



CRATOSCAPITAL
INNOVATIVE WEALTH CREATION
www.cratoscapital.co.za

PRIVACY STATEMENT

Your privacy is important to Cratos Capital Pty Ltd ('Cratos' or 'we' or 'us'). We will maintain the confidentiality of your personal information and comply with the Protection of Personal Information Act 4 of 2013 (POPIA) when processing your personal information.

Purpose

This privacy notice aims to explain how we deal with your personal information in light of the data protection laws and regulations that apply to us.

Type of personal information collected.

We collect and process your personal information to provide you with access to our products and services. Personal information collected by us can include your name, contact details, birth date, identity number, bank account number, financial information etc.

How does Cratos collect personal information.

Cratos collects personal information directly from the client.

Use of personal information.

After obtaining consent, the personal information collected or held by Cratos may be used, stored, transferred, disclosed or shared for the following purposes:

- Providing financial and intermediary services
- Providing discretionary financial services
- Processing applications for financial service delivery
- Processing complaints.
- Providing administration services for the duration of the contract.
- Executing transactions on request of the client
- Detection and prevention of fraud, crime, money laundering or other malpractice
- Audit and record-keeping purposes
- In connection with legal proceedings.

We will also use your personal information to comply with legal and regulatory requirements or industry codes.

Personal information of minor children will only be processed and used as stated above but the information will only be processed once consent has been received by the parent or legal guardian.

Cookies and website

Cratos does not collect any personal information on the website.

Sharing of personal information

From time-to-time, we have to disclose your personal information to and share with third parties who are involved in the delivery of products and services, giving effect to the terms of our agreement. We have agreements in place with the recipients to ensure that they also comply with applicable laws.

Where Cratos discloses personal information to intermediaries, other financial institutions or any other third parties, the third parties will be obliged to use the personal information only for the reasons and purposes it was disclosed for. Cratos may be obliged to disclose your personal information to the extent that is required to do so by law, in connection with any legal proceedings or potential legal proceedings, or for the purposes of protecting the interest of clients, for example fraud prevention or to give effect to an agreement.

Securing personal information

Cratos will take all reasonable technical and organisational precautions to prevent the loss, misuse, or alteration of your personal information. We will store all the personal information in secured environments, for example on secured servers in a protected data centre. Where we interact with third parties and share personal information, we take reasonable steps to impose appropriate security, privacy and confidentiality obligations on those recipients as processors of personal information. This is to ensure that personal information that we are responsible for, is kept secure and only processed lawfully.

How you can review and correct your personal information

You can request to review your personal information contained in Cratos' records at any time to correct or update the information. If the purpose for which your personal information was requested initially does not exist anymore, for example you no longer have a contract, you may request information held by the company to be removed. However, Cratos may decline your request to delete the information from its records if legislation required the continued record keeping for a period of time.