

Privacy Policy

Introduction

This Privacy Policy governs the manner in which Yambu ('we', 'our') treats your personal information collected electronically when you use our website, apply online for certain products and services, contact us electronically or register for one of the services offered on the website.

We respect your privacy and your personal information and for this reason, we take all reasonable measures, in accordance with this Policy, to protect your personal information and to keep it confidential, even when you are no longer our customer.

We also voluntarily subscribe to the principles, outlined in Section 51 of the Electronic communications and Transactions Act 2002 ('ECT Act'), which govern your right to having your personal information kept private. We briefly outline these principles below:

- We will only collect, disclose, collate, process and store ('use') your personal information with your express written permission unless legally required to do so, and will only use such information for the lawful purpose for which it is required.
- We will disclose in writing, the specific purpose for which we use, request and store your personal information. We will also keep a record of that personal information and the specific purpose for which we collect it.
- We will not use your personal information for any other purpose, other than that which we disclosed to you, unless you give us your express written permission to do so, or unless we are permitted to do so by law.

Further to the requirements of the ECT Act; we will disclose your personal information without your consent:

- If we are required to do so by law or a court order;
- If disclosure is in the public interest;
- If disclosure is in our interest, limited to the purpose for which disclosures were made;
- With your implied consent.

Children

Yambu takes the privacy of children very seriously. Children under the age of 13 years should obtain their guardian's consent before providing / submitting any personal information about themselves on our website.

Yambu will not require children under the recommended age to provide any personal information other than that which is reasonably necessary for purposes of administration of our products (i.e. where a child was nominated as a beneficiary on an insurance policy).

If we determine that a user is under the age of 13, we will not use or maintain his/her personal information without the guardian's consent.

Confidentiality and security

Yambu has physical, technological and procedural security safeguards in place and will use its best endeavours to protect your personal information. What is personal information?

Personal information refers to information that identifies or relates specifically to you, for example, your name, age and identity number, your assets and liabilities, your income and your payment records. Any information about what you buy, where you shop, where you bank, how you invest and all related information will also be regarded as personal information. In short, any information that we know about you will be regarded as your personal information.

How we collect your personal information

Whenever you use our website, complete an application form, contact us electronically, or use one of the services or facilities offered by us or any affiliate party, we will collect your personal information.

Why and how we collect and use personal information

In order to make your use of our website and all products and services offered on our website as successful and pleasurable as possible, it is necessary for us to find out exactly what you need and want from us. The following are reasons why we would collect your personal information:

- to identify you;
- in order for us to process your instructions or requests;
- in order for us to ensure that we meet your needs, we may collect and analyse your personal information and combine all the information that we have about you to compile a profile of you in order for us to personalise and tailor our services to meet your specific needs;
- once we have collected and analysed your personal information, we may send you promotional material or details which we think may be of interest to you. If any of this promotional information relates to products, promotions, news or services of an affiliate party, and if you indicate that you would like more details, we may inform the affiliate party to contact you directly. We will however, only inform an affiliate party to contact you directly if you have indicated that this is agreeable to you.

Your privacy is important to us. We will therefore not sell, rent or provide your personal information to unauthorised entities or other third parties, for their independent use, without your consent.

If at any stage, after you have given us your consent, you no longer wish us to use or share your personal information with an affiliate party; you may at any stage withdraw your consent.

Protection of your personal information

We value the information that you choose to provide us with and will therefore take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information we maintain concerning our customers is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information.

When you use the services or facilities provided by us, you may be given an access number, user name, password and/or personal identification number (PIN). You are responsible for maintaining the secrecy and confidentiality of your user name, access card, password and/or personal identification number ("PIN").

Correction of personal information

If you ever want to update or correct any of your personal information held by us, kindly contact us. Alternatively, you can update and correct your information yourself by logging onto your profile on our website.

Personal information held by or disclosed by you to a third party

Because we are not responsible for any representations or information or warranties or content on any website of an affiliate party (including websites linked to this website or websites facilitated by us), we do not exercise control over affiliate parties' privacy policies and you should refer to the privacy policy of any such affiliate party to see how such party protects your privacy.

Cookies

You agree that we shall be entitled to send "cookies" from this website to your computer. We use the word "cookie" to refer to information that is sent from this website to your hard drive, where it is saved and contains information to personalise your experience on our website. In this way, the next time you use this website we will know who you are and that you have visited this website before.

Changes to this Privacy Policy

We reserve the right, in our sole discretion to amend (including without limitation, by the addition of new terms and conditions) this Privacy Policy from time to time. You agree to review the Privacy Policy whenever you visit this website for any such amendments. Save as expressly provided to the contrary in this Privacy Policy, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

Which laws apply?

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of South Africa. To the extent that a court has jurisdiction over any dispute which may arise out of or in connection with this Privacy Policy, we both submit to the jurisdiction of the South African courts.