3. Website Privacy Statement

3.1. COMMITMENT TO YOUR PRIVACY

Welcome to the GBF website, owned and operated by GBF. GBF is committed to protecting the privacy of the user of the website. The company values the trust of its subscribers and all others who work with it. The company recognises that maintaining your trust requires transparency and accountability in how the company handles your personal information. This privacy statement is incorporated into and is subject to the company’s standard Terms and Conditions relating to the use of the GBF website.

In performing GBF’s services in the ordinary course of business, the company may collect, use, and disclose personal information. Anyone from whom the company collects such information can expect that it will be lawfully protected as far as reasonably possible and that any use of this information is subject to consent, as required by law. This is in line with the general privacy practices of the company.

We comply with the Protection of Personal Information Act No. 4 of 2013 (POPIA) and the principles outlined in Sections 50 and 51 of the Electronic Communications and Transactions Act No.25 of 2002 (ECTA) which govern your right to having your personal information kept private.

This privacy statement sets out how GBF collects, uses, discloses, and safeguards the Personal Information it processes during its business.

3.2. DEFINITIONS

In this privacy statement GBF makes use of the following terms:

- "Personal Information" means all information which may be personal in nature or information about an identifiable natural or existing juristic person in terms of POPIA.
- “User, you, your or yourself” refers to any person who makes use of the GBF website.

3.3. WHAT PERSONAL INFORMATION DOES THE COMPANY COLLECT AND WHY?

GBF may collect personal information in conducting its ordinary business operations, including using its website. In processing such personal information, the company ensures that it complies with the provisions of POPIA, and personal information is used for legitimate business purposes.

GBF limits the use and disclosure of personal information to include only what is permitted in terms of POPIA, where consumers have consented to such collection, use and disclosure.

Confidentiality of your personal information is important to us. Unless we have your consent or permitted under the national laws, we will not sell, rent, or lease your personal information to others. We will not use or share your personal information in ways unrelated to the circumstances described in this GBF website Privacy Statement.
3.4. **OBTAINING CONSENT**

GBF does not, except where otherwise permitted by law, collect, use, or disclose your personal information without your consent.

3.5. **USE AND DISCLOSURE OF PERSONAL INFORMATION**

GBF operates its website, and conducts its business in general, in accordance with South African legislation. The company considers it imperative to protect the privacy interests of data subjects. If the company sends personal information outside of South Africa (including if such information is hosted offshore), the Company will ensure that it takes all reasonable steps to ensure that it complies with all applicable laws in this regard, including POPIA.

Unless permitted under the law or your consent is obtained, GBF will not transfer your personal information outside the Republic of South Africa.

3.6. **RETENTION OF PERSONAL INFORMATION**

All personal information retained on GBF’s database, including such information obtained using the website, is in accordance with the retention provisions set out in the laws and regulations of South Africa, including those set out in POPIA.

We retain your personal information for as long as reasonably necessary to fulfil the purpose for which it was collected and to comply with laws and your consent to such purpose, remains valid after termination of our relationship with you.

3.7. **YOUR RIGHTS IN RELATION TO YOUR PERSONAL INFORMATION**

It is important to note that you have rights in relation to your personal information. You have the right to contact GBF at any time to ask the company to:

- Confirm that it holds your personal information.
- Provide you access to any records containing your personal information or a description of the personal information that the company holds about you.
- Confirm the identity or categories of third parties who have had, or currently have, access to your personal information.

GBF aims to ensure that your personal information is accurately recorded. To be able to achieve this, we adhere to processes that help ensure and maintain data accuracy. We provide individuals with reasonable access to review and correct their personal information. GBF’s contact information is as set out on the Contact Us page of this website.

When you make a request regarding your personal information, GBF will take reasonable steps to confirm your identity. There may be times when the company cannot grant access to your personal information, including where granting you access would interfere with the privacy of others, or result in a breach of confidentiality. The company will always provide you with reasons if this is the case.

If you are of the view that any personal information that the company holds about you is incorrect, including that it is inaccurate, irrelevant, outdated, incomplete, or misleading, you can ask the company to correct it. If you believe that any personal information that the company holds about you is excessive or has been unlawfully obtained, you can ask the company to destroy or delete it. You may do the same if you think that the company has retained it for longer than necessary, given the purpose.

It is important, however, to understand that if you withdraw your consent for the company to use some of your personal information, it may affect the quality and level of service that the company can provide to you.
When you contact GBF, please let us know your name, address, any email address you have provided and a description of the circumstances under which you provided the data. We will make reasonable efforts to incorporate as soon as practicable the changes in personal information that we maintain.

You have the right to lodge a complaint to the Information Regulator:

- By e-mail: inforeg@justice.gov.za
- To the following postal address: SALU Building, 316 Thabo Sehume Street, Pretoria.
- By telephone: 012 406 4818
- By Fax: 086 500 3351.

3.8. SECURITY

GBF takes security and the protection of personal information seriously. We maintain physical, technical, and organisational safeguards to protect any data that we collect. We have adopted procedures to secure storage of personal information and are committed to working with our data suppliers to protect the security of personal information during any transfer to or from us.

We have also instituted safeguards to identify and help prevent the fraudulent use of personal information. Your personal information is only accessible to those employees, agents, or contractors for business purposes and on a strictly need-to-know basis. For security purposes we then move all the personal information that we collect or obtain about you, to an environment on our network that has controls in place to limit access to and secure the data.

On the GBF website, we take precautions to secure your personal information. If we ask you to provide your personal information, we will do so through a web page that uses the industry standard secure transport protocol. This protocol provides security for your information by encrypting it as it travels from your computer to our computer.

To protect your privacy and security, we will also take reasonable steps to verify your identity before granting access to or making alterations to data we maintain.

GBF has adopted a security model to protect your personal information that complies with generally accepted information security practices and procedures. As part of the company's security systems, the company has implemented fire-wall technology, password controls, encryption processes and antivirus software. This is in addition to the physical security measures adopted by the company to ensure that it takes all reasonable technical and organisational measures to prevent loss of damage to, or unauthorised destruction of personal information, and unlawful access to or processing of personal information. The company has a security policy in place that every employee, and supplier of the company must adhere to.

3.9. CHILDREN'S PRIVACY

GBF defines children as individuals under the age of 18. This website is not intended for the use of children, and we do not intend to collect information about children through the website. This company does not knowingly collect information from children under the age of 18 and our website does not target children under 18. We encourage parents and guardians to take an active role in their children's online activities and interests.

You must be at least 18 to access or use any products or services through the website or become a subscriber of any program entitled to subscription benefits.
3.10.  COOKIES

The GBF website uses cookies in a limited way. Cookies are small files containing information that a website uses to track a visit by a user. GBF uses session cookies to better understand how the website is used by users to improve the performance of the website for users.

A cookie is also set on your computer to allow the company to recognize you whenever you visit and collect information, like the pages you visit and the preferences you choose. We use the information we collect for statistical purposes and to study how the website is used so that we may improve and enhance your experience on the website. No personal information is stored in cookies.

It is possible for you not to accept our cookies while using the website by setting the preference in your web browser.

If you would like more information about cookies, you can visit: http://www.cookiecentral.com/n_cookie_faq.htm.

3.11.  THIRD-PARTY WEBSITES

GBF website may offer links to third-party websites, including payment gateways for credit card payment. You should be aware that operators of linked websites may also collect your personal information (including information generated using cookies) when you link to their websites. If you follow a link to any of these websites, it is important to note that these websites have their own terms of use and privacy policies and that the company does not accept any responsibility or liability for them.

As the company is not responsible for any representations, information, warranties, or content on any website of any third-party. The company does not exercise control over third-parties’ privacy policies. The company is not responsible for how such parties collect, use, or disclose your information. It is important for you to familiarize yourself with their privacy policies before providing them with your personal information.

The company may use Google Analytics or other similar analytical tools to obtain information collected to display, optimise, and personalise advertisements and customer experience on our website. To determine which advertisements you may find useful, and to personalise your experience on the website.
3.12. MARKETING

With your consent, GBF may use your personal information to promote and market additional products, services, and special offers from us or our affiliates that may be of interest to you. When you visit the GBF website, we may ask you if you want to sign-up to receive information and promotional offers and its marketing partners.

If you decide to register for emails, you may opt-out from receiving such communications, at any time. If you wish to opt-out, please contact us as per the details provided on the Contact Us page. If you do not provide us your consent, some features in our website may not be available to you.

We will use your personal information for the direct marketing purpose only if you give your consent to us or it is permitted by the laws.

In case you no longer want to receive this news or information, you may opt-out of receiving such by responding to the newsletter and asking to be unsubscribed or calling GBF and asking to be taken off the list.

3.13. UPDATING OF PRIVACY POLICY

Our compliance with this GBF website Privacy Statement will be monitored on a regular basis. GBF reserves the right to modify this GBF website Privacy Statement with or without notice. The GBF website Privacy Statement posted at any time via the website shall be deemed to be the GBF website Privacy Statement then in effect. You therefore agree and undertake to review the GBF website Privacy Statement whenever you visit the website.

3.14. CONTACT INFORMATION

Questions, concerns, or complaints related to this GBF website Privacy Statement or GBF’s treatment of personal information should be directed to the email address as per the GBF website Contact Us page.

3.15. INTERNAL DOCUMENT APPROVAL

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