

WEBSITE PRIVACY POLICY OF THE FINANCIAL SECTOR TRANSFORMATION COUNCIL (FSTC)

This Privacy Policy ("Policy") governs the collection, management, and disclosure of personal information that the FSTC collects through its website ("the Website") accessible at <https://fstc.org.za/>.

We respect Your rights to responsible management of Your personal information under the Protection of Personal Information Act 4 of 2013 ("the Act"). For this Policy, personal information is defined by the definition provided in the Act. Use of the Website is subject to this Policy.

By using this Website, you signify consent to the processing of personal information in terms of this Policy.

The FSTC may amend this Policy at any time and all amendments thereof shall be effective immediately upon the posting of the revised policy and any subsequent activity about the Website shall be governed by such amended terms and conditions of usage.

By accessing and utilizing this Website, you hereby acknowledge and provide consent to the processing of personal information in accordance with the terms outlined in this Policy. Should you disagree with any provision contained herein, you are kindly request to refrain from accessing or using this Website, as well as abstain from providing any personally identifiable information via this platform.

Please note that it is not obligatory to disclose any Personal Information within the public domains of this Website. Nonetheless, you retain the option to voluntarily disclose such information by completing online forms situated across different sections of the Website or as otherwise provided through this platform.

1. Personal Information Collection and Use

- 1.1 The FSTC and/or its authorized agents and/or its representatives may collect, process, and store certain Personal Information from you in connection with your use of the Website.
- 1.2 Users' Personal Information will not be shared, sold, rented, or disclosed other than as described in this Privacy Policy.
- 1.3 This Privacy Policy meets the requirements of notification and collection as per the Act.
- 1.4 For the purposes of this Privacy Policy, the term "Personal Information" shall bear the definition ascribed to it within the Act. Generally, such information is information that can be used to personally identify you. In particular, the FSTC may collect information from users, such as:
 - 1.4.1 First name and surname;
 - 1.4.2 telephone/cellphone number;
 - 1.4.3 email address;
 - 1.4.4 company name;
 - 1.4.5 details of responses to your inquiries and any online communications between you and us;
 - 1.4.6 any additional information relating to you that you provide to us directly through our Website or indirectly through the use of our Website or online presence; and
 - 1.4.7 any unsolicited information provided to us that we could have otherwise lawfully collected.

- 1.5 We collect Personal Information from the following persons:
 - 1.5.1 natural persons over 18,
 - 1.5.2 juristic persons duly represented,
 - 1.5.3 Website visitors, and
 - 1.5.4 people who send inquiries or requests to Our contact email address and/or online forms.

- 1.6 In the event that the data collected has the capacity to personally identify you, or if you can be reasonably identified from said information, such data shall be deemed as constituting Personal Information.

- 1.7 You consent to the receipt of direct marketing communications regarding all future business activities and news.
 - 1.7.1 Consent to receive direct marketing communications can be revoked at any time by contacting us via email at info@fstc.org.za.

- 1.8 The FSTC uses online forms to collect Personal Information. By submitting Your Personal Information, you expressly consent to the collection, processing, sharing, and storage of your Personal Information as defined in this Policy.

- 1.9 The FSTC may also automatically collect and store non-personally identifiable information related to your use of the Website. Non-personally identifiable information may include Personal Information that has been aggregated.

- 1.10 Your Personal Information is used for the following:
 - 1.10.1 To enable access and ease of use of the Website;
 - 1.10.2 To assess the performance of the Website and to improve the operation of the Website;
 - 1.10.3 To send You information on relevant services, seminars, training, and events;
 - 1.10.4 To process and respond to any complaint made by You;
 - 1.10.5 To engage in electronic communications and transactions with You;
 - 1.10.6 To update Our records;
 - 1.10.7 To keep Your contact details up to date;
 - 1.10.8 To compile anonymous statistical data and analysis for use internally or with third parties;
 - 1.10.9 To resolve disputes and troubleshoot problems;
 - 1.10.10 To provide You with marketing material or marketing services in a manner that complies with the Consumer Protection Act 68 of 2008 and the Act; and
 - 1.10.11 To comply with any law, rule, regulation, lawful and binding determination, decision, or direction of a regulator, or in cooperation with any governmental authority of any country (or political subdivision of a country).

- 1.11 We may use cookies or other tracking technologies to collect information such as the pages you visit or the information you request. The information collected is kept confidential. The use of tracking technologies enables us to keep track of your use of the Website, so that we may provide you with further information.

- 1.12 Personal Information is automatically collected about your visit to the Website, such information includes but is not limited to:
 - 1.12.1 Your browser type and version,
 - 1.12.2 Your device type,
 - 1.12.3 Your operating system,
 - 1.12.4 Your IP address, and
 - 1.12.5 Your geo-location.

- 1.13 We are also able to use the information collected to improve our internal business processes. We research our users' habits, measure traffic patterns in the aggregate, analyze trends, administer the Website, track users' movements, and gather broad demographic information.
- 1.14 FSTC uses Google Universal Analytics, which supports data collection without browser cookies. It helps us to understand user interaction with our Website and implement changes that evolve the Website to suit Your needs.
- 1.15 The Website hosting agents and/or service providers may automatically log Your "IP address" which is a unique identifier for your computer and/or other access device. Such information collected is for aggregate purposes only and cannot be used to identify you personally.

2. Consent To Process Personal Information

- 2.1 By using our Website, you represent that you are of the age of 18 or older. This consent is effective on access and use of the Website.
- 2.2 You understand that such consent to the processing of your Personal Information by the FSTC pertains to access and use of the Website. Processing shall include the collection, receipt, recording, organization, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination using transmission, distribution, or making available in any other form, or merging, linking, as well as blocking, degradation, erasure or destruction of information.
- 2.3 You expressly consent to the FSTC retaining your Personal Information once your relationship with the FSTC has been terminated for aggregate, statistical, and reporting purposes.
- 2.4 If you wish to revoke all consent about your Personal Information and you would like FSTC to remove and/or delete your Personal Information entirely, you must notify the FSTC via email at info@fstc.org.za.
- 2.5 Personal Information may only be processed by the FSTC in the country where it was collected.

3. Handling of Personal Information

- 3.1 FSTC endeavors to comply with all laws and regulations applicable to and about information and communications privacy including, but not limited to, the 1996 South African Constitution and the Protection of Personal Information Act 4 of 2013 ("the Act"). The FSTC applies the principles of protection of Personal Information under the Act as well as further legislation referred to in the Act.
- 3.2 You may request access to any Personal Information we hold about you at any time by contacting us via email at info@fstc.org.za.
- 3.3 The FSTC seeks to ensure the quality, accuracy, and confidentiality of Personal Information in its possession.

- 3.4 You have the right to correct and update your Personal Information as well as to revoke consent to the processing of Personal Information by FSTC.
- 3.5 In certain circumstances, we may find it necessary to deny your request for access to the Personal Information held by us. Such instances may arise if granting access would impinge upon the privacy rights of others, disclose proprietary commercial information belonging to a third party, or contravene confidentiality agreements. Should such circumstances arise, we commit to providing you with written explanations outlining the reasons for our refusal.
- 3.6 The FSTC will take all reasonable measures to ensure your Personal Information is appropriately safeguarded, these precautions include, but are not limited to, the use of a sufficiently secure server, the installation of web security tools, regular website and file backups, as well as additional website updates.
- 3.7 Should an unauthorised person/s gain access to your Personal Information, the FSTC will contact you within a reasonable time to inform you of the security breach.
- 3.8 Given that our Website and associated services are interconnected with the internet, and considering the inherent vulnerabilities of internet communication, we cannot offer any explicit assurances regarding the security of information transmission conducted online. Additionally, we are unable to guarantee the interception-free transmission of information supplied by you over the internet. Consequently, any Personal Information or other data transmitted to us via online channels is undertaken at your own discretion and risk.
- 3.9 The FSTC will not sell, exchange, or transfer your Personal Information to any third party except as required in the provision of the FSTC services and accordance with the consents provided by you.
- 3.10 The FSTC will occasionally amend and/or update this Privacy Policy and amendments effected thereto shall become immediately effective. We encourage You to periodically review this Privacy Policy to keep informed about how We are protecting Your Personal Information. You can find the last date of change made to the Privacy Policy above for Your reference. Your continued Use of the Website is evidence of Your acceptance of this Privacy Policy and any updates made to it.
- 3.11 The Website may contain links to other websites. The FSTC is not responsible for the privacy practices of third-party sites.

4. Disclosure of Personal Information

- 4.1 Records relating to access to the Website by the FSTC to you and the Personal Information submitted by you may be required to be retained in terms of legislated records retention requirements, the FSTC's operational purposes, and/or for production as evidenced by the FSTC in legal proceedings.
- 4.2 The FSTC may disclose your Personal Information to:
- 4.2.1 Our employees to enable us to operate our business;
 - 4.2.2 fulfill requests by you;
 - 4.2.3 any organization or party for any authorized purpose with your express consent.

- 4.2.4 The FSTC may further disclose your Personal Information under the following circumstances:
- 4.2.4.1 To comply with the law or with legal process;
 - 4.2.4.2 To protect and defend the FSTC's rights, equipment, facilities, and other property;
 - 4.2.4.3 To protect the FSTC against misuse or unauthorized use of the Website; and/or
 - 4.2.4.4 To protect other Website users or third parties affected negatively by Your actions in use of the Website.
- 4.2.5 Personal Information is stored on servers outside of South Africa. Your Personal Information is transferred across the border of the Republic. You hereby provide us with Your consent to store Your Personal Information outside of South Africa.
- 4.2.6 We have placed security safeguards to protect your Personal Information through agreements concluded with third-party service providers. We will not be held liable for any illegal activity or other activity that may result in a claim for damages due to lack of protection of your Personal Information whilst under the care of the third party. You hereby consent to our sharing of Personal Information with our third-party service providers.
- 4.2.7 Should an unauthorised person/s gain access to your Personal Information the FSTC will contact you within a reasonable time to inform you of the security breach.

5. Social Media / Third Party Plug-Ins

- 5.1 FSTC's Website contains links to third-party websites that provide more information about the FSTC that we believe offer useful information.
- 5.2 Social Media Third Party Website links contained in our Website include:
- 5.2.1 Twitter
 - 5.2.2 YouTube
 - 5.2.3 LinkedIn
- 5.3 The corresponding icons associated with these social media providers work as external links so that no information is transferred to one of these providers without clicking on one of the icons.
- 5.4 By clicking on one of these links, you will be redirected to the website of the respective provider. The URL of the current page is passed as a parameter. The FSTC does not control these websites and we are not responsible for the information you post or comments you make on these sites. The FSTC recommends that you review the privacy policies on the social media platforms you use before making remarks or observations to fully understand how your information will be used, what information related to you will be in the public domain, and how you can stop or prevent this from occurring.

6. Objections, Complaints And Queries

- 6.1 In the event that you have inquiries regarding this Privacy Policy, necessitate a rectification of your Personal Information maintained by the FSTC, wish to obtain a copy of said record, or express objection to the collection, utilization, or processing of your Personal Information by the FSTC, or request deletion of your personally identifiable information, kindly direct correspondence via email to info@fstc.org.za. We shall make every effort to rectify any inaccuracies, furnish you with the record (reserving our right to levy a nominal fee in such instances), discontinue processing of your Personal Information, and/or expunge it, in accordance with your request.

6.2 Requests or complaints submitted shall be handled with utmost confidentiality.

This Policy was last revised on 31 July 2024.