1 Introduction This Privacy Policy sets out the policies and procedures of Khumalo and Mabuya Chartered Accountants Proprietary Limited ("KnM") and the other companies in the KnM group of companies ("KnM Group" or "us" or "we") for collecting, using, processing and disclosing your personal information. Personal information means information relating to an identifiable, living, natural person, including but not limited to, a first and last name, email address, a home, postal or other physical address, title, date of birth, gender, occupation or financial information. KnM Group respects your privacy and protection of personal information that you share with us. We are committed to ensuring the security of the personal information that we process, as required by applicable data protection laws. Should we collect personal information from you for any reason, this policy sets out how such personal information will be collected, stored and used. 2. The Information We Collect and Store We may collect your personal information: when you engage with us; when you use our products and/or services; when you provide us with your products and/or services; when you electronically access our website; or through third parties.

Our website address: www.knmincorporated.co.za

The type of personal information we collect will depend on the purpose for which it is collected and used.
We will only retain your personal information for as long as it is necessary for the fulfilment of the purposes for which it was collected or as agreed with you or as required by law.
3. How We Use Personal Information
We will use your personal information only for the purpose for which it is collected or as agreed by you. Your personal information may be used to:
provide and improve our services and/or products and/or our websites;
administer your use of our services;
better understand your needs and interests;
personalize and improve your experience;
provide or offer software updates and product announcements; or
comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.
4. Information Sharing and Disclosure

We do not display your personal information to other users of the service. You can review and revise your personal information at any time. We do not sell your personal information to any third party. We may disclose your personal information to third parties under certain circumstances, which include but are not limited to: where we are required by law to do so; in order protect the safety of any person from death or serious bodily injury; to our third parties who are involved in the delivery of products or services to you. These third parties will have access to your information only for purposes of performing these tasks on our behalf and under obligations similar to those in this Privacy Policy; where we have your consent; where we believe it is necessary to protect our rights; prevent fraud or abuse. Non-private or Non-Personal Information We may disclose your non-private, aggregated, or otherwise non-personal information, such as usage statistics of our services. 5. Security

We are required by law to provide adequate security and protection for the personal information

that we hold by taking measures to prevent, among other things:

loss of, damage to or unauthorized destruction of personal information; unlawful access to or processing of personal information. We have put in place various policies, procedures and standards which are necessary to safeguard your personal information. We take reasonable measures to: regularly verify that the safeguards are effectively implemented; ensure that the safeguards are continually updated in response to new risks or deficiencies in previously implemented safeguards. Where we have contracts with third parties with who we may end up sharing personal information, we impose appropriate security and privacy obligations on them in order to ensure that the personal information that we share with them is still kept safe and secure. 6. Your Rights in Relation to Your Personal Information In relation to your personal information, you have the right to: request us to provide you with a copy of your personal information; request us to update, correct or delete the personal information; amend incorrect data, or delete your personal data provided the request does not conflict with a statutory or contractual obligation to retain data; object to the processing of your personal information for any reason including direct marketing;

submit a complaint to the Information Regulator regarding the alleged interference with the protection of the personal information;

institute civil proceedings regarding the alleged interference with the protection of your personal information.

7. Changing or Deleting Your Information

If you are a registered user, you may review, update, correct or delete the personal information provided in your registration or account profile by changing your "account settings." If your personally identifiable information changes, or if you no longer desire our service, you may update or delete it by making the change on your account settings. In some cases we may retain copies of your information if required by law. [Drafting Note: This applies in situations where the customers can register on the website as users.]

8. Data Retention

We may retain and use your personal information in order to comply with our legal obligations, resolve disputes and/or enforce our agreements. Consistent with these requirements, we will try to delete your information quickly upon request. Please note, however, that there might be latency in deleting information from our servers and backed-up versions might exist after deletion.

9. Changes to our Privacy Policy

This Privacy Policy may change from time to time. If we make a change to this privacy policy that we believe materially reduces your rights, we will provide you with notice (for example, by email). We may provide notice of changes in other circumstances as well. By continuing to use the service after those changes become effective, you agree to be bound by the revised Privacy Policy.