

PRIVACY POLICY

Please Read this Private Policy carefully before browsing this website or using any of our services.

Your continual use of this website indicates that you have both read and agree to the terms of this private policy. You cannot use this website if you do not accept this policy.

PERSONAL INFORMATION

The privacy policy illustrates how Cedric Welsh and Associates Financial Planning Services cc t/a Welshfin, herein after referred to as “The Company” protects the information that is provided to it by its users.

The Company commits and adheres to both POPIA “The Protection of Personal Information Act No 4 of 2013 as well as PAIA “The Promotion of Access to Information Act 2 of 2000” as well as other legislation as set out by The South African Government.

The Company will not sell or rent its user’s personal identifiable information to third parties.

SHARING OF INFORMATION

The Company may send personal identifiable information about its users to other companies or third parties should there be a need to share the user’s information in order to provide the product or service the user has requested.

Furthermore, the only information The Company will ever disclose to third parties is aggregate information about its users. Aggregate information will not identify the website’s users and will only identify the user’s population in general terms.

ELECTRONIC COMMUNICATIONS

The user consents to the website’s agreements, notices and disclosures by visiting the website and receiving electronic information or communication by electronic means and this indicates that any legal requirements has been satisfied.

ANALYTICS

The Company may use Analytics for this website internal viewer research purposes. It indicates the audience viewing the website including age, gender, interests, devices, and location.

EMBEDDED CONTENT FROM OTHER WEBSITES

Articles on this site may include embedded content (e.g., videos, images, articles etc) Embedded content from other websites behave in the exact same way as if the visitor has visited the other website. These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracking your interaction with the embedded content if you have an account and are logged into that website.

SECTION 14 OF THE CONSTITUTION OF SOUTH AFRICA 1996

The Company additionally recognises that section 14 of the Constitution of South Africa, 1996, provides that everyone has the right to privacy which includes the right to protection against the unlawful collection, retention, dissemination and use of said information and that the State must respect, protect, promote and fulfil the rights in the Bill of Rights, bearing in mind that consonant with the constitutional values of democracy and openness, the need for economic and social progress, within the framework of the information society, requires the removal of unnecessary impediments to the free flow of information, including personal information and to regulate, in harmony with international standards, the processing of personal information by public and private bodies in the manner that gives effect to the right of privacy subject to justifiable limitation that are aimed at protecting other rights and important interests.

Should there be any concerns on personal information held by our Company, or should you question the legality of our processing your Personal Information or wish to confirm what information we hold for you, please direct your enquiry or objections by email:

SECURITY BREACH

While we cannot ensure or warrant the security of any personal information you provide us, we will continue to maintain and improve these security measures over time in line with legal and technological developments, the Company does however follow the following steps in the event of a breach or unauthorised access to personal information as set out by our POPIA Manual:

- Report such a breach to the Information Regulator or
- Inform the data subject of such a breach if the personal information is held.

COOKIE POLICY

The Company collectively, The Company “us” or “we” understand that your privacy is important to you and are committed to being transparent about the technologies it uses. This Cookie Policy explains how and why cookies, web beacons, pixels, clear gifs, and other similar technologies (collectively “Cookies and Other Tracking Technologies”) may be stored on and accessed from your device when you use or visit any website or app that posts a link to this Policy (collectively, “the Sites”).

What are Cookies and Other Tracking Technologies? A cookie is a small text file that can be stored on and accessed from your device when you visit one of our Sites, to the extent you agree. The other tracking technologies work similarly to cookies and place small data files on your devices or monitor your website activity to enable us to collect information about how you use our Sites. This allows our Sites to recognize your device from those of other users of the Sites. The information provided below about cookies also applies to these other tracking technologies.

How do our Sites use Cookies and Other Tracking Technologies? The Company uses Cookies and Other Tracking Technologies to identify you and your interests, to remember your preferences, and to track your use of our Sites. We also use Cookies and Other Tracking Technologies to control access to certain content on our Sites, protect the Sites, and to process any requests that you make of us.

To administer our Sites and for research purposes, The Company also has contracted with third party service providers to track and analyse statistical usage and volume information from our Site users. These third-party service providers use persistent Cookies to help us to improve the user experience, manage our Site content, and analyse how users navigate and utilize the Sites.

First and Third-Party Cookies “First party Cookies” are cookies that belong to The Company and that The Company places on your device. “Third party Cookies” are cookies that another party places on your device through our Site. The Company may contract with third party service providers to send e-mails to users who have provided us with their contact information. To help measure and improve the effectiveness of our e-mail communications, and/or to determine whether messages have been opened and links clicked on, the third-party service providers may place Cookies on the devices of these users.

Persistent Cookies we use persistent Cookies to improve your experience of using the Sites.

Session Cookies are temporary and deleted from your machine when your web browser closes. We use session Cookies to help us track internet usage as described above.

You may refuse to accept browser Cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of the Sites. Unless you have adjusted your browser setting so that it will refuse Cookies, our system will issue Cookies when you direct your browser to our Sites.

The data collected by the Sites and/or through Cookies that may be placed on your computer will not be kept for longer than is necessary to fulfil the purposes mentioned above. In any event, such information will not be kept for longer than one year.

Our Cookies may be used for the following purposes:

Strictly Necessary/ Technical These Cookies are necessary to allow us to operate our Sites so you may access them as you have requested. These Cookies, for example, let us recognize that you have created an account and have logged into that account to access Site content. They also include Cookies that enable us to remember your previous actions within the same browsing session and secure our Sites.

Analytical/ Performance These Cookies are used by us or third-party service providers to analyse how the Sites are used and how they are performing. For example, these Cookies track what pages are most frequently visited, and from what locations our visitors come from. If you subscribe to a newsletter or otherwise register with the Sites, these Cookies may be correlated to you. These Cookies include, for example, Google Analytics cookies.

Functionality These Cookies let us operate the Sites in accordance with the choices you make. These Cookies permit us to "remember" you in-between visits. For instance, we will recognize your username and remember how you customized the Sites and services, for example by adjusting text size, fonts, languages, and other parts of web pages that are alterable and provide you with the same customizations during future visits.

Third Party Advertising These Cookies collect information about your activities on these and other sites to provide you targeted advertising. We may also allow our third-party service providers to

use Cookies on the Sites for the same purposes identified above, including collecting information about your online activities over time and across different websites. The third-party service providers that generate these Cookies, such as Adobe, Google, LinkedIn, Twitter and Facebook, have their own privacy policies, and may use their Cookies to target advertising to you on other websites, based on your visit to our Sites.

How do I refuse or withdraw my consent to the use of Cookies? If you do not want Cookies to be dropped on your device, you can adjust the setting of your Internet browser to reject the setting of all or some Cookies and to alert you when a Cookie is placed on your device. For further information about how to do so, please refer to your browser 'help' / 'tool' or 'edit' section or see www.allaboutcookies.org. Please note that if you use your browser settings to block all Cookies (including strictly necessary Cookies) you may not be able to access or use all or parts or functionalities of our Sites.

If you want to remove previously stored Cookies, you can manually delete the Cookies at any time. However, this will not prevent the Sites from placing further Cookies on your device unless and until you adjust your Internet browser setting as described above.

How do we use Other Tracking Technologies in our communications? The Company may collect information about whether you open or click any links in the knowledge, research, or event communications that we send to you through web beacons.

A web beacon is a graphic image, which is placed on a website or in an email that alone or in conjunction with cookies compile information about your usage of or your interaction with the Company website or email. For example, we may add web beacons to the knowledge, research, or event communications that we send to you to determine whether you have opened our email or clicked a link. The analysis gathered helps us improve the effectiveness of content and format of our websites and email communications.

How do I refuse or withdraw my consent to the use of Web Beacons? You may avoid web beacons by configuring your email reader program to disable the functionality that enables remote images to load and by refraining from clicking on any links in email messages.

CHANGING OF INFORMATION

The Company reserves the right to change the Privacy Policy on an ad hoc basis at its sole discretion. The Company is not responsible for the content or privacy practices of any other website to which it refers.

CONTACT DETAILS

Should you not be satisfied with the information or should any information be found to be untrue or incorrect, please notify us on the following email address: info@welshfin.co.za for Attention of the Information Officer