

Privacy Policy

Policy Information

Type	Compliance
Policy Owner	Chief Executive Officer
Approval Date	18 February 2025
Review Date	Annually

Background

This Privacy Policy describes our policies and procedures on the collection, use and disclosure of your information when you use the service and tells you about your privacy rights and how the law protects you. As part of the day-to-day business of Squirrel Away and in order to provide our customers and potential customers with our products and services, we need to process the personal information which may include information of our customers and potential customers.

Your privacy is important to us, and we are committed to protecting the personal information you share with us. This Privacy Policy explains how we collect, use, and safeguard your personal data in accordance with South Africa's Protection of Personal Information Act (**POPIA**).

Definitions

For the purposes of this Privacy Policy:

“App” means Squirrel Away mobile phone, web and tablet application.

“Cookies” means files that are placed on your computer, mobile device or any other device by a website, containing the details of your browsing history on that website among its many uses.

“**Personal Information**” means any “Personal Information” as defined in POPIA.

“**RSA**” means the Republic of South Africa.

“**Terms**” means Squirrel Away’s terms and conditions as amended from time to time.

“**Privacy Policy**” means the privacy policy as contained herein and as amended from time to time.

“**POPIA**” means the Protection of Personal Information Act No 4 of 2013, as amended.

“**Third-Party Providers**” means any third-party service providers who have been appointed by Squirrel Away to assist with the provision, or enhancement, of Squirrel Away’s Services, and which may include offerings from third-party providers which Squirrel Away may deem beneficial to a User.

“**User**” means any user of Squirrel Away’s Offering.

“**Website**” refers to Squirrel Away, accessible from <https://www.squirrelaway.co.za/>

“**You**” means the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

Collection of Information

Personal Information is collected by Squirrel Away and will include but is not limited to the following:

- Full name and surname (as it appears on the User's identity document or passport);
- National ID or passport number;
- Proof of identity;
- Email address;
- Contact number;
- Residential address;
- Proof of residence;
- Personal photographs;
- Banking and tax-related information;
- Investment preferences and transaction history;

Information We Collect

We collect various types of information to provide you with our services. The information we collect includes:

- **Information You Provide Directly:** When you sign up, fill out forms, or interact with us on our website, we collect personal details such as your full name, email address, contact information, and banking details.
- **Information Collected Automatically:** We use cookies and similar technologies to gather data on how you interact with our website, including your preferences and browsing patterns.

- Information from Third Parties: We may receive information about you from third parties like social media platforms, public databases, or partners.

How We Use Your Information

We use your personal information for the following purposes:

- To Provide Our Services: To personalize and manage your financial gifting and investment experience.
- Legal Compliance: To fulfill our legal obligations and regulatory requirements.
- Communication: To inform you about updates, offers, or changes to our services.
- Security: To maintain the security and integrity of our platform.
- To notify you about changes to our products/services or the terms and conditions governing our relationship.
- To inform you about new products or services and promotional competitions or campaigns.
- To use our social media sharing features across our platform and sites.
- Perform initial and ongoing customer due diligence reviews.
- Assigning you a unique code.
- Providing you with financial products and financial services.
- Performing risk assessments.
- Audit and record-keeping.
- To keep our sites and platforms safe and secure from cyber crime.
- To prevent and detect money laundering, terrorist financing and other financial crime such as fraud.
- To deliver target advertisements and educational content to you and

- To obtain your feedback on your actions or our products/services or those of a third party or partner.

Please note that failure to provide certain necessary information may affect our ability to deliver specific services to you.

Sharing Your Information

We may share your personal information with the following parties:

- **Regulatory Authorities:** As required by law, we may disclose your information to governmental and regulatory bodies.
- **Third-Party Service Providers:** We work with trusted service providers, including IT support, payment processors, and auditors, who help us run our services efficiently.
- **Our Partners:** With your consent, we may share your data with business partners who offer related services.

We ensure that any third-party recipients of your information adhere to the same privacy and security standards set out under POPIA.

Cross-Border Transfers

Your personal information may be stored or processed on servers outside of South Africa. In such cases, we ensure that your data is transferred and protected in accordance with POPIA.

Your Rights Under POPIA

You have specific rights regarding your personal information, including:

- **Access:** You have the right to request a copy of the personal data we hold about you.
- **Correction:** If your information is incorrect or outdated, you can ask us to update it.
- **Objection:** You can object to how we are processing your data, especially for marketing purposes.
- **Deletion:** You may request the deletion of your personal data, where legally permissible.

To exercise these rights, please contact our Information Officer.

Links to Third-Party Sites

Our website may contain links to third-party websites. We are not responsible for their privacy practices or content, and we encourage you to review the privacy policies of those sites before providing them with any personal information. Squirrel Away has no control over and assumes no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Protecting Your Information

We take your privacy seriously and use various measures to protect your personal data, including:

- Encryption and secure data storage.
- Firewalls and regular security audits.
- Compliance checks to ensure data protection.

While we take all reasonable steps to protect your data, no online system is entirely risk-free. We encourage you to notify us if you suspect any security breaches.

Cookies and Tracking Technologies

We use cookies to improve your experience on our website. These cookies help us:

- Enhance site navigation.
- Collect information about site performance and user preferences.

You can manage your cookie preferences through your browser settings, but please note that some website features may not function as intended without cookies.

Changes to this Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

We will let You know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "Last updated" date at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Complaints

If you believe that your personal data has been misused, you can file a complaint with the Information Regulator of South Africa:

- Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
- Email: complaints.IR@justice.gov.za
- Website: www.justice.gov.za/infoereg/index.html

Contact Us

If you have any questions or concerns regarding this Privacy Policy, or if you wish to exercise your rights under POPIA, please contact us at:

- Information Officer: Sibongile Maputla
- Email: info@squirrelaway.co.za or support@squirrelaway.co.za
- Phone: 076 463 9369

By using our website or services, you acknowledge that you have read and understood this Privacy Policy, and you agree to the collection and use of your information as outlined above.