



TRUSTED PRIVACY POLICY

These privacy policy provisions must be read together with the TrustEd Terms and Conditions. If there is any conflict between the terms of this policy and the Terms and Conditions, the Terms and Conditions will override this policy as far as that conflict is concerned.

TrustEd is Trusted Bursaries (Pty) Ltd, with its offices situated at 7th Floor, Letterstedt House, Corner Main and Campground Roads, Newlands, Cape Town. Trusted is the operator of the Varsity-Days programme, which is more fully described in our Terms and Conditions.

Nothing in this policy will limit or restrict your right to privacy as set out in Sections 11 and 12 of the Consumer Protection Act. In dealing with your personal information, TrustEd will always comply with the provisions of the Protection of Personal Information Act (POPIA). POPIA is aimed at protecting your personal information and prescribes what we must and must not do with it. POPIA creates an Information Regulator who checks that companies like us manage personal information in a responsible manner that respects your privacy. You have a right to lodge complaints with the Information Regulator at P.O Box 31533, Braamfontein, Johannesburg, 2017 or complaints.IR@justice.gov.za.

This privacy policy governs the manner in which TrustEd treats your personal information, which may be collected when you deal with TrustEd or use the Varsity-Days programme in any way.

TrustEd respects your privacy and will take all reasonable measures to protect your personal information and keep it confidential, as provided in this privacy policy and the Terms and Conditions and POPIA. TrustEd is committed to providing you with secure access to its services.

Your personal information

TrustEd will regard any information that it collects about you as your personal information. This will include anything that relates specifically to you such as (but not only) your name, identity number, cellphone number, email address, buying preferences, banking patterns, savings habits and browsing habits. We need this information to be able to provide you with the services described in our Terms and Conditions, and if you do not want to let us collect it, we will have to end our agreement with you.

Your personal information is collected by TrustEd when you deal with it in any way, including filling out registration forms, communicating with us by phone, post, email, or when you make use of the TrustEd website or app, or any other electronic means.

When you contact our call centres the information which you give us will be used to investigate and resolve your query, complaint or request. The calls may be recorded for quality control and record-



keeping purposes. The call centres are committed to keeping your personal information safe and secure.

Personal information collected via the TrustEd website is stored in a secure environment and is not available to anyone not authorised by TrustEd.

By agreeing to this Privacy Policy and our Terms and conditions, you agree that TrustEd can collect, record, store, use and share your personal information as set out in this Privacy Policy and the Terms and Conditions.

You will always have the right to find out what personal information we have about you, to update it and correct it as you choose and to opt out of any marketing that we send you. You can update your personal information on the Varsity-Days portal.

Use of your personal information

TrustEd needs and will use your personal information to identify you, to carry out your instructions and all of its obligations to you under the Terms and Conditions, to combine all that it knows about you to ensure that you are offered the best range of services suiting your profile and needs and to ensure that its business is suited to you as a customer.

TrustEd will share your personal information with its partners, but only in order for those partners to be able to offer you benefits under the Varsity-Days programme.

TrustEd may use your personal information to communicate with you about new products or information about it or its partners that may be relevant to you, but will stop doing so if you request it.

Monitoring use of the TrustEd website

TrustEd will gather information on the use of its website by visitors so that it can optimise its services to customers and visitors. The information gathered in this way is pooled so that individual information and behaviours cannot be identified.

Cookies

The TrustEd website uses cookies, which are small pieces of data sent from the TrustEd website to your browser, where it is saved. When you visit the website again, it will allow it to provide you a better online experience by knowing who you are and that you have visited the website before. Cookies may be disabled, but this might affect your online experience with the website.

Third parties



The TrustEd website may contain links to or from other sites. However, it is not responsible in any way for the content or policies of those sites and you should refer to the privacy policies of each of those sites to see how your privacy and personal information is protected.

The TrustEd website contains links to other websites which are not under its control in any way, and the inclusion of the links does not mean that TrustEd recommends or agrees with the content of those sites.

TrustEd will not sell, rent or provide your personal information to third parties, for their independent use, without your consent. It will not disclose personal information to third parties unless it is forced to do so by law or court order, or it is in the public interest to do so, or it has to do so to protect its rights.

Cross-Border transfer

From time to time, TrustEd and its service providers may need to transfer to and/or store your personal information on servers in a jurisdiction other than South Africa. If the jurisdiction to which personal information is transferred does not have laws which provide for the protection of personal information in a way at least similar to South African law, we will take reasonably practicable steps to ensure that your personal information is adequately protected in that jurisdiction.

Security

We take your privacy and the security of your personal information seriously. We have implemented reasonable security safeguards to protect the personal information that you provide. We regularly monitor our systems for possible vulnerabilities and attacks. However, no system is perfect. You acknowledge that you know and you accept that technology is not absolutely secure and there is a risk that your personal information will not be secure when it is transferred through technology. We do not promise that we can keep your personal information completely secure. You will not be able to take action against us if you suffer losses or damages in these circumstances, except where they are as a result of our gross negligence or wilful misconduct.

We will inform you if your privacy is ever compromised. Although we cannot prevent all security threats, we have measures in place to minimise the threat to your privacy. We let you know of any breaches which affect your personal information.

Amendment of privacy policy

TrustEd may amend this privacy policy from time to time and you agree to visit the website from time to time to view the current version of it. The amended version of the privacy policy shall take precedence over and replace all previous versions of it.



Other

The information contained in the TrustEd website is for general information and any reliance you place on such information is strictly at your own risk. TrustEd will not be liable for any loss or damage (including without limitation, indirect or consequential loss or damage), or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of its website.