

# Stash Privacy and Security Statement

This Privacy and Security Statement explains how we collect, disclose and otherwise process personal information securely as required by Regulations.

These terms and conditions govern the Tax-Free Investment and the use of the App and should be read in conjunction with Stash Tax-Free Investment Terms and Conditions and the Stash Application Terms.

The App obtains the information you provide when you download and register. Registration is mandatory in order to be able to use the basic features of the App. When you register with use and use the App, you generally provide:

- your name, phone number, PIN and other registration information (contacts, camera, photos and documents)
- transaction-related information, such as when you make purchases, respond to offers, or used the App
- information when you contact us for help
- credit card information for the purchase and use of the App

In addition, the App may collect certain information automatically, including, but not limited to, the type of cellphone you use, your cellphone's unique device ID, the IP address of your cellphone, your operating system, the type of mobile Internet browsers you use, and information about the way you use the Application.

We may use GPS technology (or other similar technology) to determine your current location to determine the city you are located. We will not share your current location with other users or partners.

If you do not want us to use your location for the purposes set forth above, you should turn off the location services for the mobile application located in your cellphone settings.

## Your privacy is important to us

We, our holding company, our subsidiaries, and its subsidiaries treat personal information collected as private and confidential.

## We collect and process personal and other information to

- Provide services and products to you;
- Meet our responsibilities to you;
- Follow your instructions;
- Inform you of new services;
- Make sure our business suits your needs;
- Monitor and analyse of our conduct for quality control, fraud, compliance and other risk-related purposes;
- Carry out statistical and other analyses to identify potential market trends and develop new products and services;
- Provide relevant information to a third party who requires such information to render a service to you and only if such contracted third party maintains the desired level of data compliance;
- Provide relevant information as required by law, the public interest or if we believe that disclosure is necessary to protect your and our rights and/or comply with judicial proceedings, court orders, or legal processes;

- Provide the credit bureau or credit providers industry association with information relating to your creditworthiness or any consumer credit information including but not limited to credit history, financial history, and judgement or default history in accordance with the requirements of the National Credit Act;
- Comply with The Electronic Communications and Transactions Act; The Financial Intelligence Centre Act; The Financial Advisory and Intermediary Services Act; The National Credit Act; The Regulation of Interception of Communications and Provision of Communication-related Information Act; The Consumer Protection Act; amongst others.

Before we share your information for any other reason, we will ask for your permission.

#### You have the right to object to the processing of your personal information

You may ask us to update, correct or delete your personal information.

Should you believe that we have utilised your personal information contrary to applicable law, you will first resolve any concerns with us. If you are not satisfied with such process, you have the right to lodge a complaint with the information regulator.

We may retain your personal information until such time as you request us to destroy it (unless we are obliged by law to retain it).

Our App may contain links to, or from other Apps. We try to link only to Apps that also have high standards and appreciation for privacy but we are not responsible for their security and privacy practices/compliance or their content. We recommend that you always read the privacy and security statements of these Apps.

If we are involved in a proposed or actual merger, acquisition or any form of sale of some or all its assets, we may use and disclose your personal information to third parties in connection with the evaluation of the transaction. The surviving company, or the acquiring company in the case of a sale of assets, would have access to your personal information which would continue to be subject to this notice.

#### We store your personal information securely

We provide physical, electronic, and procedural safeguards to protect information we process and maintain. For example, we limit access to this information to authorised employees and contractors who need to know that information to operate, develop or improve our App. Although we endeavour provide reasonable security for information we process and maintain, no security system can prevent all potential security breaches.

#### Privacy and security statements that apply to specific online services

Different online services or businesses of Liberty may have their own privacy and security policies.

#### Personal use of emails and notice about checking on emails

Our communication and information systems are for business use. However, we realise that our employees occasionally use our systems for personal use. Personal use includes sending or receiving personal emails within or outside Liberty. We do not accept responsibility for the contents of personal information sent by our employees using our systems. We reserve the right to intercept, check on and delete any communications created, stored, sent, or received using our systems, according to relevant laws.

#### General

By using the App, you are consenting to our processing of your information as set for in the Privacy and Security Statement.

We may amend these terms from time to time. Your continued use of the Product and App is your agreement to these new terms. These are available on our website.

Your acceptance of these terms extends beyond your death.

#### Contact us

If you have any questions regarding privacy while using the Application, or have questions about our practices, please contact us via email at [hello@stash.co.za](mailto:hello@stash.co.za).