

We use the term "cookies" to refer to cookies and other similar technologies covered by the Protection of Personal Information Act 4 of 2013 on privacy in electronic communications.

The personal information we collect about you comes primarily from the information and materials you provide and your communication to us in connection with your use of this site. We may also collect information about your experiences as you use this site. This is done using 'cookies'.

We are committed to keeping your information confidential. Personal information is used as is appropriate in the normal course of business (for instance, when you submit a request for us to contact you via the contact us section of our website) to provide the services you have requested. We may retain this information for the purposes of investment transaction processing and administration, to monitor our website and to communicate with you directly. We will also be able to tailor our content and give you information that is relevant to you. If you advise us that you do not want us to use this information as a basis for further contact, we will respect your wishes.

We gather and analyse information on our visitors' routine visits to this website. We use this information to monitor which areas of the website are most frequently visited to assist us to continue developing a value-added service. This information is pooled so individual information, behaviour or patterns cannot be identified.

- **Session cookies** are automatically generated, and we have no control over these. It ensures that the website works as it should and it enables you to log into secure areas of the website.
- Analytical cookies inform us about the number of website users, which pages are visited most and which documents on the website have been downloaded. We use Google Analytics to monitor website usage and to compile internal reports.

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 programmes and do not run on a computer like programmes 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 it because some parts of this website and our online services may not function properly, or at all.