

Unison Group Risk's Privacy Policy

Unison Group Risk's Website Privacy Policy and Practices

Your privacy is important to Unison Group Risk and your personal information is dealt with in terms of the Unison Group Risk Privacy Policy. This privacy statement sets out the practices applicable to the protection of personal information on Unison Group Risk- websites.

1. Use of information

Unison Group Risk is committed to keeping your personal information confidential. Unison Group Risk will use your personal information to enhance your experience, the service that Unison Group Risk provides to you and to communicate with you, unless expressly directed by you not to do so.

2. Personal information

In general, you may visit Unison Group Risk's website without revealing any personal information. There are times, however, when Unison Group Risk or its subsidiaries and/or associates may request personal information from you.

If requested, you may choose to give us your personal information, for example your name and address or email addresses. This information may be needed, for example, to correspond with you, to process an order, or to provide you with a subscription.

Unison Group Risk will advise you how it will use personal information before it collects the personal information from you. If you inform Unison Group Risk that you do not want it to use your personal information as a basis for further contact with you or for any other purpose, it will not do so.

3. Information security and quality

Unison Group Risk intends to protect the quality and integrity of your personal information. Unison Group Risk has implemented appropriate technical and organizational information security measures (including, but not limited to, using encryption for transmission of credit card numbers and/or debit orders, thus your banking details) to help it keep your information secure, accurate, current, and complete. However, Unison Group Risk cannot guarantee the security of any information you transmit to it online and you do so at your own risk.

Unison Group Risk will make commercially reasonable efforts to respond to your requests to correct inaccuracies in your personal information in a timely manner.

To assist Unison Group Risk in correcting inaccuracies in your personal information please return the message containing the inaccuracies to Unison Group Risk with details of the correction requested.

4. Information collection

To monitor and improve the website, Unison Group Risk may use technology to gather information about your use of the website including details of your operating system, browser version, domain name, and IP address (the IP address is a string of numbers that tells us which server you are using but does not identify you).

The process of gathering the information as described immediately above uses a technology known as “cookies”. If you do not wish us to collect the information your browser should allow the disablement of cookies.

5. Sharing of information

Unison Group Risk will not sell, rent, or trade your personal information to any third party.

As a result of its relationship with the Unison Group Risk, its affiliates, associates and subsidiaries, Unison Group Risk will be sharing with them information about you. Unison Group Risk may also share information within the Unison Group Risk group.

Unison Group Risk will disclose information when lawfully required to do so

- To comply with any relevant legislation,
- or any legal process; and
- By any regulatory authority and
- the Regulators it may appoint for the various sectors where Unison Group Risk is involved (i.e. financial, juridical, accounting, etc.).

Sometimes Unison Group Risk may share aggregated information (for example, demographic data) with its stakeholders and business partners, but it will not disclose your personal information to third parties save with your consent or as provided in this privacy statement.

6. Collection of information by third parties

Owners or information system administrators of third party websites that have links to the Unison Group Risk website may collect personal information about you when you use these links. Unison Group Risk does not control the collection or use of personal information by third parties and this privacy statement does not apply to third parties.

7. Clickstream data

Unison Group Risk may collect anonymous information from visitors to its websites to help it provide better customer service. For example, Unison Group Risk keeps track of the domains from which people visit its website and also measures visitor activity on its website. In doing so Unison Group Risk ensures the information cannot be used to identify you. This information is sometimes known as "clickstream data". Unison Group Risk or its analytic vendors may use this data to analyse trends and

statistics and to help it provide better customer service. If you do not wish your personal information to be used in this way, please notify us.

8. Online advertising

Unison Group Risk engages third parties that help it deliver its banner advertisements and other online communications. The third parties may collect and use information about Unison Group Risk customers to help us understand the offers, promotions, and types of advertising that are most appealing to its customers. The personal information they collect is aggregated and cannot be linked to a person. If you do not wish your personal information to be used in this way, please notify us.

- Third party vendors, including Google and DoubleClick, show Unison Group Risk's ads on sites on the internet.
- Third party vendors, including Google and DoubleClick, use cookies to serve ads based on a user's prior visits to Unison Group Risk's website.
- Users may opt out of Google's use of cookies by visiting the Google advertising opt-out page or by visiting the Network Advertising Initiative opt out page.
- Users may opt out of DoubleClick's use of cookies by visiting the DoubleClick opt-out page or the Network Advertising Initiative opt-out page.

9. Personalized URL link

On occasion, a personalized URL (link) is displayed on the Unison Group Risk website that directs a visitor to a personalized web page. The personal URL is readily identifiable and may result in the disclosure of personal information. By clicking on that link and accessing a personal web page you agree to allow Unison Group Risk to collect information about your session visits. Unison Group Risk may use this information to help it provide you with information that matches your interests. If you do not wish your personal information to be used in this way, please notify us.

10.Children

While few, if any, of Unison Group Risk's websites are directed towards children, Unison Group Risk is committed to comply with all applicable laws aimed at the protection of children and in particular the protection of their personal information.

11.Updates

This privacy statement was last updated in February 2017. A notice will be posted on the home page of the Unison Group Risk website whenever the privacy statement is materially changed.

12.Questions regarding this statement

Questions regarding this statement may be directed to fanie@unisongroup.co.za for clarification.