

Cognition Holdings Group Privacy and Security Policy

Cognition Holdings (“Cognition”) provides services through various websites that may be accessed directly or by way of a link on the Cognition website.

The Cognition websites are: www.mibubble.co.za, www.mypoint.co.za, www.securdox.co.za and www.faxemail.co.za.

Your right to privacy and security is very important to us. We at Cognition, treat personal information obtained through the use of our websites, as private and confidential and are committed to providing you with secure access to our online services.

When do we collect personal information about you?

We may collect information about you from a variety of sources. This includes information we collect directly from you; information we collect when you visit our sites, view our online content or use our mobile applications or other services; and information we collect about you from other sources.

What personal information do we collect from you?

We collect information directly from you when you choose to create an account on our websites or in our mobile applications, call or email us, or otherwise provide information directly to us. The following are examples of information we may collect directly from you:

- Name.
- Email address.
- Postal address.
- Username and password.
- Telephone and/or fax number.
- Date of birth.

- Other information about you such as demographic and psychographic information.
- Income level.
- Household information.
- Your interests.
- Payment information (such as a credit card).
- Communication preferences.
- Recordings when you call our consumer line.

How we use the personal information we collect

We use the information we collect to provide you with products, offers and services, to deliver advertisements to you, offers or other content tailored to your interests and that you have specifically requested.

The following are examples of how we may use the information we collect:

- Answer your questions or respond to your requests.
- Invite you to participate in surveys relevant to your interests and that you have chosen to take part in.
- Conduct research interviews with you if you have chosen to take part in panel surveys.
- Enrol you in contests, programs or offers that you request.
- Create and manage your account.
- Process payment for purchases or other services.
- Send you information about brands and other content that you have chosen to interact with.
- Personalize your experience by presenting products and information tailored to you and which you have indicated you wish to receive information about.
- Allow you to participate in social sharing on our websites.
- Enforce our Terms and Conditions and otherwise manage our business.

Use of technology to monitor your use of our website

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

Cookies

On some parts of our websites we use so-called "cookie" technology. Cookie technology consists of small pieces of data or a small text file which is given to your browser by our webserver when you visit our websites. This data is stored on your browser. The cookie is sent back to our webserver each time you visit one of our websites. Cookies are not computer programs and do not run on a computer like programs 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 that you do this since some parts of this website and our online services may not function properly, or at all.

Mail, email or SMS promotions

Provided that you have agreed to this, we may use your personal or other information to send you information on services or products that may be of interest to you and that you have requested. Depending on how you have indicated you want to receive communication we will contact you by mail, email, SMS or IVR to inform you about our products and services, or the products or services of our partners. If you do not wish to continue receiving this information you may contact us and we will remove you from our mailing list.

Third parties

Whenever we commission other organisations to provide support services to us, we will bind them to our privacy policies as far as they may be required to have access to our customers' personal information to perform such services. Our websites may contain links to or from other sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the security or privacy practices employed by other sites. We recommend that you always read the privacy and security statements on such sites.

When will we disclose personal information without consent?

We will not disclose personal information to anyone outside of Cognition without your permission unless:

- we are compelled to do so by law or in terms of a court order;
- it is in the public interest to do so; or
- it is necessary to protect our rights.

Storing personal information

Personal information we collect via our websites is stored in a secure environment and is not available to any person outside of Cognition unless you have specifically requested that your personal information be shared with a third party.

Our security practices

We are committed to providing secure online services. As such, all interactions with our transactional sites are protected through encryption that complies with international standards. Encryption is used to protect the transmission of your personal information when completing online applications. Our Internet servers are protected by firewalls and intrusion detection systems. Access to information on these servers is restricted to authorized personnel of Cognition only.

We have also employed the services of independent security experts to test and advise us on the security of our systems.

Privacy and security statements applying to specific online services

Some of our services may have their own privacy and security policies because of the nature of the service or product which demands a deviation from this general policy. These specific policies will apply in addition to this general policy and will exclusively govern your use of the particular service.

Personal use of emails and notice regarding the monitoring of emails

Our communication facilities and information exchanges are intended for business-related communications. However, we are mindful that our employees may make use of our facilities for personal use from time to time. "Personal use" includes usage of our facilities to send or receive personal emails within Cognition or external to Cognition. We do not accept liability for the contents of personal emails sent by our employees using our facilities. Please note that we may intercept, monitor and delete all communications created, stored, transmitted or received on or via our communication facilities in accordance with applicable laws.

Access to personal information

To request access to personal information that we hold about you, we require that you submit your request in writing at the e-mail address or postal address shown below. You may be able to access your personal information and correct, amend or delete it where it is inaccurate, except as follows:

- Providing access to your personal information would be likely to reveal personal information about others;
- Disclosing the information would reveal the confidential commercial information of Cognition or its clients;
- The burden or expense of providing access would be disproportionate to the risks to your privacy in the case in question.

We will endeavour to provide your requested personal information within 30 days of receiving your access request. If we cannot fulfil your request, we will provide you with a written explanation of why we had to deny your access request.

Right to amend this privacy and security statement

We reserve the right to amend this privacy and security statement at any time. All amendments to this privacy and security statement will be posted on the website. Unless otherwise stated, the current version shall supersede and replace all previous versions of this privacy and security statement.

How to contact us

Questions regarding this policy, complaints about our practices and access requests should be directed to the Cognition Privacy Officer via e-mail at privacy@cgn.co.za or by mail at PO Box 3386, PINEGOWRIE, 2123.

We will investigate all complaints and attempt to resolve those that we find are justified. If necessary, we will amend our policies and procedures to ensure that other individuals do not experience the same problem.