



Privacy Statement

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1. ABOUT THIS PRIVACY STATEMENT

This website <https://www.amberfintech.com> (the "**Website**") and this mobile application ('mobile app') are operated by Amber Financial Technologies (RF) (Pty) Limited ("**Amber**"). This Privacy Statement sets out the categories of personal information that Amber may collect from you when you visit the Website or use our mobile app, as well as how Amber processes that personal information.

References to "Amber", "we", "us", "our" and "ours" in this Privacy Statement mean Amber. The terms "you", "your" and "yours" when used in this Privacy Statement mean any user of this Website or our mobile app.

If you have any questions regarding this Privacy Statement, please see the contact details at the end of this page.

2. PURPOSE OF THIS PRIVACY STATEMENT

We are committed to the privacy and confidentiality of information provided to us. This Privacy Statement describes our current policies and practices with regard to any personal information collected by us from you directly and/or through the Website and/or via our mobile app.

Personal information means information which identifies you and includes information such as your name, email address, telephone number and password, as well as any other personal data collected.

3. NOTIFICATION OF CHANGES TO PRIVACY STATEMENT

We are continually improving our methods of communication and adding new functionality and features to this Website, our mobile app and to our existing services. Due to these ongoing changes, changes in the law and the changing nature of technology, our data protection practices will change from time to time. If and when our data protection practices change, we will update this Privacy Statement to describe our new practices. It is your obligation to periodically check these Terms and Conditions at the Website or on our mobile app for changes or updates.

4. COLLECTION OF YOUR PERSONAL INFORMATION

Personal Information you volunteer or which we may infer

Any domain name information that we collect is aggregated to measure the number of visits, average time spent on the Website or on our mobile app, pages viewed and the use of the website in order to improve its contents. This domain name information collected is not used to personally identify you. However, additional services may be available if we do have certain information about you.

We may collect the following information:

- a list of the products and services you express an interest in when you use the Website or our mobile app;
- your name and contact information, including email address and company details which you may submit to us when you interact with the Website or our mobile app; and
- information regarding your personal or professional interests, demographics, experiences with our products and contact preferences in order to provide you with further correspondence about our products and services.

We may not be able to provide you with our products or services should you not provide the information that we need. Where you provide us with the personal information of a third party, you must take steps to inform the third party that you need to disclose his/her or its details to us, identifying us. We will process the person's personal information in accordance with this Privacy Statement.

We may intercept and monitor your communications

To the extent permissible by law, Amber may implement systems designed to intercept and monitor your communications with Amber or its agents. As part of this process of intercepting and monitoring these communications, we may record such communications for disclosure on the basis set out in this Privacy Statement.

Personal information we collect automatically

When you use the Website or our mobile app, Amber automatically receives and records information on our server logs from your browser or mobile platform, including your location, IP address, cookie information, and the page you requested. We treat this data as non-personal information, except where we are compelled to do otherwise by law or legal authority.

We will only use this data in aggregate form and we may provide this aggregate information to our partners about how our customers, collectively, use the Website and our mobile app, so that our partners may also understand how users make use of the Website and our mobile app.

Linking and Cookies

Our Website and our mobile app contain hyperlinks to other pages on our Website. We may use technology to track how often these links are used and which pages on our Website or our mobile app our visitors choose to view. Again this technology does not identify you personally: it simply enables us to compile statistics about the use of these hyperlinks.

You may link to another website which is outside of our control. Once you have left our Website or our mobile app, Amber does not remain responsible for the protection and privacy of any information which you provide. It is imperative that you exercise caution and look at the privacy statement applicable to the website of any third party.

Amber may use cookies on the Website and our mobile app that store information on your hard drive or browser, allowing the Website or mobile app to recognise that you have visited it before. For more information on cookies, please see the "Cookies" section below.

5. OUR USE OF YOUR PERSONAL INFORMATION

We will only use your personal information to provide you with a better service, and in particular for the following reasons:

- fulfil your requests for information and to provide you with products and services and/or marketing material you have requested, or which we believe would be of interest to you;
- to notify you about important changes or developments to these products and services;
- to respond to your inquiries and/or complaints and to follow up as part of our customer care procedures;
- for internal record keeping and to update our records;
- to contact you for market research purposes and/or administer offers to you;
- for fraud prevention and detection, and to comply with applicable laws and regulations;
- to evaluate the effectiveness of our marketing and for research, training and statistical analysis with the aim of improving our services;
- to make our Website easier for you to use and to provide you with access to certain parts of the Website;
- in relation to competitions and other promotions, and to manage your account with us.

We will only process personal information that:

- is adequate, relevant and not excessive for those purposes;
- is necessary to perform a contract or enter into a contract with you;
- is necessary for us to comply with legal and regulatory obligations; and
- is necessary to support our legitimate interest in managing our business (or those of a third party) provided such interests are not overridden by your interests and rights.

Where we send you information for any purpose, it may be sent by e-mail or post. When we ask you for personal information, it may be for purposes of informing you of new products and services we will be providing, to send you requested information on our products and services, to process a payment instruction, to update your information held on our records, for marketing purposes, or to administer this Website and our mobile app, and to help us improve our services.

Your privacy is important to us and Amber will protect the security and confidentiality of information you share with us on this Website and our mobile app. Your information will be treated as confidential and cannot be disclosed to third parties unless:

- we are legally obliged or permitted to do so;
- you have consented to us disclosing your information;
- we have a public duty to disclose the information;
- our or your legitimate interest requires disclosure; and
- we have to disclose the information upon your request and consent in writing.

6. KEEPING YOUR INFORMATION

Amber is required to ensure that your personal information is accurate and maintained in a secure environment for a period of time no longer than necessary for the purposes of which we are processing your personal information. We generally keep your personal information collected via the Website in accordance with the timeframes set out in any relevant legislation which applies to the personal information provided to us. In some cases however, we may need to keep personal information for longer (e.g. where we are required to do so in accordance with legal, regulatory, tax or accounting requirements, or dealing with complaints, legal challenges or prospective litigation).

7. DIRECT MARKETING

Where required by applicable law, whenever we send you direct marketing, we will obtain your consent for this, which consent you may withdraw at any time.

8. UNSUBSCRIBING

If you no longer wish to receive emails from us and want to be removed from our mailing list, please e-mail us at the address unsubscribe@amberfintech.com with "Email Unsubscribe" in the subject heading. You may also wish to write to us at the address 184 Erasmus Street, Argo House, 1st Floor, Meyerspark, Pretoria 0084

If you choose to unsubscribe from our mailing lists, we will hold your contact details on file marked so that we do not contact you again. This is so that we do not contact you if your details are subsequently provided to us by a third party.

9. COOKIES

In order to collect the anonymous data (i.e. data that does not identify you personally but purely statistical data), we may use temporary "cookies" that remain in the cookies file of your browser until the browser is closed. Cookies are small, often encrypted text files, located in browser directories. They help users navigate websites efficiently and allow certain functions, such as buying products online. When you visit websites, cookies may be stored on your computer. They are used to store a variety of information about you and your preferences, which is afterwards sent back to the visited website.

Cookies by themselves cannot be used to discover your identity. Cookies do not damage your computer. You can set your browser to notify you when you receive a cookie. This enables you to decide if you want to accept it or not. If you choose not to accept cookies from our Website this may limit its functionalities or performance. You can stop your browsers from accepting cookies by changing the settings on your web browser. Explore the settings and options on your browser to disable or enable cookies.

Our use of cookies is to enable more user-friendly, efficient and safe visits to our Website and our mobile app. We may use cookies for several reasons:

- to identify you as an authorised user;
- to provide you with safe restricted access areas;
- to remember you so that when you come back to our Website you do not need to enter your information again; and
- to understand what brought you to our Website and what pages you visited.

Besides these, we may also use cookies which enable us to save your preferences from each of your visits to our Website and present you with a version of our Website which reflects your preferences. Our system is therefore able to recognize you each time you visit our Website, without requiring you to systematically log in each time you visit.

You can find more information about cookies at: <http://www.allaboutcookies.org/> and for a video about cookies visit <http://www.google.com/policies/technologies/cookies/>.

10. COOKIES SET BY AMBER FINTECH

We may use the following types of cookies on our Website:

We also use your IP address to help diagnose problems with our server and to administer our Website. An IP address is a numeric code that identifies your computer on a network, or in this case, the Internet. Your IP address is also used to gather broad demographic information. We may also perform IP lookups to determine which domain you are coming from (i.e. aol.com, yourcompany.com) to more accurately gauge our users' demographics.

11. COOKIES SET BY THIRD PARTIES AND AMBER FINTECH SUPPLIERS

To support our website we sometimes embed photos and video content from third party websites. As a result, when you visit a page with such embedded content from a third party, you may be presented with cookies from these third-party websites. Amber does not control the dissemination of these cookies and you should check the third-party websites for more information about these.

Suppliers of Amber may also set cookies on the Website or our mobile app on behalf of Amber.

12. DISCLOSE AND SHARING OF YOUR PERSONAL INFORMATION

We do not share, sell or distribute your personal information with unrelated third parties, except as otherwise provided for in this Privacy Statement or permitted in terms of relevant laws. Where appropriate, before disclosing personal information to a third party, we contractually require the third party to take adequate precautions to protect that data and to comply with applicable law.

We may disclose your personal information to the following third parties:

- selected third parties to provide us with certain services, including companies providing us with technical support and assistance in respect of the Website, back-office services, hosting

services, tracking of the Website's activities and analytics, and companies engaged to market and distribute Amber's products and/or services;

- professional advisers, judicial, regulatory and law enforcement bodies;
- a third party that acquires all or part of our assets or shares, or that succeeds us in carrying on all or a part of our business, whether by merger, acquisition, re-organisation or otherwise; and
- businesses which may wish to receive and use research data about you.

We will keep your contact details on our database and may, from time to time, e-mail or post you information to make you aware of our other similar products and services which may be of interest to you. If you do not wish to receive emails or posts from us for these purposes, please let us know by following the "unsubscribe" procedure set out above.

We may share, transfer or disclose the information in our databases and server logs to comply with a legal requirement, for the administration of justice, interacting with anti-fraud databases, to protect your vital interests, to protect the security or integrity of our databases or this Website and our mobile app, to take precautions against legal liability, or in the event of our flotation on a stock exchange, sale, merger, reorganisation, dissolution, disposal of all or part of our assets or similar event (in the event of a merger/acquisition or company reorganisation, your personal information may be part of the transferred assets and are likely to be disclosed to the new company). We will inform you of any such transfer or disclosure as required by law.

13. ACCESS AND CORRECTIONS TO PERSONAL INFORMATION

Upon receipt of your written request and enough information to permit us to identify your personal information, we will disclose to you the personal information we hold about you, for which we may make a charge as allowed by applicable law.

If we decide that you are correct, we will also correct, amend or delete any personal information that you tell us is inaccurate and notify any third-party recipients of the necessary changes. You may update any information you have given to us by contacting us at our registered address, 184 Erasmus Street, Argo House, 1st Floor, Meyerspak, Pretoria, 0084 , or by email address information@amberfintech.com.

Requests to delete personal information are subject to any applicable legal and ethical reporting or document retention obligations imposed on us.

14. UNAUTHORISED THIRD-PARTY ACCESS TO YOUR INFORMATION

Despite the security measures we have in place to protect your personal information (*firewalls, password access and encryption methods*) you acknowledge that it may be accessed by an unauthorised third party, e.g. as a result of an illegal activity. In the unlikely event of such access, we will notify you via email (using the address you have provided us) of such occurrence.

15. TRANSFER OF DATA ABROAD

If you are visiting this Website or using our mobile app from a country other than the country in which our servers are located (currently South Africa), the various communications will necessarily result in the transfer of information across international boundaries. By visiting this Website or using our mobile app, and communicating electronically with us, you consent to the processing and transfer of your personal information as set out in this Privacy Statement.

We may process your personal information in other countries, either to carry out your instructions or for ordinary business purposes, such as for storage purposes. These countries may not have the same level of protection. We will only process your personal information if we are legally entitled to do so. If necessary, we will ask the party to whom we transfer your personal information to agree to our privacy principles, associated policies and practices.

In the case that we transfer your personal information to third parties located outside of South Africa, we will fully comply with the provisions of applicable laws.

16. SURVEYS

You understand that efficiency and customer care translate to good service, and as such, you may periodically conduct customer care surveys to facilitate the updating of Amber's service standards. When it conducts a survey, Amber will inform you how the information collected will be used and will provide you with the opportunity to opt-out of such surveys.

17. GOVERNING LAW

The laws of South Africa will govern any dispute or claim arising out of or relating to your use of our Website and/or mobile app.

18. YOUTH INFORMATION / MINOR'S DATA

We do not intend to collect and/or process any personal information of minors, unless we make this clear. If you do provide any personal information to us of children, then you warrant that this is done with the consent of the child's parent or guardian to use this information as set out in this Statement.

19. FEEDBACK

We welcome comments about this Privacy Statement. If you have any questions about this Privacy Statement or any part of our service, you may contact us by e-mailing information@amberfintech.com or by writing to us at Amber, 184 Erasmus Street, Argo House, 1st Floor, Meyerspark, Pretoria, 0084. We will store any correspondence from you at our offices.

20. WEBSITE DISCLAIMER

While we have taken care to ensure that the contents and other information on this Website or on our mobile app are accurate, this Website, our mobile app and the services accessible on this Website and the app, and your use of and reliance on the information on this Website, the mobile app and the online

services, are entirely at your own risk. Amber accepts no liability for any loss or damage of whatsoever nature that may be caused, directly or indirectly, by the use of this Website or our mobile app or reliance on any information contained therein.

Amber will not be liable for any event over which we have no control e.g. downtime or failures for services provided by third parties such as public telecommunication service providers, Internet services providers, electricity suppliers or local authorities.

Amber will not be liable for any damage or loss regarding customer data directly or indirectly caused by any malfunction of our system, third party systems, power failures, computer viruses or unlawful access of data on our system or third-party systems or programming defects.

21. COMPLAINTS

Customers have a right to file a complaint, should you believe Amber utilised your personal information contrary to applicable law, please contact our Information Officer

If you have not had your complaint dealt with satisfactorily, you may file a complaint with the Information Regulator:

Republic of South Africa:

The Information Regulator (IRSA)

Follow the link for contact details: <https://info regulator.org.za/contact-us/>