Privacy Policy

Effective Date: [To be confirmed by ZIVEST]
Last Updated: 23/10/2026

ZIVEST (PTY) LTD ("we," "us," or "our") is committed to protecting your privacy and ensuring that your personal information is collected, processed, and stored in compliance with the **Protection of Personal Information Act, 4 of 2013 (POPIA)**, and applicable international data protection laws including the **General Data Protection Regulation (GDPR)** where applicable.

By using our website, products, and services, you agree to the terms of this Privacy Policy.

1. Information We Collect

We may collect and process the following categories of personal information:

1.1 Information you provide directly:

- Full name
- Identification or passport number
- Contact details (address, email, phone number)
- Date of birth
- Employment and income details
- Trading experience and financial status (if applicable)
- Any other information you choose to provide

1.2 Information collected automatically:

- IP address
- Browser type and version
- Device information
- Pages visited and time spent on our site
- Cookies and tracking technologies

1.3 Information from third parties:

- Credit reference agencies
- Public databases
- Regulatory or law enforcement agencies (where lawful)

2. How We Use Your Information

We process your personal information for the following lawful purposes:

- To provide and manage our services
- To verify your identity and perform due diligence
- To comply with legal and regulatory obligations
- To prevent fraud and manage security
- To communicate with you regarding our services, updates, and legal notices
- For marketing (only where lawful and with your consent, if required)
- To improve our website and customer experience

3. Lawful Basis for Processing

We process personal information under one or more of the following legal bases:

- Your **consent** (where required)
- **Performance of a contract** with you
- **Compliance with legal obligations**
- **Legitimate interests** pursued by us (e.g., fraud prevention, business operations)

4. Sharing Your Information

We may share your personal information with:

- **Competent regulatory bodies, including the Financial Sector Conduct Authority (FSCA) where applicable**
- Service providers and contractors who assist in delivering our services
- Law enforcement agencies where required by law
- Professional advisors (lawyers, auditors)
- Affiliates and partners (only where lawful)

We require all third parties to respect the confidentiality of your data and comply with applicable data protection laws.

5. International Transfers

If we transfer your personal information outside South Africa, we will ensure it is protected by safeguards consistent with POPIA, GDPR, or equivalent legal protections.

6. Data Retention

We will retain your personal information only as long as necessary to fulfil the purposes for which it was collected, including legal, accounting, and reporting obligations. Once retention periods expire, data will be securely deleted or anonymised.

7. Your Rights

Under POPIA and applicable laws, you have the right to:

- Access the personal information we hold about you
- Request correction of inaccurate or incomplete data
- Request deletion of your personal data (subject to legal retention requirements)
- Object to processing in certain circumstances
- Withdraw consent where processing is based on consent
- Lodge a complaint with the **Information Regulator of South Africa**

8. Security Measures

We implement appropriate technical and organisational measures to protect your personal information against unauthorised access, loss, misuse, or alteration. However, no data transmission over the internet can be guaranteed as completely secure.

9. Cookies and Tracking Technologies

We use cookies and similar technologies to enhance user experience, analyse website performance, and deliver personalised content. You can control cookie settings via your browser.

10. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of those websites.

11. Updates to This Policy

We may update this Privacy Policy from time to time. The latest version will always be available on our website, with the “Last Updated” date displayed at the top.

12. Contact Information

If you have any questions or wish to exercise your rights, please contact:

Privacy Officer
ZIVEST (PTY) LTD
Registered Office: Office 1215, The Leonardo, 75 Maude S, Sandown, Sandton, Gauteng, 2196, South Africa
Email: [ZIVEST general contact email - to be confirmed]