



## WEBSITE PRIVACY POLICY

### INTRODUCTION

We respect the privacy of everyone who visits this website. Accordingly, we would like to inform you about the way we could use any Personal Information that you may provide during your visit. At CIB we are committed to protecting your privacy and to ensure that your Personal Information is collected and used properly, lawfully and openly.

We recommend you read the Customer Privacy Notice and Consent policy (“Customer Privacy Notice and Consent” available at [www.cib.co.za](http://www.cib.co.za) ) so that you understand our approach towards the use of your Personal Information. By submitting your Personal Information to us, you will be deemed to have given your permission – where necessary and appropriate – for processing referred to in this policy. By using this website, you acknowledge that you have reviewed the terms of the Customer Privacy Notice and Consent to the use of Personal Information and agree that we may collect, use and transfer your Personal Information in accordance therewith.

If you do not agree with these terms, you may choose not to use our website, and not provide any Personal Information through the site.

The Customer Privacy Notice and Consent forms part of our Site Terms and Conditions of use and such shall be governed by and construed in accordance with the laws of South Africa in particular the Protection of Personal Information Act, 2013 (POPI Act).

## 1. Definitions

For the purposes of this Privacy Notice, the following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

**Affiliate** means an entity that controls, is controlled by or is under common control with a party, where "control" means ownership of 50% or more of the shares, equity interest or other securities entitled to vote for election of directors or other managing authority.

**Account** means a unique account created for you to access our Service or parts of our Service.

**Company** (referred to as either "the Company", "we", "us" or "our" in this Notice) refers to CIB (Pty) Ltd, Riley Road 15E, Riley Road Office Park.

**Cookies** are small 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.

**Country** refers to South Africa

**Personal Information** according to the POPI Act, means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. The POPI Act, which has more specific examples if you need them, can be found at the following link: [www.gov.za/documents/download.php?f=204368](http://www.gov.za/documents/download.php?f=204368)

**Service** refers to the CIB website.

**Service Provider** means any natural or legal person who processes the data on behalf of the Company. It refers to third-party companies or individuals employed by the Company to facilitate the Service, to provide the Service on behalf of the Company, to perform services related to the Service or to assist the Company in analysing how the Service is used.

**Third-party Social Media Service** refers to any website or any social network website through which a user can log in or create an account to use the Service.

**Usage Data** refers to data collected automatically, either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

**Website** refers to CIB, accessible from <https://www.cib.co.za/>

**you (also "your")** 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.

## 2. Personal versus non-Personal Information

### 2.1. Personal Information

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City (and/or geolocation)

- user-generated content, posts and other content you submit to our web site

With your consent, we may also supplement the information that you provide to us with information we receive from other companies in order to offer you a more consistent and personalised experience in your interactions with CIB.

## **2.2. Non – Personal Information**

Usage Data is collected automatically when using the Service. Usage Data may include information such as your Device's Internet Protocol address, browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

We may automatically collect non-Personal Information about you such as the type of internet browsers you use or the website from which you linked to our website. We may also aggregate details which you have submitted to the site (for example, the products or services you are interested in). You cannot be identified from this information and it is only used to assist us in providing an effective service on this web site. We may from time-to-time supply third parties with this non-personal or aggregated data for uses in connection with this website.

When you access the Service by or through a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile device's unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device.

## **3. Tracking Technologies and Cookies**

We use Cookies and similar tracking technologies including beacons, tags, and scripts to track the activity on our Service.

You can instruct your browser to refuse all Cookies or to just indicate when a Cookie is being sent. However, if you do not accept Cookies, you may not be able to use some parts of our Service.

Cookies can be "Persistent" or "Session" Cookies. Persistent Cookies remain on your personal computer or mobile device when you go offline, while Session Cookies are deleted as soon as you close your web browser.

We use both Session and Persistent Cookies for the purposes set out below:

### **3.1. Session Cookies**

These Cookies are essential to provide you with services available through the website and to enable you to use some of its features. They help to authenticate users and prevent fraudulent use of user accounts. Without these Cookies, the services that you have asked for cannot be provided, and we only use these Cookies to provide you with those services.

### **3.2. Persistent Cookies**

## **Cookies Policy / Notice Acceptance Cookies**

These Cookies identify if users have accepted the use of Cookies on the website.

### **Functionality Cookies**

These Cookies allow us to remember choices you make when you use the website, such as remembering your login details or language preference. The purpose of these Cookies is to provide you with a more personal experience and to avoid you having to re-enter your preferences every time you use the website.

## **4. Use of your Personal Information**

The Company may use Personal Information for the following purposes:

- 4.1. To provide and maintain our Service, including to monitor the usage of our Service.
- 4.2. To manage your registration as a user of the Service. The Personal Information you provide can give you access to different functionalities of the Service that are available to you as a registered user.
- 4.3. For the performance of a contract iro the development, compliance and undertaking of the purchase contract for the products, items or services you have purchased or of any other contract with us through the Service.
- 4.4. To contact you by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- 4.5. To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.
- 4.6. To attend and manage your requests to us.
- 4.7. To confirm and verify your identity or to verify that you are an authorised customer for security purposes
- 4.8. To carry out our obligations arising from any contracts entered into between you and us
- 4.9. To notify you about changes to our service
- 4.10. For market research purposes
- 4.11. To assist with business development
- 4.12. For the detection and prevention of fraud, crime, or other malpractice
- 4.13. To conduct market or customer satisfaction research or for statistical analysis
- 4.14. For audit and record keeping purposes
- 4.15. In connection with legal proceedings
- 4.16. To comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.
- 4.17. For monitoring and auditing site usage
- 4.18. Evaluate the use of the site, products and services
- 4.19. Analyse the effectiveness of our advertisements, competitions and promotions
- 4.20. Personalise your website experience, as well as to evaluate (anonymously and in the aggregate) statistics on website activity, such as what time you visited it, whether you've visited it before and what site referred you to it

- 4.21. Make the site easier to use and to better tailor the site and our products to your interests and needs
- 4.22. Help speed up your future activities and experience on the site. For example, a site can recognise that you have provided your Personal Information and will not request the same information a second time.
- 4.23. Collect information about the device you are using to view the site, such as your IP address or the type of Internet browser or operating system you are using, and link this to your Personal Information so as to ensure that the site presents the best web experience for you

## **5. Sharing of Personal Information**

- 5.1. We may disclose your Personal Information to our service providers who are involved in the delivery of products or services to you. We have agreements in place to ensure that they comply with these privacy terms.
- 5.2. We may share your personal information with Service Providers to monitor and analyse the use of our Service, to show advertisements to you to help support and maintain our Service, to contact you, to advertise on third party websites to you after you visited our Service or for payment processing.
- 5.3. We may share or transfer your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of our business to another company.
- 5.4. We may share your information with our affiliates, in which case we will require those affiliates to honour this Privacy Notice. Affiliates include our parent company and any other subsidiaries, joint venture partners or other companies that we control or that are under common control with us.
- 5.5. We may share your information with our business partners to offer you certain products, services or promotions.
- 5.6. When you share personal information or otherwise interact in the public areas with other users, such information may be viewed by all users and may be publicly distributed outside. If you interact with other users or register through a Third-Party Social Media Service, your contacts on the Third-Party Social Media Service may see your name, profile, pictures and description of your activity. Similarly, other users will be able to view descriptions of your activity, communicate with you and view your profile.
- 5.7. We may also disclose your information:
  - Where we have a duty or a right to disclose in terms of law or industry codes;
  - Where we believe it is necessary to protect our rights.

## **6. Retention of Personal Information**

- 6.1. The Company will retain your Personal Information only for as long as is necessary for the purposes set out in this Privacy Notice. we will retain and use your Personal Information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your Information to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.
- 6.2. The Company will also retain usage Data for internal analysis purposes. usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer time periods.

## **7. Transfer of Personal Information**

- 7.1. Your information, including Personal Information, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.
- 7.2. Your consent to this Privacy Notice followed by your submission of such information represents your agreement to that transfer.
- 7.3. The Company will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this Privacy Notice and no transfer of your Personal Information will take place to an organisation or a country unless there are adequate controls in place including the security of your information and other personal information.

## **8. Disclosure of Personal Information**

- 8.1. If the Company is involved in a merger, acquisition or asset sale, your Personal Information may be transferred. we will provide notice before your Personal Information is transferred and becomes subject to a different Privacy Notice.
- 8.2. Under certain circumstances, the Company may be required to disclose your Personal Information if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).
- 8.3. The Company may disclose your Personal Information in the good faith belief that such action is necessary to:
  - Comply with a legal obligation
  - Protect and defend the rights or property of the Company
  - Prevent or investigate possible wrongdoing in connection with the Service
  - Protect the personal safety of users of the Service or the public
  - Protect against legal liability

## **9. Correction of Personal Information**

You have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before making changes to Personal Information we may hold about you. We would appreciate it if you would take the necessary steps to keep your Personal Information accurate and up-to-date by notifying us of any changes we need to be aware of.

## **10. Security of Personal Information**

We are legally obliged to provide adequate protection for the Personal Information we hold and to stop unauthorised access and use of personal information. We will, on an on-going basis, continue to review our security controls and related processes to ensure that your Personal Information is secure.

Our security policies and procedures cover:

Physical security;

- Computer and network security;

- Access to personal information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information;
- Governance and regulatory issues;
- Monitoring access and usage of private information;
- Investigating and reacting to security incidents.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that Personal Information that we remain responsible for, is kept secure.

We will ensure that anyone to whom we pass your Personal Information agrees to treat your information with the same level of protection as we are obliged to.

The security of your Personal Information is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security.

## **11. User ID and password**

If you subscribe to a service or product provided on the CIB website, you may be required to choose an identifying name (username) and a password. You are responsible for:

- maintaining the confidentiality of your password;
- all activities that occur in your account, either with or without your knowledge;
- notifying CIB immediately of any unauthorised use of your user id and/or password or any other breach of security that you know of;
- for losses suffered by CIB or a third party due to someone other than you using your user id and/or password.

## **12. Access to Personal Information**

You have the right to request a copy of the Personal Information we hold about you. To do this, simply contact us at the numbers/addresses listed on our home page and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to a payment of a legally allowable fee, as laid down in our POPI Act Policy.

## **13. Third Party Obligations**

Service Providers have access to your Personal Information only to perform their tasks on our behalf and are obligated not to disclose or use it for any other purpose.

### **13.1. Service Providers**

We may use Third-party Service Providers to provide better improvement of our Service.

### **13.2. Google Places**

Google Places is a service that returns information about places using HTTP requests. It is operated by Google.

Google Places service may collect information from you and from your Device for security purposes.

The information gathered by Google Places is held in accordance with the Privacy Policy of Google: <https://www.google.com/intl/en/policies/privacy/>

#### **14. Children's Privacy**

Our Service does not address anyone under the age of 18. We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your child has provided us with Personal Information, please contact us. If we become aware that we have collected Personal Information from anyone under the age of 18 without verification of parental consent, we take steps to remove that information from our servers.

If we need to rely on consent as a legal basis for processing your information and your country requires consent from a parent, we may require your parent's consent before we collect and use that information.

#### **15. Links to Other websites**

Our Service may contain links to other websites that are not operated by us. If you click on a Third party link, you will be directed to that Third party's site. we strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any Third party sites or services.

#### **16. Changes to this Privacy Notice**

We may update our Privacy Notice from time to time. The notice currently in effect will be the one published on our Service and will contain the "Last Updated" date.

We will let you know via email and/or a prominent notice on our Service prior to updates but you are nevertheless advised to review the Privacy Notice periodically for any changes.

#### **Contact us**

If you have any questions about this Privacy Notice, you can contact us:

By email: [juane@cib.co.za](mailto:juane@cib.co.za)