

MALWANDE CAPITAL PRIVACY POLICY

1. INTRODUCTION

1.1. Your privacy is very important to Malwande Capital ("Malwande"). This Privacy Policy explains how we collect, use, store, and protect your personal information in accordance with the Protection of Personal Information Act 4 of 2013 ("POPIA").

1.2. For the purposes of this policy:

"Personal Information" refers to any data that can identify an individual as defined by POPIA.

"Processing" refers to the collection, use, storage, dissemination, or destruction of personal information.

"Data Subject" refers to any individual whose personal information is collected and processed by Malwande.

1.3. This policy applies to all interactions with Malwande, including use of our website, services, and engagement with our representatives.

2. PERSONAL INFORMATION WE COLLECT

2.1. Malwande collects and processes personal information to provide services and products to you, comply with legal obligations, and improve our business operations.

2.2. The types of personal information we collect include, but are not limited to:

- Name and surname
- Identity or passport number
- Contact details (telephone number, email address, physical and postal address)
- Business details where applicable
- Financial information necessary for transactions
- Any additional information required for transactions, agreements, or service provision

2.3. Information may be collected directly from you or through:

Your interactions with our website (e.g., browsing habits, IP address, cookies)

Third parties with whom we have agreements

2.4. Where possible, we will indicate whether the provision of information is mandatory or voluntary and explain the consequences of non-provision.

2.5. Malwande will retain personal information only for as long as necessary to fulfil the purposes for which it was collected, or as required by law.

3. PURPOSES OF PROCESSING PERSONAL INFORMATION

3.1. Malwande processes personal information for the following purposes:

- To facilitate business transactions and agreements
- To create and manage user accounts
- To communicate company policies and relevant updates
- To enforce terms and conditions
- To monitor and analyse website usage
- To provide customer support and fulfil service requests
- To comply with legal, regulatory, and contractual obligations
- To detect and prevent fraud, security breaches, or illegal activities
- To personalize and improve user experience on our website and services

4. DISCLOSURE OF PERSONAL INFORMATION

4.1. Malwande may share personal information with third parties under the following conditions:

- With your consent
- When required by law or legal process
- With our investee companies, advisors, banks, or legal representatives for business purposes (subject to confidentiality agreements)
- With service providers who process data on our behalf under strict data protection agreements

4.2. Malwande does not sell or rent personal information to third parties.

4.3. Aggregated and non-identifiable data may be compiled and shared for analytical purposes.

5. TRANSFER OF PERSONAL INFORMATION

5.1. If Malwande transfers personal information outside South Africa, we will ensure that the recipient adheres to equivalent data protection standards.

5.2. Transfers to jurisdictions without similar protection will only occur with your explicit consent or where legally permitted under POPIA.

6. INFORMATION SECURITY

6.1. Malwande implements reasonable technical and organizational measures to secure personal information against unauthorized access, loss, damage, or misuse.

6.2. Despite our best efforts, no system can be fully secure. Malwande does not guarantee absolute security but commits to acting promptly in case of a security breach.

6.3. Users must not attempt to compromise Malwande's website security. Any such actions may result in legal consequences and claims for damages.

6.4. In the event of a data breach that may affect your rights, Malwande will notify you and the Information Regulator as required by law.

7. DATA SUBJECT RIGHTS

7.1. You have the right to:

- Access your personal information
- Request correction or deletion of inaccurate, irrelevant, or excessive information
- Object to the processing of your personal information
- Withdraw consent where processing is based on consent
- Lodge a complaint with the Information Regulator if you believe your data protection rights have been violated

7.2. Requests related to personal information can be directed to info@malwandecapital.co.za.

8. COOKIES AND TRACKING TECHNOLOGIES

8.1. Malwande may use cookies and similar tracking technologies to improve website functionality, analyse trends, and enhance user experience.

8.2. You can manage cookie preferences through your browser settings. However, disabling cookies may affect your ability to use certain website features.

9. UPDATES TO THIS PRIVACY POLICY

9.1. Malwande reserves the right to amend this Privacy Policy at any time. Any changes will be posted on our website, and we encourage you to review it periodically.

10. CONTACT INFORMATION

For any queries or concerns about this Privacy Policy or the handling of your personal information, you may contact us at: Email: info@malwandecapital.co.za

For complaints, you may also contact the Information Regulator: Website: www.inforegulator.org.za