



Group privacy policy

April 2026



Introduction

Your privacy is important to PSG Financial Services Limited and its subsidiaries (PSG, we, or us). We are committed to protecting your personal information and processing it lawfully in accordance with the Protection of Personal Information Act, 2013 (POPIA) and Regulations as amended from time to time.

Purpose

This privacy notice aims to explain how we process your personal information under applicable data protection laws and to inform you of your rights under POPIA and related regulations. We are constantly updating our system processes and technology to ensure optimal data protection.

Our data protection values

When collecting, using, storing, or sharing your personal information, the following is important to us:

1. Using your personal information in a way that is fair and trustworthy
2. Transparency about what information we collect, what we do with it and who we share it with
3. Working with you to promptly resolve any query or concern which you may have on how we use your information
4. Taking all reasonable steps to protect your information from misuse and keeping it secure
5. Complying with all applicable data protection laws and regulations and cooperating with data protection authorities and regulators.
6. Taking responsibility for ensuring compliance with POPIA and related regulations in all processing of personal information.

What information we collect

We collect your personal information to provide you with our products and services. Collection is limited to information necessary to fulfil our contractual or statutory obligations and is always in accordance with POPIA. Where we collect special personal information (e.g., health information or information about children), this will only be processed with your explicit consent or where otherwise permitted by law.

The type of personal information we collect will depend on the purpose for which it is collected and used. When you contact us, enter into an agreement with us or provide us with a mandate to represent you, we will collect only the personal information that we need to provide you with the products and/or services you have selected.

The type of personal information that we collect includes:

- information relating to your education-, medical-, financial-, and/or employment history,
- your identity number, email and physical address, telephone numbers, and
- special personal information, including personal information in respect of your health and personal information in respect of your children.

We also collect information about your experiences over time as you use our website. This information is given to your browser by our web server when you visit our website.



Cookies

When you use our website, we gather standard internet visitor usage information. This is done using cookies and similar tools. Cookies are harmless text files that may be placed on your device when you visit our website to remember your preferences and website usage. Where cookies are not strictly necessary for the operation of the website, we will seek your consent before placing them on your device. We use this information to:

- monitor the areas of the website that are used most frequently for future website enhancements,
- temporarily store input information in our calculators, tools, and other website functionality, and
- display more focused advertising to a user by way of third-party tools.

This information is anonymised. Pooled information and individual behaviour or patterns cannot be identified. We do not use cookies to track your internet usage after leaving our sites and we will not sell or distribute cookie information.

If you do not want us to collect this information, your browser will normally allow you to disable cookies. This functionality is usually located within a 'Privacy and Security' option within your web browser's settings menu.

Use of your personal information

We will collect and process your personal information only for the purposes for which it was collected and as agreed, and as permitted under POPIA, including fulfilling contractual obligations, complying with legal requirements, or pursue legitimate interests where appropriate.

If you object to the processing of your personal information, we will cease processing where possible, subject to any legal obligations or contractual requirements, for example:

- to provide you with our products and/or services,
- to execute your transactions in accordance with your request,
- to maintain our relationship with you and meet our contractual obligations with you,
- to conduct credit reference searches or verification with third parties,
- to confirm and verify your identity or to verify that you are an authorised user for security purposes,
- for the detection and prevention of fraud, crime, money laundering or other malpractice,
- for debt tracing or debt recovery,
- to conduct market or customer satisfaction research and for statistical analysis,
- for audit and record-keeping purposes,
- to liaise with third parties to offer services to that form part of the products you have with us, and
- in connection with legal proceedings.

We will also use your personal information to comply with legal and regulatory requirements or industry codes. If you inform PSG or its subsidiaries that you do not want us to continue using your personal information, we will stop doing so, subject to any legal obligations that may apply.



Who we share your information with

We occasionally disclose your personal information and share it with third parties who are involved in the delivery of products or services, giving effect to the terms of our agreement. We may disclose personal information to third parties only for purposes consented to by you or as required by law. We ensure that all third parties processing personal information on our behalf are subject to binding agreements requiring them to protect information in accordance with POPIA. We may legally disclose your personal information in circumstances where we have a duty or a right to disclose in terms of law or other industry codes, or where we have a legitimate reason to do so.

Some of our products and services are developed, managed, marketed, and sold by various companies within PSG Financial Services Limited. We treat information about our customers as confidential. Sharing this information within PSG Financial Services Limited is necessary to carry out actions for the conclusion or performance of the agreement to which you are a party. Sharing of information further allows us to provide you with consolidated reporting, enhanced efficiencies in our advice process (including the sharing of personal information with product providers within PSG Financial Services that enables the pre-population of application forms and the like), and allows us to meet your needs with our range of products.

Information quality and security

We implement reasonable technical and organisational measures to safeguard your personal information, in line with our obligations under POPIA. This includes periodic review of security practices and staff training.

Our security policies and procedures include:

- physical security
- computer and network security
- secure communications
- security when contracting out activities or functions
- retention and disposal of information
- acceptable use of personal information
- governance and regulatory compliance
- monitoring access and usage of private information
- adequate protection of personal and identifiable information
- data portability
- investigating and reacting to security incidents

Where we interact with third parties and share personal information, we take reasonable steps to impose the appropriate security practice obligations on these parties. This is to ensure that personal information that we are responsible for, is kept secure and only processed lawfully.



Transfer across borders

The disclosure of personal information to third parties may involve the transfer of personal information to other countries. These countries may not have the same data protection laws as those that apply in our country. We have put in place contractual provisions with those recipients. Before we contract with third parties in foreign jurisdictions, we ensure that the recipient is subject to a law or binding agreement with PSG that provides for adequate protection of personal information that is substantially similar to the protections under POPIA.

No personal information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties [for USA/Canada customers].

Your rights and requests

Under POPIA, you have the following rights regarding your personal information:

1. Access to Information
You may request a copy of the personal information we hold about you. Before providing access, we will take reasonable steps to verify your identity. Access requests may be subject to a legally allowable fee, which will be communicated to you before processing.
2. Correction, Updating, or Deletion
You may request the correction, updating, deletion, or pseudonymisation of your personal information. Requests under this right are free of charge. Identity verification will be conducted prior to processing.
3. Objection to Processing
You may object to the processing of your personal information, including direct marketing activities.
4. Consent for Direct Marketing
You may give, withhold, or withdraw consent for the use of your personal information for direct marketing purposes.
5. Complaints
If you believe your personal information has been processed in violation of POPIA, you may lodge a complaint internally or with the Information Regulator.

Prescribed forms to be used where possible and applicable:

- Form 1 – Objection to processing
- Form 2 – Correction, deletion, or destruction of personal information
- Form 4 – Consent for direct marketing
- Form 5 – Complaint to the Information Regulator

Forms are available at <https://inforegulator.org.za/popia/>. Contact your financial adviser or Client Services at clientservice@psg.co.za for assistance.

Retention of your personal information

We will not retain your personal information for longer than necessary for the purposes for which it was collected. Retention periods are influenced by your consent, legal obligations, and legitimate business or regulatory requirements.



How to contact us and the information regulator

If you have questions or complaints about how we process your personal information, contact us at pi@psg.co.za or your financial adviser.

While you should raise complaints with us first, you also have the right to complain directly to the Information Regulator at:

Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg

Email: infoereg@justice.gov.za

Complaints: POPIAComplaints.IR@justice.gov.za

All POPIA requests are free of charge, except where a prescribed fee is allowed for access requests.