

DEFINITIONS

In this Policy (as defined below), unless the context requires otherwise, the following capitalised terms shall have the meanings given to them –

"Active Processing" means instances where JustSolve has directly been provided with the Personal Information/Personal Data of Data Subjects, such as when Data Subjects submit an enquiry in respect of our Services or when Data Subjects provide Personal Information/Personal Data to JustSolve pursuant to concluding any commercial agreement(s) with JustSolve.

"Associated Company" means any legal entity of which a person or company has direct or indirect control and only as long as a person or company maintains direct or indirect control.

"Inactive Processing" means instances where JustSolve has not actively been provided with the Personal Information/Personal Data of Data Subjects, such as when JustSolve deploys Passive Processing Means to collect Information from Data Subjects. These Passive Processing Means allow JustSolve to Process certain kinds of Non-personally Identifiable Information which can perhaps not be linked to Data Subjects.

"Anonymisation" means the Processing of Personal Information/Personal Data in such a manner that the Personal Information/Personal Data can no longer be attributed to Data Subjects without the use of additional Information, provided that such additional Information is kept separately and is subject to technical and organisational measures to ensure that the Personal Information/Personal Data is not attributed to Data Subjects.

"Applicable Laws" means any laws applicable to Personal Data and Personal Information and includes any statute, regulation, notice, Policy, directive, ruling or subordinate legislation; the common Law; any binding court order, judgement or ruling; any applicable industry code, Policy or standard enforceable by Law; or any applicable direction, Policy or order that is given by any regulator, competent authority or organ of state or statutory industry body.

"Biometrics" means a technique of personal identification that is based on physical, physiological or behavioural characterisation, including blood typing, fingerprinting, DNA analysis, retinal scanning and voice recognition.

"Controller" means JustSolve, in circumstances where it Processes Personal Data (as defined in Article 4 of the GDPR).

"Consent" means any voluntary, specific and informed expression of will in terms of which permission is given for the Processing of Personal Information.

"Cookies" means small text files that store Non-personally Identifiable Information/Data about Data Subjects, either temporarily in connection with a Data Subjects Internet Protocol (IP) address (known as a temporary or session cookie, or deleted once a Data Subject closes their browser window) or more permanently on the hard drive of a Data Subject's device (known as a permanent or persistent cookie). JustSolve's Website(s) or Mobile Application(s) may, from time to time, use session cookies so that Data subjects do not have to fill in the same Information from page to page within our Website(s) or Mobile Application(s). If Data Subject elects not to receive cookies, they may be able to view some, but not all, of the content on our Website(s) or Mobile Application(s).

"Customer(s)" means any natural person(s) or juristic person(s) who have concluded an agreement with JustSolve in terms of which such Customer procures the Products or Services provided by JustSolve.

"Data Subject" means JustSolve's Customer(s) or any Third Party in respect of whom JustSolve Processes Personal Information/Personal Data.

"Data Processing Infrastructure" means any and all systems, networks, servers, workstations, laptops, mobile devices, web applications, mobile applications, cloud storages, and websites owned, controlled or operated by JustSolve.

"Embedded Scripts" means programming code that is designed to collect Information about a Data Subject's interactions with the relevant Website(s) or Mobile Application(s). It is temporarily downloaded onto a Data Subject's device from our web server or a Third-Party Operator. This program is active only while a Data Subject is connected to the relevant Website(s) or Mobile Application(s) and is deleted or deactivated thereafter.

"Electronic Means" means, in relation to the Processing of any Personal Information/Personal Data, the use of any Website(s), Mobile Application(s), electronic mail (e-mail), text, voice, sound or image messages by JustSolve.

"Non-Electronic Means" means, in relation to the Processing of any Personal Information/Personal Data, the use of traditional means of Processing, such as hard copy documents, traditional filing systems deployed for the storage and retention of Personal Information/Personal Data and face-to-face personal engagements with Data Subjects.

"GDPR" means the General Data Protection Regulation, which is a European law that governs all collection and Processing of personal data from individuals inside the European Union.

"Mobile Application(s)" means any multi-device software application, whether in web-based format or device-native format, to which this Privacy Policy relates and through which Customer(s) and Third-Parties gain access to JustSolve's Products and/or Services.

"Mobile Device Identifier" means device information if you access our Website(s) or Mobile Application(s) through mobile devices. Certain features of the relevant Website(s) or Mobile Application(s) may require the collection of mobile phone numbers, and we may associate that phone number with the mobile device identifiers. Additionally, some mobile phone service providers operate systems that pinpoint the physical location of devices that use their service. Depending on the provider, JustSolve and/or our Third-Party Operators may receive this Information. If JustSolve associates any such passively-collected information with the Personal Information/Personal Data of Data Subjects, we will treat the combined Information as Personal Information/Personal Data as contemplated in this Policy.

"Non-personally Identifiable Information/Data" means any information/data which cannot be linked to Data Subjects, such as an internet domain name, the type of web browser used by a Data Subject, the type of operating system relied on by a Data Subject, the date and time of a Data Subject's visit to our Website(s) and Mobile Application(s), the specific pages a Data Subject may have visited, and the address of the Website which a Data Subjects may have visited prior to entering or gaining access to JustSolve's Website(s) or Mobile Application(s).

"**Operator**" means a person or entity who Processes Personal Information/Data for a Responsible Party.

"**Passive Processing Means**" means the use of technologies to facilitate the Inactive Processing of Personal Information/Personal Data, namely the use of Cookies, Web Beacons, Embedded Scripts and/or Mobile Device Identifiers.

"**Personal Data**" (as defined in Article 4 of the GDPR) means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, which in the context of JustSolve shall comprise of the types of Personal Data recorded in this Policy below.

"**Personal Information**" shall have the same meaning as is given in section 1 of POPIA but shall, in the context of JustSolve, comprise the types of Personal Information recorded in this Policy below.

"**Policy**" means this Data Protection and Privacy Policy.

"**POPIA**" means the Protection of Personal Information Act, No 4 of 2013.

"**Processing**" means any operation or activity or any set of operations, whether or not by automatic means, concerning Personal Information/Personal Data, including:

- the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;
- dissemination by means of transmission, distribution or making available in any other form by electronic communications or other means; or
- merging, linking, blocking, degradation, erasure or destruction. For the purposes of this definition, "**Process**" has a corresponding meaning.

"**Products**" means the various products provided by JustSolve to its Customer(s), the particulars of which products are clearly set forth on JustSolve's Website from time to time.

"**Regulator**" means the Information Regulator established in terms of POPIA.

"**Responsible Party**" means, in the context of this Policy, JustSolve.

"**Services**" means the various services provided by JustSolve to its Customer(s), the particulars of which services are set forth on JustSolve's Website from time to time.

"**Special Personal Information/Data**" means Personal Information/Personal Data concerning, amongst other aspects contemplated in terms of section 26 Part B of POPIA, a Data Subject's religious beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life, biometric data, or criminal behaviour.

"**Third-Party**" means any Associated Company (if applicable), Customer(s), Data Subject(s), employee, independent contractor, agent, consultant or user of JustSolve's Products, Services, Website or any other digital application interface.

"Unique Identifier" means any identifier that is assigned to a Data Subject and is used by the Responsible Party for the purposes of the operations of that Responsible Party and that uniquely identifies that data subject in relation to the Responsible Party.

"JustSolve" means JUSTSOLVE SOLUTIONS (PTY) LTD, a company registered in terms of the laws of South Africa with registration number 2020/855505/07

"Website" means the Website owned and operated by JustSolve sourced at justsolve.solutions

"Web Beacons" means small graphic images called web beacons, also known as "Internet tags" or "clear gifs," which Web Beacons may be deployed in JustSolve's Website(s) pages and e-mail messages. Web beacons may be invisible to Data Subjects, but any electronic image inserted into a web page or e-mail can act as a Web Beacon. JustSolve may use web beacons or similar technologies for several purposes, including, without limitation, counting the number of visitors to our Websites, Mobile Application(s) to monitor how users navigate the Website(s) or Mobile Application(s), to count how many e-mails that we have sent were opened or to count how many particular articles or links were viewed by Data Subjects in certain circumstances.

INTRODUCTION

This Policy regulates the Processing of Personal Information/Personal Data by JustSolve and sets forth the requirements with which JustSolve undertakes to comply when Processing Personal Information/Personal Data pursuant to undertaking its operations and fulfilling its contractual obligations in respect of Data Subjects and Third Parties in general.

JustSolve places a high premium on the privacy of every person or organisation with whom it interacts or engages and therefore acknowledges the need to ensure that Personal Information/Personal Data is handled with a reasonable standard of care as may be expected from it. JustSolve is therefore committed to ensuring that it complies with the requirements of POPIA and also with the terms of the GDPR to the extent that the GDPR applies.

When a Data Subject or Third Party engages with JustSolve, whether it be physically or via any digital or electronic interfaces such as JustSolve's Website, the Data Subject or Third Party acknowledges that they trust JustSolve to Process their Personal Information/Personal Data, including the Personal Information/Personal Data of their dependents, beneficiaries, customers, members, or employees as the case may be, which further entrenches the importance of JustSolve's compliance with Applicable Laws in regards to the Processing of Personal Information/Personal Data.

All Data Subjects and Third-Parties have the right to object to the Processing of their Personal Information/Personal Data. It should be voluntary to accept the Terms and Conditions to which this Policy relates. However, JustSolve does require the Data Subject or Third Party's acceptance to enable the proper use of JustSolve's Website and/or Services.

PURPOSE AND APPLICATION

The purposes of this Policy are not only to inform Data Subjects of what Personal Information/Personal Data of theirs JustSolve may Process, where JustSolve may have collected such Personal Information/Personal Data from (if not directly from them as the Data Subject), how JustSolve Processes their Personal Information/Personal Data, but also to establish a

standard by which JustSolve and its employees, representatives and operators shall comply in as far as the Processing of Personal Information/Personal Data is concerned.

JustSolve, in its capacity as a Responsible Party and/or Operator and/or Controller, as the case may be, shall strive to observe and comply with its obligations under POPIA and the GDPR (as may be applicable and to the extent necessary) when it Processes Personal Information/Personal Data from or in respect of any Data Subject.

COLLECTING AND PROCESSING OF PERSONAL INFORMATION/PERSONAL DATA

Whenever any Data Subject engages with JustSolve, whether it be physically or electronically or through the use of its Services, facilities, or Website JustSolve will, in effect, be Processing the Data Subject's Personal Information/Personal Data.

It may be from time to time that JustSolve has collected a Data Subject's Personal Information/Personal Data from other sources, and in such instances, JustSolve will inform the Data Subject by virtue of any privacy notices it deploys from time to time. In the event that a Data Subject has shared their Personal Information/Personal Data with any third parties, JustSolve will not be responsible for any loss suffered by the Data Subject, their dependents, beneficiaries, customers, representatives, agents or employees (as the case may be).

When a Data Subject provides JustSolve with the Personal Information of any other Third Party, JustSolve will process the Personal Information/Personal Data of such Third Party in line with this Policy, as well as any terms and conditions or privacy notices to which this Policy relates.

JustSolve will primarily Process Personal Information/Personal Data in order to facilitate and enhance the delivery of Products and/or Services to its Customers, manage and administer its business, foster a legally compliant workplace environment, as well as safeguard the Personal Information/Personal Data relating to any Data Subjects which it in fact holds. In such an instance, the Data Subject providing JustSolve with such Personal Information/Personal Data may also be required to confirm that they are a Competent Person and have the authority to give the requisite consent to enable JustSolve to process such Personal Information/Personal Data.

JustSolve undertakes to process any Personal Information/Personal Data in a manner that promotes the constitutional right to privacy and retains accountability and Data Subject participation.

Prior to recording the purpose(s) for which JustSolve may, or will, process the Personal Information/Personal Data of Data Subjects, JustSolve hereby records the types of Personal Information/Personal Data of Data Subjects it may process from time to time:

- Full names;
- Identity numbers;
- Registration numbers;
- Financial Information, including banking account information;
- Statutory Information;

- Physical and postal address particulars;
- Telephone numbers;
- E-mail addresses.

In supplementation of the above and any information privacy notices provided to any Data Subjects from time to time pursuant to any engagement with them, JustSolve may process Personal Information/Personal Data for the following purposes:

- To provide or manage any information, Products and/or Services requested by or delivered to Data Subjects in general;
- To establish a Data Subject's needs, wants, and preferences in relation to the Products and/or Services provided by JustSolve or any Associated Company;
- To help JustSolve identify Data Subjects when they engage with JustSolve;
- To facilitate the delivery of Products and/or Services to Customers;
- To allocate to Customers and Data Subjects Unique Identifiers to securely store, retain and recall their Personal Information/Personal Data from time to time;
- To maintain records of Data Subjects and specifically Customer records;
- For employment purposes;
- For general administration purposes;
- For legal and/or contractual purposes;
- To improve the quality of JustSolve's Services;
- To transfer Personal Information/Personal Data to any Associated Company to enable the relevant Associated Company to market its products and/or services to JustSolve's Customer(s) or Third Parties, as well as to render specific services to JustSolve itself, which would, in turn, enable JustSolve to render its Services to its Customer(s);
- To transfer Personal Information/Personal Data to Third-Party service providers to enable JustSolve to deliver Services to its Customer(s);
- To analyse the Personal Information/Personal Data collected for research and statistical purposes;
- To help recover bad debts;
- To transfer Personal Information/Personal Data across the borders of South Africa to other jurisdictions if it is required;
- To carry out analysis and Customer profiling;
- To identify other products and services which might be of interest to our Customers and Data Subjects in general, as well as to inform them of such products and/or services;
- To comply with any Applicable Laws applicable to JustSolve and, in some instances, other Associated Companies.

When collecting Personal Information/Personal Data from a Data Subject, JustSolve shall comply with the notification requirements as set out in Section 18 of POPIA and, to the extent applicable, Articles 13 and 14 of the GDPR.

JustSolve will collect and Process Personal Information/Personal Data in compliance with the conditions as set out in POPIA and/or the Processing principles in the GDPR (as the case may be) to ensure that it protects the Data Subject's privacy.

JustSolve will not Process the Personal Information/Personal Data of a Data Subject for any purpose other than for the purposes set forth in this Policy or in any other privacy notices which may be provided to Data Subjects from time to time unless JustSolve is permitted or required to do so in terms of Applicable Laws or otherwise by Law.

JustSolve may, from time to time, Process Personal Information/Personal Data by making use of automated means (without deploying any human intervention in the decision-making process) to make decisions about the Data Subject or their application. In this instance, it is specifically recorded that the Data Subject may object to or query the outcomes of such a decision.

PERSONAL INFORMATION/PERSONAL DATA FOR DIRECT MARKETING PURPOSES

JustSolve acknowledges that it may only use Personal Information/Personal Data to contact Data Subjects for purposes of direct marketing where JustSolve has complied with the provisions of POPIA and GDPR (where applicable) and when it is generally permissible to do so in terms of Applicable Laws.

In the event that JustSolve may lawfully direct market to a Data Subject in terms of section 69 of POPIA, JustSolve will ensure that a reasonable opportunity is given to such Data Subjects to object (opt-out) to the use of their Personal Information/Personal Data for JustSolve's marketing purposes when collecting the Personal Information/Personal Data and on the occasion of each communication to the Customer for purposes of direct marketing.

STORAGE AND RETENTION OF PERSONAL INFORMATION/PERSONAL DATA

JustSolve will retain Personal Information/Data it has Processed, in an electronic or hardcopy file format, with a Third-Party service provider appointed for this purpose.

Personal Information/Personal Data will only be retained by JustSolve for as long as necessary to fulfil the legitimate purposes for which that Personal Information/Personal Data was collected in the first place and/or as permitted or required in terms of Applicable Law.

It is specifically recorded that any Data Subject has the right to object to the Processing of their Personal Information, and JustSolve shall retain and store the Data Subject's Personal Information/Personal Data for the purposes of dealing with such an objection or enquiry as soon and as swiftly as possible.

FAILURE TO PROVIDE PERSONAL INFORMATION

Where JustSolve is required to collect Personal Information/Personal Data from a Data Subject by Law or in order to fulfil a legitimate business purpose of JustSolve, and the Data Subject fails to provide such Personal Information/Personal Data, JustSolve may, on notice to the Data Subject, decline to render services without any liability to the Data Subject.

SECURING PERSONAL INFORMATION/PERSONAL DATA

JustSolve will always implement appropriate, reasonable, physical, organisational, contractual and technological security measures to secure the integrity and confidentiality of Personal Information/Personal Data, including measures to protect against the loss or theft, unauthorised

access, disclosure, copying, use or modification of Personal Information/Personal Data in compliance with Applicable Laws.

In further compliance with Applicable Laws, JustSolve will take steps to notify the relevant Regulator(s) and/or any affected Data Subjects in the event of a security breach and will provide such notification as soon as reasonably possible after becoming aware of any such breach.

Notwithstanding any other provisions of this Policy, it should be acknowledged that the transmission of Personal Information/Personal Data, whether it be physically in person, via the internet or any other digital data transferring technology, is not completely secure. Whilst JustSolve has taken all appropriate, reasonable measures to secure the integrity and confidentiality of the Personal Information/Personal Data its Processes, to guard against the loss of, damage to or unauthorised destruction of Personal Information/Personal Data and unlawful access to or Processing of Personal Information/Personal Data, JustSolve in no way guarantees that its security system(s) is 100% secure or error-free. Therefore, JustSolve does not guarantee the security or accuracy of the Information (whether it be Personal Information/Personal Data or not) that it collects from any Data Subject.

Any transmission of Personal Information/Personal Data will be solely at the own risk of a Data Subject. Once JustSolve has received the Personal Information/Personal Data, it will deploy and use strict procedures and security features to try to prevent unauthorised access to it. As indicated above, JustSolve reiterates that it restricts access to Personal Information/Personal Data to Third Parties who have a legitimate operational reason for having access to such Personal Information/Personal Data. JustSolve also maintains electronic and procedural safeguards that comply with the Applicable Laws to protect your Personal Information from any unauthorised access.

JustSolve shall not be held responsible, and by accepting any terms and conditions to which this Policy relates, any Data Subject agrees to indemnify and hold JustSolve harmless for any security breaches which may potentially expose the Personal Information/Personal Data in JustSolve's possession to unauthorised access and or the unlawful Processing of such Personal Information/Personal Data by any Third-Party.

PROVISION OF PERSONAL INFORMATION/PERSONAL DATA TO THIRD PARTIES

JustSolve may disclose Personal Information/Personal Data to Third-Party service providers and any Associated Company where necessary and to achieve the purpose(s) for which the Personal Information/Personal Data was originally collected and processed. JustSolve will enter into written agreements with such Third-Party service providers and Associated Companies to ensure that they comply with Applicable Laws pursuant to the Processing of Personal Information/Personal Data provided to it by JustSolve from time to time.

TRANSFER OF PERSONAL INFORMATION/PERSONAL DATA OUTSIDE OF SOUTH AFRICA

JustSolve may, under certain circumstances, transfer Personal Information/Personal Data to a jurisdiction outside of the Republic of South Africa in order to achieve the purpose(s) for which the Personal Information/Data was collected and processed, including for Processing and storage by Third-Party service providers.

If required, JustSolve will obtain the Data Subject's consent to transfer the Personal Information/Personal Data to such foreign jurisdiction.

The Data Subject should also take note that where the Personal Information/Personal Data is transferred to a foreign jurisdiction, the Processing of Personal Information/Personal Data in the foreign jurisdiction may be subject to the laws of that foreign jurisdiction.

ACCESS TO PERSONAL INFORMATION/PERSONAL DATA

A Data Subject has the right to a copy of the Personal Information/Personal Data held by JustSolve (Subject to a few limited exemptions as provided for under Applicable Law).

The Data Subject must make a written request (which can be by e-mail) to the Information Officer designated by JustSolve from time to time and whose contact details can be sourced in JustSolve's PAIA Manual.

JustSolve will provide the Data Subject with any such Personal Information/Personal Data to the extent required by Applicable Law and subject to and in accordance with the provisions of JustSolve's PAIA Manual [published in terms of section 51 of the Promotion of Access to Information Act, 2000 ("PAIA"), which PAIA Manual can be sourced upon request to compliance@justsolve.solutions

The Data Subject can challenge the accuracy or completeness of his/her/its Personal Information/Personal Data in JustSolve's records at any time in accordance with the process set out in JustSolve's PAIA Manual.

KEEPING PERSONAL INFORMATION/PERSONAL DATA ACCURATE

JustSolve will take reasonable steps to ensure that Personal Information/Personal Data that it Processes is kept updated where reasonably possible. For this purpose, JustSolve shall provide Data Subjects with the opportunity to update their Information at appropriate times.

JustSolve may not always expressly request the Data Subject to verify and update his/her/its Personal Information/Personal Data and expects that the Data Subject will notify JustSolve from time to time in writing:

- of any updates or amendments required in respect of his/her/its Personal Information/Personal Data;
- where the Data Subject requires JustSolve to delete his/her/its Personal Information/Personal Data; or
- where the Data Subject wishes to restrict the Processing of his/her/its Personal Information/Personal Data.

COSTS TO ACCESS PERSONAL INFORMATION/PERSONAL DATA

In the event that a cost is applicable, the prescribed fees to be paid for copies of the Data Subject's Personal Information/Personal Data are listed in JustSolve's PAIA Manual.

JustSolve reserves the right to make amendments to this Policy from time to time.

COMPLAINTS TO THE INFORMATION REGULATOR

If any Data Subject or Third Party is of the view or belief that JustSolve has Processed their Personal Information/Personal Data in a manner or for a purpose which is contrary to the provisions of this Policy, the Data Subject is requested to first attempt to resolve the matter directly with JustSolve, failing which the Data Subject or Third Party shall have the right to lodge a complaint with the Information Regulator, under the provisions of POPIA.

The current contact particulars of the Information Regulator are:

The Information Regulator (South Africa)

Website: <https://www.justice.gov.za/infoereg/index.html>

JD House 27 Stiemens Street Braamfontein Johannesburg, 2001

PO Box 31533

Braamfontein, Johannesburg, 2107

CONTACTING US

All comments, questions, concerns or complaints regarding Personal Information/Personal Data or this Policy should be forwarded to JustSolve's Information Officer at the following e-mail address compliance@justsolve.solutions