

PRIVACY POLICY

In this policy the following words and expressions shall, in addition to their respective ordinary meanings, bear the following meanings assigned to each of them respectively:

- “Act”** means the Protection of Personal Information Act, 2013;
- “Company”** means **OBC Group (Pty) Ltd**, registration number **2000/022255/07**;
- “Device”** means any computer used to access the Service, including without limitation a desktop, laptop, mobile phone, tablet, or other consumer electronic device;
- “Service”** means **www.obcgroup.co.za**.

This Privacy Policy provides the Company’s policies and procedures of for collecting, using, processing and disclosing your information. Users can access the Service through the Company’s website. This Privacy Policy governs the access of the Service, regardless of how it is accessed, and by using the Services you consent to the collection, transfer, processing, storage, disclosure and other uses described in this Privacy Policy on these terms and conditions. All of the different forms of data, content, and information described below are collectively referred to as **“Information”**.

1. The Information We Collect and Store

We may collect and store the following information when running the Service:

Information Provided by You

When you register on the Website, you are required to provide us with certain personal information, such as your name, phone number, billing information, email address and business postal addresses.

Log Data

When you use the Service, we automatically record information from your Device, its software, and your activity using the Services. This may include the Device’s Internet Protocol (“IP”) address, browser type, the web page visited before you came to our website, information you search for on our website, locale preferences, identification numbers associated with your Devices, your mobile carrier, date and time stamps associated with transactions, system configuration information, metadata concerning your Files, and other interactions with the Service.

Cookies

We may also use “cookies” to collect information and improve our Services. A cookie is a small data file that we transfer to your Device. We may use “persistent cookies” to save your registration ID and login password for future logins to the Service. We may use “session ID cookies” to enable certain features of the Service, to better understand how you interact with the Service and to monitor aggregate usage and web traffic routing on

the Service. You can instruct your browser, by changing its options, to stop accepting cookies or to prompt you before accepting a cookie from the websites you visit. If you do not accept cookies, however, you may not be able to use all aspects of the Service.

2. How We Use Personal Information

Personal Information

In the course of using the Service, we may collect personal information that can be used to contact or identify you (“**Personal Information**”). Personal Information is or may be used: (i) to provide and improve our services and/or products and/or the website, (ii) to administer your use of the Service, (iii) to better understand your needs and interests, (iv) to personalize and improve your experience, and (v) to provide or offer software updates and product announcements. If you no longer wish to receive communications from us, please follow the “unsubscribe” instructions provided in any of those communications, or update your Profile information.

Analytics

We also collect some information (ourselves or using third party services) using logging and cookies, such as IP address, which can sometimes be correlated with Personal Information. We use this information for the above purposes and to monitor and analyze use of the Service, for the Service’s technical administration, to increase our Service’s functionality and user-friendliness, and to verify users have the authorization needed for the Service to process their requests.

3. Information Sharing and Disclosure

Your Use

We do not display your information to other users of the Service. You can review and revise your information at any time. We do not sell your Information to any third party

Service Providers, Business Partners and Others

We may use certain trusted third-party companies and individuals to help us provide, analyze, and improve the Service (including but not limited to data storage, maintenance services, database management, web analytics, payment processing, and improvement of the Service’s features). These third parties may have access to your information only for purposes of performing these tasks on our behalf and under obligations similar to those in this Privacy Policy.

Compliance with Laws and Law Enforcement Requests; Protection of the Company’s Rights

We may disclose to third parties’ files stored in your account and information about you that we collect when we have a good faith belief that disclosure is reasonably necessary in order to:

in order to comply with a law, including the Act;

in order protect the safety of any person from death or serious bodily injury;

prevent fraud or abuse; or

to protect the Company's property rights.

Non-private or Non-Personal Information

We may disclose your non-private, aggregated, or otherwise non-personal information, such as usage statistics of our Service.

4. Changing or Deleting Your Information

If you are a registered user, you may review, update, correct or delete the Personal Information provided in your registration or account profile by changing your "account settings." If your personally identifiable information changes, or if you no longer desire our service, you may update or delete it by making the change on your account settings. In some cases we may retain copies of your information if required by law. For questions about your Personal Information on our Service, please contact Morne van Dyk at morne@obcgroup.co.za or 0861 622 622.

5. Data Retention

We will retain your information for as long as your account is active or as needed to provide you services. If you wish to cancel your account or request that we no longer use your information to provide you services, you may delete your account. We may retain and use your information in order to comply with our legal obligations, resolve disputes, and enforce our agreements. Consistent with these requirements, we will try to delete your information quickly upon request. Please note, however, that there might be latency in deleting information from our servers and backed-up versions might exist after deletion.

6. Security

The security of your information is important to us.

We follow generally accepted standards to protect the information submitted to us, both during transmission and once we receive it. No method of electronic transmission or storage is 100% secure, however. Therefore, we cannot guarantee its absolute security. If you have any questions about security on our website, contact us at Morne van Dyk at morne@obcgroup.co.za or 0861 622 622.

7. Contacting Us

If you have any questions about this Privacy Policy, please contact us at: Morne van Dyk at morne@obcgroup.co.za or 0861 622 622

8. Compliance with the Act

The whole of this Privacy Policy is subject to - and shall be interpreted in compliance with - the Act.

9. Changes to our Privacy Policy

This Privacy Policy may change from time to time. If we make a change to this privacy policy that we believe materially reduces your rights, we will provide you with notice (for example, by email). And we may provide notice of changes in other circumstances as well. By continuing to use the Service after those changes become effective, you agree to be bound by the revised Privacy Policy.