the right to access information held about you. Your right of access can be exercised in accordance with the Act. Any access request will be subject to a fee of £10 to meet Pensions Africa 's costs in providing you with details of the information we hold about you.

## 9. Contacting us

If you have any questions or concerns about Pensions Africa 's use of your personal information, please email [info@amc-intsa.com](mailto:info@amc-intsa.com) or write to him at

68 Sixth Road, Hyde Park, Johannesburg, South Africa  
+27 11 341 1000  
info@amc-intsa.com  
www.amc-intsa.com