



PRIVACY POLICY

The Protection of Personal Information (POPI) Act requires RFAAdvice to inform clients how we use and disclose Their personal information obtained from them.

RFAAdvice is committed to protecting our clients' privacy and will ensure that the clients' personal information is used appropriately, transparently and according to applicable law.

1. RFAAdvice – who we are:

Why did we create this business?

We want to help change the lives of each of our clients. We want to know our clients, know their families, achieve their goals and provide overall peace of mind. Life is all about making difficult decisions. Hopefully most of them will be good, but we will all make bad decisions at one point or another. At each key stage of our life cycle you will be faced with these decisions and live with their outcomes. All these decisions ultimately form part of our life journey.

At RFAAdvice we acknowledge the difficulty of these decisions and how they impact your life goals. We want to help our clients achieve their life goals by guiding them on their financial planning journey with individualised financial planning. We want to understand the goals of our clients and cater to their needs, not their wants.

To be relevant in the industry we need a competitive advantage. We aim to have the edge over our competitors through the following:

1. Being an organisation driven by our values. These values are: Client Focus, Integrity, Long-term outlook, goal driven and partnership. We believe that the focus of many of our competitors is on the wrong things (e.g. selling, performance) and our values will give us edge.
2. Independent financial advice. This is something that is becoming scarcer by the day and we will pride ourselves on not being tied to a large corporation dictating our fees, advice, or business processes.
3. Provide comprehensive financial planning for our clients.
4. Fees will be clear and transparent.

The very first value listed above is Client Focus. Along with that we will not only treat our clients fairly, but also treat our employees fairly as we grow our business and become profitable.

RFAAdvice is a start-up business, but we will open our doors with an existing client base.

In the start-up phase of the company we will aim to:

- Establish effective and efficient business processes that will add to the client experience
- Attract and retain more clients
- Attract and retain talented staff
- Provide transparent and competitive pricing for our services
- Achieve break-even point within the first two years of operations
- Aggressive growth in terms of clients and business flows

As with any start-up business, our focus will be on our brand and establishing a client base. We believe we cannot operate without one of these. Initially we won't have a brand to rely on, so we will need to focus on clients.

Time and energy will go into creating a source for RFAAdvice as we believe brand strength will come at a later stage in our business cycle. Our clients will become our brand ambassadors as we change their lives. Our business plan will go into more detail on what we aim to achieve and how it will be done.

2. Information we collect:

RFAAdvice collect and process clients' personal information mainly to provide our clients with access to the services and products of the providers with whom we have contractual agreements in place and to help us improve our services to our clients.

The type of information we collect may depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, RFAAdvice will inform the client what information is required to be provided to us and what information is optional.

RFAAdvice will require the clients consent, we may also supplement the information that is provided to us with information we receive from other providers in order for RFAAdvice to offer a more consistent and personalized experience in interactions with us.

Our contracted providers may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3. Use of information:

RFAAdvice will use clients personal information only for the purposes for which it was collected and agreed to .This may include:

- Providing products or services and to carry out the transaction requested:
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying identity;
- For credit assessment and credit management;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings.
- Providing our services, to carry out the services requested and to maintain and constantly improve our relationship with our clients;
- Providing clients with communications in respect of RFAAdvice and regulatory matters that may affect our clients;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

4. Disclosure of your information:

RFAAdvice may disclose the clients' personal information to our providers whose services or products elected to use.

RFAAdvice have agreements in place to ensure that they comply with our privacy terms and conditions.

We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 3 above.

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

5. Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure.

If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

6. Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information.

You can contact us at the numbers or addresses listed below and request the information you would like:

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| Information officer: | Florian Sebastian Wohl |
| Telephone number: | 021 558 6850 |
| Fax number: | None |
| Postal address: | SureStore Business Park, 70 Carmine Drive, Burgundy Estate, Cape Town, 7441 |
| Physical address: | SureStore Business Park, 70 Carmine Drive, Burgundy Estate, Cape Town, 7441 |
| Email address: | info@rfadvice.com |
| Website: | www.rfadvice.com |

7. Changes to this Notice

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this policy.