

Document Information	
Document Type	Manual/ Policy
Title	Website terms of use
Department/Section	Wealthport (Pty) Ltd
Reviewed	
Signed off	
Revision number	Version 1.1
Date of Implementation	1 July 2021
Review date (compulsory)	June 2022

Document History

Date	Version	Reviewer(s)	Action/ Comments
March 2021	1.0	Paul Nel	Draft consolidated policy
May 2021	1.1	Catherin vd Merwe	Review and update consolidated policy

Document Governance

Implementation	
Effective Date	1 July 2021
Update Frequency	Annually
Next Review Date	1 July 2022

Document Approval History

Approved By	Document Version	Date of Approval
Catherin M vd Merwe	1.1	22 June 2021

CONTENT

1.	Privacy and Security Policy	2
2.	Risk Management and Security	3
3.	Analytics.....	3
4.	Cookies.....	3
5.	Online access security tips.....	4
6.	Learn how to avoid scams	4
7.	Wealthport online.....	5
8.	Ownership and Copyright.....	5
9.	Terms of Use.....	5
10.	Online Access.....	5
11.	Access to Information.....	6

1. Privacy and Security Policy

Wealthport (Pty) Ltd is an authorised administrative financial services provider and is licensed in terms of the Financial Advisory and Intermediary Services Act, 2002. Wealthport administers a wide variety of investment instruments on behalf of clients and report accordingly to you and the relevant authorities where applicable and/or required by law. Wealthport primarily source your personal information from yourself and/or your mandated financial services representative/s.

We respect your constitutional rights to privacy and to keep your personal information safe is important to us. The following policy and practices set out how Wealthport treat and protect your personal information.

Wealthport use your personal Information for the following purposes:

- 1.1. Comply with legal requirements and codes applicable to financial services providers, including all applicable labour, tax and financial legislation such as the Financial Advisory and Intermediary Services Act 37 Of 2002, The Consumer Protection Act;
- 1.2. Give effect to investment transaction processing and administration.
- 1.3. Protect your investments by identifying fraud, money laundering and/or any illegal activity.
- 1.4. Correspond with you about your investments and /or any other regulatory requirements that may be applicable to you from time to time.
- 1.5. Enhance your experience and offer you appropriate and relevant information.

- 1.6. To give effect to the contractual relationship as between you and the Company in order to ensure the correct administration of the relationship;
- 1.7. For operational reasons;
- 1.8. To protect the legitimate interests of the Company, yourself or of a third party;

2. Risk Management and Security

- 2.1. Wealthport obtains information by means of electronic and manual or a combination thereof at various stages of your interactions with us. You may use different electronic means to engage with us and/or update and provide personal information.
- 2.2. Your personal information may only be accessed by those Wealthport employees, agents, representatives or third parties who have been granted access to the information to provide services to you.
- 2.3. High risk information such as your password, is stored in encrypted formats and not known to Wealthport employees, services providers or third parties.
- 2.4. Wealthport apply reasonable physical, electronic, and procedural safeguards to protect your personal information, and these are constantly monitored and updated. Amongst other measures we make use of encryption technology, but we cannot guarantee the security of any information you transmit to us electronically and you do so at your own risk.
- 2.5. The website may, from time to time, contain links to other Wealthport websites, for your convenience.
- 2.6. If you enter your password incorrectly, you will be locked out of your online account. To unlock your account, you need to contact Wealthport.
- 2.7. We have an industry standard web infrastructure and ensure we are up to date with all security enhancements.
- 2.8. We perform regular vulnerability checks based on the latest security information.
- 2.9. We use Transport Layer Security (TLS) for our connections. Conforming to international standards, this technology provides privacy and security for data passing between your device and our web server.

3. Analytics

- 3.1. On each login attempt, Wealthport will record your login data, including the date and time, your IP address, HTTP header information, browser type and version, and screen resolution, and pages visited on the Wealthport websites.
- 3.2. You waive your right to claim from or institute legal action against us because we record your login data.
- 3.3. Our analytics and monitoring tools may change from time to time without prior notice.

4. Cookies

- 4.1. Wealthport may collect information about your transactions and experiences as you utilise this website. This is done using 'cookies'.

Cookies are small text files consisting of encrypted information assigned to a computer's browser, which is given to your browser by our web server when you visit our website. This data is stored on your browser. The cookie is sent back to our web server each time you visit our website. Cookies are not computer programs and do not run on a computer like programs do. They cannot gather information or function on their own. They cannot collect any personal information about you or your machine and cannot gather data or information about what you do on the internet. Cookies merely enable us to provide a more valuable online experience to you. While you can set up your internet browser to disable cookie technology, we do not recommend that you do this since some parts of this website and our online services may not function properly, or at all.

5. Online access security tips

It is in your interests to contribute to your own security by following certain basic safety precautions. We recommend the following:

- 5.1. Access to your device and security upgrades
- 5.2. Restrict access to your device.
- 5.3. Never leave your device unattended while logged in to the Wealthport customer portal.
- 5.4. Ensure that you install the latest security upgrades to your device's operating system, applications and internet browser.
- 5.5. Keep your browser updated to the latest available version.
- 5.6. Make use of reputable anti-virus software and anti-spyware and ensure that you update it on a daily or at least weekly basis.
- 5.7. Install a personal firewall that restricts external devices from accessing your device.
- 5.8. Always log out when you have finished using the website.
- 5.9. Educate yourself regularly about fraudulent internet activities and trends.
- 5.10. Avoid accessing the Wealthport customer portal on public devices such as those in internet cafes.
- 5.11. Verification and passwords
- 5.12. Do not use the same password on the Wealthport customer portal that you use on other websites (e.g., the password you use for internet banking).
- 5.13. Ensure your password is at least 8 characters long and use upper and lower case letters as well as numbers and special characters. Avoid obvious passwords, e.g., "password1".
- 5.14. Avoid using English words and try and incorporate a sentence into your password.
- 5.15. Change your password regularly.
- 5.16. Do not write down your password or store it accessibly on your computer, phone or tablet as devices often upload your data to your cloud account. If your cloud account is hacked, fraudsters will have access to any information you have stored there.
- 5.17. Never save your password when prompted by your browser. Rather enter your username and password manually.
- 5.18. Never divulge your password to anyone, not even a Wealthport staff member.

6. Learn how to avoid scams

- 6.1. Never click on a link provided by an unknown or unreliable source.
- 6.2. Check that the emails you receive are sent from a trustworthy source. This can be done by verifying the email address and not just the display name. When you hover over the display name, the email address should match or be very similar. Spoofing scams may use a display name that looks familiar to you, but the email address will often be different.
- 6.3. Analyse the accuracy of the spelling of the email address. Tricksters may use an email address that looks very similar to a trusted email address, e.g., info@wea1lthport.co.za instead of info@wealthport.co.za.
- 6.4. Be wary of offers that appear too good to be true, that promise or guarantee large sums of money for very little to no effort on your part or offers where you are required to provide money upfront.
- 6.5. Avoid offers that take you by surprise or relate to something you know very little about (e.g., a competition you did not enter), especially where you are given limited time to take up the opportunity.

7. Wealthport online

The following are sites owned by Wealthport, specifically.

- 7.1. <https://www.wealthport.co.za>
- 7.2. <https://portal.wealthport.co.za>, and generally
- 7.3. Any site in the Wealthport top level domain *.wealthport.co.za

8. Ownership and Copyright

The website and its content is owned by Wealthport and subject to intellectual property and copyright laws. Wealthport authorise you to view, copy, download and print the content of the website, provided it is used for non-commercial purposes.

9. Terms of Use

You are deemed to have accepted the terms and conditions each time you access Wealthport online, register for, and/or login to your or you Client's account online. You are entitled to cancel your online access at any time. The terms and conditions may change from time to time, and you acknowledge that each time you use any online functionality you will be deemed to have accepted the latest version of the terms and conditions.

All information provided by Wealthport via online and/or any other electronic means is intended as general information and does not constitute advice and Wealthport cannot guarantee that the information is error free.

10. Online Access

By accessing your information via online and/or other electronic means with your username and password, this shall constitute the same effect as written, signed authority and Wealthport will act on instructions provided in this manner and assume that the instruction was issued by you.

- 10.1. It is important that you do not share your access information with any third-party.
- 10.2. Wealthport will assume no liability for acting on instructions where you are unintentionally and/or intentionally shared your access information.
- 10.3. If you suspect any unauthorised access to your account and/or fraudulent transactions have been processed on your account, you must contact Wealthport immediately.
- 10.4. Wealthport reserves the right to lock your account without providing reasons, likely in instances where you do not comply with Wealthport terms and conditions, or for reasons allowed in law.

11. Access to Information

The Promotion of Access to Information Act, 2000 (“PAIA”) affords you the right to access information to exercise or protect your rights. Wealthport may provide information to you or authorised third parties only once certain requirements have been met. PAIA sets out the procedures for obtaining information and on which basis it may be refused. Certain requests may attract a fee commensurate with the costs that Wealthport may incur to produce/ obtain/ print/ consolidate such information.

Wealthport’s PAIA Manual and request form can be viewed at <https://www.wealthport.co.za/compliance>