



# RI Financial Management (PTY) Ltd RI Financial Management Services (PTY) Ltd

## Privacy Policy

The following Privacy Policy protects your personal data in compliance with the Personal Data (Privacy) legislation of South Africa. This Privacy Policy explains the way we will collect use and disclosure your personal data and the measures taken to ensure that your data stays secure and confidential.

### About Us

RIFin Group consist of RI Financial Management (PTY) Ltd and RI Financial Management Services (PTY) Ltd. RI Financial Management Services (PTY) Ltd is also an authorised services provider with license number 47004.

We place you as the customer at the forefront of our business and believe your privacy and information security is of the utmost importance.

### Information we collect

During the course of registration for and/or using our Services (for example, to make use of your budget or have access to your financial portfolio and plan, done through a member independent advisor or through a RIFin Group staff member), we may collect some of your personal data. We might also store data concerning how you use our website, for instance, the website from which you come from to reach our website, the pages you view, changes you make to the data provided to us, details of the quotes you request and your transactions.

### Collection of Personal Information

Personal information collected online will only be disclosed within our corporate group and related partners for internal use only. When you sign in at rifin.co.za the personal information we collect may include your:

- Name
- South African ID number
- Email Address
- Telephone Number or
- Mobile Number

The personal information we collect from you will be used in some or all of the following ways:

- To direct your enquiry to a staff member or one of our partners
- To provide you with relevant product information

- To process your enquiry with the services and information offered through our website and which you request.

The user (You) hereby guarantees that the personal data provided is true and accurate and undertakes to notify any change or alteration to the same. Any loss or damage caused to the website or to the person responsible for the web-site or to any third person through the provision of erroneous, inexact or incomplete information on the registration forms will be the exclusive responsibility of the User.

When you sign or subscribe at rifin.co.za website, we may also use your personal information to send/contact you regarding marketing and/or promotional materials from time to time. If relevant, we will allow our subsidiaries and related companies to send relevant marketing materials to you, but always informing you that your data will be used for that purpose and which kind of personal data we will use. We will not use your personal data for direct marketing without your written consent.

We will always give you the liberty, at any time, to unsubscribe from marketing information by using the unsubscribe function within the electronic marketing material.

Your actual details may be stored with us but for security reasons cannot be retrieved directly by us. However, you may access this information by logging into your account on the Site. Here you can view the details of your account. You undertake to treat the personal access data confidentially and not make it available to unauthorized third parties. We cannot assume any liability for misuse of passwords unless this misuse is our fault.

#### Purposes for which we use your data

We use your personal data to offer you some or all of the following benefits:

- To allow you to access and use our free budget planner and expense tracker; and/or
- To enable our staff or our partners to contact and assist you if you express interest in their products or services.
- To enable you to access online payslip functionality.
- To improve our overall service to you and other users, to analyse market trends and client demographics; and/or
- To send you information concerning products and services which you may have expressed an interest in
- To process a referral between you and a partner or a third party.

#### Disclosure on Personal information

We will keep your personal information confidential and not disclose or transfer such information to or allow access by any parties other than the following parties:

- Subsidiaries and related companies
- Partners to us
- Third parties whose products or services are featured on our website and provide you with a web quotation for the product and/or service requested by you. These third parties act as information controllers of your data and thus you must read their privacy policies or contact them directly for additional information.

- Fraud Interference agencies to forestall fraud and money laundering, in the case that false or imprecise data has been provided and fraud is suspected.

In exceptional circumstances RIFin Group may be required to disclose personal information. RIFin Group is committed to complying with and in compliance with law or court order, or in response to lawful request by government or law enforcement authorities, or in case we believe in good faith that disclosure is necessary for (including but not limited to) protection of our rights or properties, or to identify, contact or bring legal action against any person who may be causing damage to or interference with our rights or properties (whether intentionally or otherwise), or when any other person could be harmed by such activities.

We may however use your contact information to send newsletters from us and from our related companies. Upon prior permission. You can cease receiving our email newsletters by clicking the unsubscribe link in any email from us. The link is always placed in the footer of the email. No password or login is needed to unsubscribe. By using our services, you consent to the disclosure of your personal information to the above parties.

### [Keeping you updated regarding our services](#)

You permit us to inform you via email, post, phone calls or by text of products, services and other offers we expect could be of interest to you.

Whenever you give us personal data, we will give you a chance to inform us that you do not consent to us or others using and sharing your data for marketing. Unless you state otherwise, you are deemed to agree to such uses.

You can unsubscribe to any electronic marketing communications we send you at any time. If you do not want to be contacted by us again, you can inform us at any time by contacting us on [www.rifin.co.za](http://www.rifin.co.za) or by sending an email to [info@rifin.co.za](mailto:info@rifin.co.za)

Additionally, you can request us at any time not to pass on your data to external parties for servicing purposes. However, such a request could lead to us ceasing to provide our Services to you.

### [Improving our service](#)

In order to ensure that the Services we offer you continue to meet your requirements, we might ask for your feedback. Any feedback you give us will solely be used to improve our services to you and shall not be revealed on the website.

### [Third party providers and privacy of information](#)

If you opt to enter into a contract with a third party through this website, the data you provide to us, along with any other information requested and provided by you or us to the third party are controlled by the third party in accordance with that third party provider's privacy policy. Thus, we suggest that you go through your chosen provider's privacy policy before entering a contract. We are not responsible for how third party providers use your personal data.

### [Cookies & Collection of Computer Data](#)

RIFin Group strives to provide you with the best possible service, and to help us do this we record cookies. When users visit RIFin Group, our servers will remember information that browsers send.

This includes :

- IP Address
- Browser type
- Website visited before user came to RIFin Group
- What page user viewed on RIFin Group
- Time spent on RIFin Group

These cookies enable us to:

- Provide you with a more personalized experience on our website. It allows us to remember you when you revisit this website.
- Study browsing habits on this website. The more we understand what products you are interested in, the greater our ability to offer you customized solutions.
- Obtain information regarding the number of visitors to this website and the pages viewed.

In most cases, cookies are deleted when you close your browser; these are referred to as session cookies. However, persistent cookies, stay on your browsing device either until such time you delete them or they expire. By using this Service, you consent to us using cookies. This data does not disclose any personal information, and as such we do not collect, process or use any of your personal information.

You can alter your computer browser settings to block or delete cookies. If you opt to block or delete our cookies, you may not be able to access the array of our Services and this could have an effect on the performance of our website on your system.

Using the above, RIFin Group may use Google Analytics and Google Display Network features including advertising and remarketing.

## Security

Keeping your data secure is important to us. We offer a high level of data protection. However, no information transmission over the internet is 100% secure. Highly sensitive data such as your credit card details, are encrypted to minimize the danger of interception throughout transit. However, while we try to safeguard your personal data, we cannot assure or warrant the safety of any data that you give us, and you do so at your own risk. The Terms and Conditions additionally explain your obligation to safely keep any username and password you use to register for the Services.

## Your Rights

You have certain rights. For instance, we will give you a copy of your personal information if you request it from us in writing. Additionally, you will be allowed to edit or correct any data that you previously provided.

## Your Responsibility

You may be required to complete a registration process as a part of your use of this website. This may include the creation of a username and password. You should not disclose your username and password to anyone. If you choose to share your username and password with any one, you are solely answerable for all activities undertaken on this website using your username and password.

### [Access to and Correction of Personal Data](#)

You have a right to request access to and correction of your personal data held by us in accordance with the Personal Data (Privacy) Ordinance.

### [Language](#)

This privacy policy has originally been drawn up in the English language.

### [Changes to this policy](#)

We might revise this Privacy Policy. By continuing to access or use the Services when such changes are made, you agree to the revised Privacy Policy. This Privacy Policy was last updated on 25 August 2016.

### [Contacting us about this policy](#)

If you have any questions or comments about this Privacy Policy, contact us at:

RIFin Group

Magalies, South Africa.

Email: [info@rfin.co.za](mailto:info@rfin.co.za)