

DECLARATION

I hereby declare that:

- I have read this document and know and understand the contents thereof;
- the information furnished above is in all respects both true and correct;
- the currency applied for will only be used for the specific purpose stated herein;
- the documentation presented in support of this application is in all respects authentic;
- I have been informed of the limit applicable to the above transaction and confirm that this limit will not be exceeded as a result of the conclusion of this transaction; and I consent to this information being provided to the South African Revenue Service and/or the Financial Intelligence Centre and/or the Financial Services Board.

TERMS & CONDITIONS

THE TERMS AND CONDITIONS OF BUSINESS STATED BELOW EXPLAIN YOUR (“the Sender”) RESPONSIBILITIES TO US (“Access Forex”), THE RESPONSIBILITIES AND OBLIGATIONS OF ACCESS FOREX TO YOU THE SENDER, HOW AND WHEN THE CONTRACT WITH THE SENDER CAN BE TERMINATED AND THE EXTENT OF LIABILITY TO THE SENDER. YOU MUST READ AND ENSURE THAT THE TERMS AND CONDITIONS ARE UNDERSTOOD BEFORE ACCEPTANCE. BY AGREEING TO USE ACCESS FOREX’S MONEY TRANSFER SERVICES, YOU ARE ACCEPTING THAT YOU HAVE READ AND UNDERSTOOD THE TERMS AND CONDITIONS AND THAT YOU ACCEPT THEM IN THEIR ENTIRETY.

1. DEFINITIONS

"Bank Card" refers to a Visa or MasterCard credit card, or a debit card. **"Business Day"** means any day on which Access Forex are open for business for the execution of Transaction Requests and/or Payment Requests.

"Destination Country" means the country in which the Payee receives money.

"Instruction" means a Payment Request and/or a Transaction Request.

"Payee" means someone who receives money through the Service. **"Pay out Amount"** means the amount paid out, after any foreign exchange conversion, to the Payee’s account exclusive of the Service Fee.

"Recipient" means a Payee.

"Sender" means someone who uses the Service to send money.

"Service" means online money transfer.

"Service Fee" means Access Forex fee plus any additional charges or Local Taxes applicable to each Transaction.

"Service Provider" means local bank, money exchange house, or other third party service providers (e.g. mobile network operators) in the Destination Country with whom Access Forex works to provide the Service.

"Transaction" means the transfer of money.

"Transaction Amount" means the amount of money that the Sender wishes to send to the Payee as a Transaction, excluding any applicable Service Fee and prior to any foreign exchange conversion.

"Transaction Data" means all information furnished by the Sender in carrying out the transaction request including but not limited to the name of payee, sender’s own name, county of residence, contact details. **"Transaction History"** means the record of your Transactions on our website which you may access using your email and password registration details.

"Transaction Request" means a specific instruction from the Sender to use the Service.

2. OUR OBLIGATIONS

Subject to these Terms and Conditions, Access Forex shall use reasonable care and skill in providing the remittance service.

2.1 Access Forex reserves the right to modify or discontinue the Service or any part of the Service without notice, at any time and from time to time. The Sender acknowledges that the Service may not be available, in whole or in part, in certain regions, countries, or jurisdictions.

2.2 Delivery times quoted on our service levels notifications or elsewhere on our website are merely indicative and representative for the "normal" / average Service and are not a guarantee of an individual Service or Transaction time. Access Forex shall not be liable in the event that the particular Service deviates from the quoted delivery times.

2.3 Unless a later date is specified in the application, Access Forex shall seek to execute the transaction on the business day that the Bank receives the transaction request., The Sender acknowledges that any Transaction may be delayed or cancelled for a number of reasons including but not limited to: our efforts to verify your identity; to validate the Sender's Transaction instructions; to contact you; or due to variations in business hours and currency availability; or otherwise to comply with applicable laws.

2.4 Upon the Sender's request, Access Forex shall use reasonable efforts to cancel or stop a Transaction. The acceptance of the cancellation instructions shall not be a guarantee that Access Forex will be able to stop the transaction. Access Forex and other service providers as defined in this agreement shall not be responsible if the transaction is completed after the receipt of the cancellation instructions. A cancellation or other return of funds may involve a currency conversion, and the Sender shall bear any related loss, charges, costs and expenses of any kind resulting from such currency conversion.

2.5 The Sender bears responsibility for the accuracy of the instructions given. Access Forex and/or any of its Service Providers may act on incomplete or inconsistent instructions if it is reasonably believed that it can complete or clarify such information without referring to the Sender. Should the Sender suffer any loss in consequence thereof, Access Forex and/or the Service Provider shall not be liable to the Sender.

2.6 Access Forex may send and receive notifications in relation to Transactions by email, SMS or other instant messaging platform it may choose in its discretion. Information will be provided after receipt of a Transaction Request enabling the Sender to identify the Transaction, along with details of the amount of the Transaction in the currency used in the Transaction Request.

2.7 Access Forex will endeavour to provide the Sender and Recipient/(s) with up to date information regarding the location and opening hours of our Service Providers by means of information on the website. However, the Sender agrees that Access Forex shall not be held responsible for any inaccuracies that may appear in that information or any consequential loss which may result from incorrect or incomplete information

2.8 Access Forex reserves the right to accept or reject (with no obligation to provide reasons), any instruction to execute any Transaction and it will not be liable in any way for declining any such instruction or for withdrawing, terminating or restricting our services to the Sender in any way. These Terms and Conditions shall, however, apply to any instruction which Access Forex choose to accept.

2.8 Access Forex does not assume any liability for the loss of data or the delay in transmissions caused by using an Internet service provider or a browser or other software over which it has no control, or the services provided by the Sender's Card Issuer;

2.9 Notwithstanding any prior agreement to initiate a money transfer, Access Forex is under no obligation towards the Sender to initiate or execute a money transfer (and shall have no obligation to disclose the reasons thereof) if:

- a. Access Forex is unable to obtain sufficient evidence of the Sender's identity;
- b. Access Forex has reason to believe that the Transaction information is incorrect, unauthorised or forged;
- c. the Sender provided wrong or incomplete information, or the Transaction information is not received in a timely manner in order to guarantee the timely execution of the requested money transfer;
- d. the Sender's Card Issuer does not authorise the use of the Bank Card to pay for the Transaction and Access Forex's fees;

- e. Access Forex reasonably believes that the Transaction is in breach of any law or may be prohibited or result in Access Forex being in breach of any law, rule of practice, conditions of its registration or obligations under any agreement with third parties; or f. For any other valid reason.

3. YOUR RESPONSIBILITY TOWARDS US

3.1 The Sender undertakes to pay the fees and charges due to Access Forex for every money transfer which is requested to be initiated through the remittance service.

3.2 The Sender undertakes to settle the basic amount of a money transfer plus any fees due with a Bank Card or from the Sender's bank account. The Sender consents to the basic amount of the money transfer plus Our fees for the respective Transaction being cleared by its Card Issuer, or alternatively for the amount to be transferred from the Sender's bank account, to Access Forex, prior to Access Forex executing the transfer or any other Transaction. Prior to the final authorisation of the Transaction the Sender will be notified of the precise amount which Access Forex will clear with the Sender's Card Issuer or which Access Forex will debit from the Sender's bank account.

3.3 The Sender acknowledges the following:

- a. The information provided in order to effect an online money transfer is true, accurate, current and complete;
- b. All Transaction data (amount of money, Sender's name, Sender's country, name of Recipient) must only be shared with the Receiver only and no other person. The Sender shall ensure that no third party can gain unauthorised access to this information. It is recommended that the Sender transfers money only to beneficiaries that are known personally to the Sender.;
- c. The Sender shall not use the Access Forex Online Service for illegal purposes nor violate any laws in the Sender's jurisdiction;
- d. The Sender shall not use the Access Forex Online Service for Prohibited Purposes;
- e. Within the framework of the Access Forex Online Service the Sender will not request money transfers which violate these Terms and Conditions or any other restrictions of use or terms of use as set forth on the Access Forex Website; and
- f. The Sender is responsible for maintaining security of the password where one is given. Access Forex will not be liable for any loss of damages from failure to comply with this security obligation. The Sender consents to and acknowledges that Access Forex may make efforts to verify the Sender's identity and may make such enquiries as it may deem appropriate in its entire discretion.

3.4 If the Sender finds out that the remittance has not been received by the Recipient within reasonable and acceptable time frames communicated by Access Forex, the Sender shall inform Access Forex immediately in order for Access Forex to track the funds and inform the Sender of the result of the investigation in due course.

3.5 The Sender consents to and acknowledges that Access Forex may forward any particulars about the Sender, as well as information concerning the Services rendered to the Sender, if necessary, to regulatory or government authorities or their bodies if:

- a. the law requires Access Forex to do so; or
- b. Access Forex reasonably believes that such disclosure may assist in the prevention of fraud, money laundering or other crimes.

4. APPLICABLE LAW

4.1 These Terms and Conditions and the entire relationship between us are governed by and shall be interpreted in accordance with the South African Law. Any dispute between us relating to the Terms or the Contract will be dealt with in the courts in South Africa.

4.2 Access Forex shall be entitled to recover from the Sender all its legal costs, on an attorney and client scale, incurred in the investigation, defending, attending to any regulatory inquiries or any legal proceedings arising from the Service provided by Access Forex to the Sender.

5. LEGAL AND REGULATORY COMPLIANCE

5.1 Access Forex and other service providers are subject to the laws, orders, requests and guidelines of various governmental and self-regulatory authorities and also to the respective policies and procedures adopted and governing the Service Providers relating to, without limitation anti-money laundering, counter terrorism financing, security, diplomatic, trade, financial, economic and other embargoes and sanctions; court orders; investigations; taxes; transaction review and monitoring; and reporting requirements. In seeking to comply with such regulations and policies, Access Forex may suspend, reject or block the remittance; restrain, deduct impound and/or turn over to an authority the Sender's funds in respect of the transaction; report the transaction, its details and those of the Sender to one or more authorities; and take or forbear from taking any other action. The Sender shall bear the risk of any delay or losses relating to any and all actions or forbearance from action and shall indemnify Access Forex.

5.2 In order to maintain compliance with anti-money laundering controls and laws, Access Forex may, at its sole discretion, request additional information pertaining to the source of funds, prior to the funds being sent. Failure to comply with request may result in the Sender's Transaction Request being declined.

6. FORCE MAJEURE

6.1 Access Forex may suspend or terminate the execution of the remittance as a result of any force majeure event, which, without derogating from its meaning as used in commercial terms, shall include, without limitation to any change in regulation or in the interpretation or enforcement of any regulation; act, order or request of any authority; restriction or impending restriction on the availability, convertibility, credit or transferability of any currency; malfunction of a computer system; failure or default of a vendor to the Institution; any failure in the transmission of or miscommunication with respect to the transaction request; or any event beyond the reasonable control of Access Forex and the service providers.

6.2 The sender shall bear the risk of any delay and losses relating to a force majeure event.

7. DISCLOSURE

The Sender consents to Access Forex disclosing to its affiliates, Service Providers, insurers and professional advisors, and as required by regulation, the information that the Sender furnished in the Transaction Request.

8. LIMITATION OF LIABILITY

8.1 Access Forex shall not be liable to the Sender for any loss that the Sender may incur or otherwise suffer, however arising or described and whatever the legal basis of the liability in connection with Access Forex's provision of the Service unless the loss was caused by fraud, gross negligence or wilful misconduct on Access Forex's part.

8.2 Access Forex shall not be liable for any indirect or consequential loss or loss of profit whether or not they were foreseeable. Access Forex shall not be responsible for any loss the Sender may suffer or incur in connection with any act or omission of a Service Provider. Where Access Forex is liable, its liability shall not exceed the amount of the remittance made by the Sender plus any fees or charges paid to Access Forex.

8.3 The Sender indemnifies Access Forex and its service providers against any and all losses that Access Forex may incur or otherwise suffer in connection with the Service, except to the extent that the losses resulted from fraud, gross negligence or wilful misconduct on its part.

9. CHANGE IN SERVICE AND PRICE

9.1 Access Forex reserves the right at any time, and from time to time to modify, discontinue, temporarily or permanently any part of the Service with or without notice.

9.2 Prices, fees and charges may change at any time. The notice shall be posted on the online service platform, or on the website of Access Forex. The Sender must regularly change for the updated information.

9.3 Access Forex shall not be liable to the Sender or any third party for any modification, price change, suspension or discontinuance of the Service.

10. CHANGE IN THE TERMS AND CONDITIONS

10.1 Access Forex reserves the right to update and change these Terms and conditions without notice. Any such change or update shall be uploaded to the website of Access Forex. The Sender is required to read these terms and conditions each time the Sender intends to use the Service to familiarise himself/herself with the Terms and Conditions.

10.2 None of the employees, agents, contractors or Service Providers of Access Finance have any power or authority to waive or suspend any part of these Terms and Conditions set out herein. Any such waiver or suspension of the operation of these Terms and Conditions shall be of no force and effect.

PRIVACY POLICY

1. BACKGROUND:

The privacy and confidentiality of the Sender's personal and business data is very important to Access Forex. Below is a summary of how Access Forex collects, uses, communicates and discloses and makes use on the information gathered. Information will be collected by lawful and fair means and where appropriate, with the knowledge or consent of the Sender. Access Forex undertakes to protect personal and trade information by reasonable security safeguards against loss or theft, as well as unauthorised access, disclosure, copying, use and modification. Access Forex will make readily available to customers information about policies and practices relating to the management of personal and trade information. It is important to ensure trust by being transparent about how the Sender's information is used. Access Forex is committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal trade information is protected and maintained. Data that is collected via the usage of the Service is stored in a secured data base. It is used for the sole purpose of providing for the Service by Access Forex.

Access Forex takes your privacy very seriously. Please read this Privacy notice carefully as it contains important information on who we are and how and why we collect, store, use and share your personal information. It also explains your rights in relation to your personal information and how to contact us or supervisory authorities in the event you have a complaint.

We respect and value the privacy of all of our customers and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

2. INFORMATION ABOUT US:

Access Forex (Pty), a private company registered in South Africa under company number 2015/146574/07. We are an Authorised Dealer with Limited Authority regulated by the Reserve Bank of South Africa and the Financial Services Conduct Authority.

Registered address: Unit 229a Killarney Office Tower, 60 Riviera Road, Killarney, 2193, Johannesburg, South Africa

Email address: customercare@accessforex.co.za

Telephone number: 011 486 1882

3. WHAT DOES THIS NOTICE COVER?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

4. WHAT IS PERSONAL DATA?

Personal data is defined by the Protection of Private Information Act (Act 4 of 2013, "POPI") and the Protection of Access to Information Act ((collectively, "the Data Protection Legislation") as 'information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers. The personal data that we use is set out in Part 5, below.

5. WHAT ARE MY RIGHTS?

Under the Data Protection Legislation, you have the following rights, which we will always work to uphold:

- The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 11.
- The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 11 to find out more.
- The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we hold. Please contact us using the details in Part 11 to find out more.
- The right to restrict (i.e. prevent) the processing of your personal data.
- The right to object to us using your personal data for a particular purpose or purposes.
- The right to withdraw consent. This means that, if we are relying on your consent as the legal basis for using your personal data, you are free to withdraw that consent at any time.
- The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- Rights relating to automated decision-making and profiling. Part 6 explains more about how we use your personal data, including automated decision making and profiling.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 11. It is important that your personal data is kept accurate and up-to-date. If any of the personal data we hold about you changes, please keep us informed as long as we have that data.

Further information about your rights can also be obtained from the Information Regulator's Office or the Ombud for Financial Services Providers www.faisombud.co.za. If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Regulator's Office <http://www.justice.gov.za/infoereg/contact.html>. We would welcome the opportunity to resolve your concerns ourselves, however, so please contact us first, using the details in Part 11.

6. WHAT PERSONAL DATA DO YOU COLLECT AND HOW?

Depending upon your use of our services on our site or through our mobile applications, we may collect and hold some or all of the personal and non-personal data set out in the table below, using the methods also set out in the table. We do not collect personal data relating to children or data relating to criminal convictions and/or offences.

We collect most of this personal information directly from you—in person, via our website and apps and/or by telephone, text or email. However, we may also collect information:

- from publicly accessible sources, e.g. Department of Home Affairs, South Africa directly from a third party, e.g.: sanctions screening providers, credit reference agencies, customer due diligence providers;
- from cookies on our website
- via our IT systems: automated monitoring of our websites and applications other technical systems, such as our communications systems, email and instant messaging systems.

7. HOW DO YOU USE MY PERSONAL DATA?

Under the Data Protection Legislation, we must always have a lawful basis for using personal data. The following table describes how we will use your personal data, and our lawful bases for doing so:

- Administering our business.
- Supplying our products and services to you. For the performance of our contract with you or to take steps at your request before entering into a contract
- Managing payments for our products and services. For our legitimate interests or those of a third party, ie to minimise fraud that could be damaging for us and for you.
- Personalising and tailoring our products and services for you. For our legitimate interests or those of a third party, ie to be as efficient as we can so we can deliver the best service for you at the best price.
- To prevent and detect fraud against you. To comply with our legal and regulatory obligations.
- Communicating with you. To comply with our legal and regulatory obligations.
- Supplying you with information by email and/or post or text messages that you have opted-in-to you may opt-out at any time by sending an email to: or an SMS to: or clicking on the option on our website to opt out. To comply with our legal and regulatory obligations.
- Checking your information against sanction screening list. To comply with our legal and regulatory obligations.

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email or telephone or text message with information, news, and offers on our products services. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the Data Protection Legislation and the Electronic Communication and transactions act as well as the Consumer Protection Act, and you will always have the opportunity to opt-out. We will always obtain your express opt-in consent before sharing your personal data with third parties for marketing purposes and you will be able to opt-out at any time. We use the following automated systems for carrying out certain kinds of decision-making and profiling. If at any point you wish to query any action that we take on the basis of this or wish to request 'human intervention (i.e. have someone review the action themselves, rather than relying only on the automated method), the Data Protection Legislation gives you the right to do so. Please contact us to find out more using the details in Part 11. The following automated decision-making method(s) may be used: sanctions screening. The following automated profiling may take place: use of our website, apps and services or products.

We will only use your personal data for the purposes for which it was originally collected unless we reasonably believe that another purpose is compatible with that or those original purposes and need to use your personal data for that purpose. If we do use your personal data in this way and you wish us to explain how the new purpose is compatible with the original, please contact us using the details in Part 12. If we need to use your personal data for a purpose that is unrelated to, or incompatible with, the purposes for which it was originally collected, we will inform you and explain the legal basis which allows us to do so. In some circumstances, where permitted or required by law, we may process your

personal data without your knowledge or consent. This will only be done within the bounds of the Data Protection Legislation and your legal rights.

8. HOW LONG WILL YOU KEEP MY PERSONAL DATA?

We will keep your personal information while you have an account with us or we are providing products and services to you. Thereafter, we will keep your personal information for as long as is necessary:

- to respond to any questions, complaints or claims made by you or on your behalf;
- to show that we treated you fairly;
- to keep records required by law.

We will not retain your personal information for longer than necessary for the purposes set out in this policy. Different retention periods apply for different types of personal information.

9. HOW AND WHERE DO YOU STORE OR TRANSFER MY PERSONAL DATA?

We will normally only store or transfer your personal data within South Africa. This means that it will be fully protected under the Data Protection Legislation. We may however sometimes need to share your data within the group of companies of which we are a part to enable scanning and prevention of fraud, following up on queries or enabling a transaction. Where this involves the transfer of personal data outside of South Africa, our group ensures that personal data is protected by requiring all companies within the group to follow the same rules with respect to personal data usage. These are known as “binding corporate rules”. More information on binding corporate rules is available from the [Information Regulator](#).

If we share your personal information for the reasons outlined above, we may transfer some or all of your personal data across borders. The countries to which your personal data may be transferred are known as “third countries” and may not have data protection laws that are as strong as those in South Africa. This means that we will take additional steps in order to ensure that your personal data is treated just as safely and securely as it would be within South Africa and under the Data Protection Legislation as follows:

- we will only transfer your personal data to third countries whose levels of data protection are deemed ‘adequate’ by the Information Regulator. More information is available from the [Information Regulator](#).
- and we use specific contracts with external third parties that are approved by the Information Regulator for the transfer of personal data to third countries. These contracts require the same levels of personal data protection that would apply under the Data Protection Legislation.

Please contact us using the details below in Part 12 for further information about the particular data protection mechanisms used by us when transferring your personal data to a third country. The security of your personal data is essential to us, and to protect your data, we take a number of important measures, including the following:

- your personal information are encrypted when transferred or stored;
- limiting access to your personal data to those employees, agents, contractors, and other third parties with a legitimate need to know and ensuring that they are subject to duties of confidentiality;
- procedures for dealing with data breaches (the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, your personal data) including notifying you and/or the Information Regulator’s Office where we are legally required to do so;

10. DO YOU SHARE MY PERSONAL DATA?

We will not share any of your personal data with any third parties for any purposes, subject to the following exceptions. In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority. We may share your personal data with other companies in our group for enabling the transaction, following up on queries, monitoring fraud. We may sometimes contract with the following third parties to supply insurance products and remittance services.

Recipient	Activity Carried Out	Sector	Location
Insurance Provider	Underwriting	Insurance	South Africa
Payment Service Providers	Processing of transactions	Financial and mobile money services	South Africa and the country to which money is remitted by you.

If any of your personal data is shared with a third party, as described above, we will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, our obligations, and the third party's obligations under the law, as described above in Part 8. If any personal data is transferred outside of South Africa, we will take suitable steps in order to ensure that your personal data is treated just as safely and securely as it would be within South Africa and under the Data Protection Legislation, as explained above in Part 8. In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

11. HOW CAN I ACCESS MY PERSONAL DATA?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal addresses shown in Part 12 request as quickly as possible.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within less than one month and, in any case, not more than one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

12. HOW DO YOU USE COOKIES?

Our website and applications may place and access certain first-party Cookies on your computer or device. First-party Cookies are those placed directly by us and are used only by us. We use Cookies to facilitate and improve your experience website and applications and to provide and improve our products and services. We have carefully chosen these Cookies and have taken steps to ensure that your privacy and personal data is protected and respected at all times.

All Cookies used by and on our website and applications are used in accordance with the current Electronic Communications and Transactions act (Act no. 25 of 2002, "Cookie Law"). Before Cookies are placed on your computer or device, you will be shown a prompt requesting your consent to set those Cookies. By giving your consent to the

placing of Cookies you are enabling us to provide the best possible experience and service to you. You may, if you wish, deny consent to the placing of Cookies; however certain features of our website and applications may not function fully or as intended.

Certain features of our website and applications depend on Cookies to function. Cookie Law deems these Cookies to be "strictly necessary". Your consent will not be sought to place these Cookies, but it is still important that you are aware of them. You may still block these Cookies by changing your internet browser's settings as detailed below, but please be aware that our website and applications may not work properly if you do so. We have taken great care to ensure that your privacy is not at risk by allowing them. In addition to the controls that we provide, you can choose to enable or disable Cookies in your internet browser. Most internet browsers also enable you to choose whether you wish to disable all Cookies or only third-party Cookies. By default, most internet browsers accept Cookies, but this can be changed. For further details, please consult the help menu in your internet browser or the documentation that came with your device. You can choose to delete Cookies on your computer or device at any time, however you may lose any information that enables you to access Our Site more quickly and efficiently including, but not limited to, login and personalisation settings.

It is recommended that you keep your internet browser and operating system up-to-date and that you consult the help and guidance provided by the developer of your internet browser and manufacturer of your computer or device if you are unsure about adjusting your privacy settings.

13. HOW DO I CONTACT YOU?

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details for the attention of Access Forex Information Officer:

Registered address: Unit 229a Killarney Office Tower, Killarney Mall, 60

Riviera Road, Killarney, 2193, Johannesburg, South Africa

Email address: customercare@accessforex.co.za

Telephone number: 011 486 1882

14. CHANGES TO THIS PRIVACY NOTES

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection. Any changes will be made available on our website www.accessforex.co.za or via our mobile applications Access Forex. This Privacy Notice was last updated on 5 March 2019.