

## PRIVACY NOTICE

Last updated: July 06, 2021

This **Privacy Notice** describes Our policies and procedures on the collection, use and disclosure of Your information when You use the Service and tells You about Your privacy rights and how the law protects You.

This Privacy Notice outlines the Personal Data that the Company may collect, how the Company uses and safeguards that information, and with whom We may share the information. The Company encourages Our customers, visitors, business associates, and other interested parties to read this Privacy Notice, which applies to all users.

We use Your personal data to provide and improve the Service. By using the Service, You agree to the collection and use of information in accordance with this Privacy Notice.

By using Our Service or submitting Personal Data to the Company by any other means, You acknowledge that You understand and agree to be bound by this Privacy Notice, and agree that the Company may collect, process, transfer, use, and disclose Your Personal Data as described in this Policy.

## Interpretation and Definitions

### Interpretation

The words of which the initial letter is capitalised have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

### Definitions

For the purposes of this **Privacy Notice**:

- **Account** means a unique account created for You to access Our Service or parts of Our Service.
- **Company** (referred to as either "**the Company**", "**We**", "**Us**" or "**Our**" in this Agreement) refers to **AgriSeker Onderskrywingsbestuurder (Pty) Ltd.**, 1 Archbell Street, Bethlehem 9701.
- **Cookies** are small files that are placed on Your computer, mobile device, or any other device by a Website, containing the details of Your browsing history on that Website among its many uses.
- **Country** refers to: South Africa

- **Device** means any device that can access the Service such as a computer, a cellphone or a digital tablet.
- **Personal Data** is any information that relates to an identified or identifiable individual.
- **Service** refers to the Website.
- **Service Provider** means any natural or legal person who processes the data on behalf of the Company. It refers to third-party companies or individuals employed by the Company to facilitate the Service, to provide the Service on behalf of the Company, to perform Services related to the Service or to assist the Company in analysing how the Service is used.
- **Usage Data** refers to data collected automatically, either generated using the Service or from the Service infrastructure itself (for example, the duration of a page visit).
- **Website** refers to AgriSeker, accessible from <https://www.agriseker.co.za/>
- **You** mean the individual accessing or using the Service, or the Company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

## Collecting and Using Your Personal Data

### Types of Data Collected

#### Personal Data

While using Our Service, We may ask You to provide Us with certain personally identifiable information that can be used to contact or identify You. Personally, identifiable information may include, but is not limited to:

- E-mail address
- First name and Last name
- Usage Data

#### Collection of User Generated Content

We may invite You to post content on the Service, including Your comments and any other information that You would like to be available on the Service, which may become public ("User Generated Content"). If You post User Generated Content, all the information that You post will be available to authorised personnel of the Company. You expressly acknowledge and agree that We may access in real-time, record and store archives of any User Generated Content on Our servers to make use of them in connection with the Service. If You submit a review, recommendation, endorsement, or other User Generated Content through the Service, or through other Websites including Facebook, Instagram, Google, Yelp, and other similar channels, We may share that review, recommendation, endorsement, or content publicly on the Service.

#### Usage Data

Usage Data is collected automatically when using the Service.

Usage Data may include information such as Your Device's Internet Protocol address (e.g., IP address), browser type, browser version, the pages of Our Service that You visit, the time and date of Your visit, the time spent on those pages, unique device identifiers and other diagnostic data.



When You access the Service by or through a mobile device, We may collect certain information automatically, including, but not limited to, the type of mobile device You use, Your mobile device unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile Internet browser You use, unique device identifiers and other diagnostic data.

We may also collect information that Your browser sends whenever You visit Our Service or when You access the Service by or through a mobile device.

### **Tracking Technologies and Cookies**

We Use Cookies and similar tracking technologies to track the activity on Our Service and store certain information. Tracking technologies used are beacons, tags, and scripts to collect and track information and to improve and analyse Our Service. The technologies We use may include:

- **Cookies or Browser Cookies.** A cookie is a small file placed on Your Device. You can instruct Your browser to refuse all Cookies or to indicate when a Cookie is being sent. However, if You do not accept Cookies, You may not be able to use some parts of Our Service. Unless You have adjusted Your browser setting so that it will refuse Cookies, Our Service may use Cookies.
- **Flash Cookies.** Certain features of Our Service may use local stored objects (or Flash Cookies) to collect and store information about Your preferences or Your activity on Our Service. Flash Cookies are not managed by the same browser settings as those used for Browser Cookies. For more information on how You can delete Flash Cookies, please read "Where can I change the settings for disabling, or deleting local shared objects?" available at [https://helpx.adobe.com/flash-player/kb/disable-local-shared-objects-flash.html#main\\_Where\\_can\\_I\\_change\\_the\\_settings\\_for\\_disabling\\_or\\_deleting\\_local\\_shared\\_objects](https://helpx.adobe.com/flash-player/kb/disable-local-shared-objects-flash.html#main_Where_can_I_change_the_settings_for_disabling_or_deleting_local_shared_objects)
- **Web Beacons.** Certain sections of Our Service and Our e-mails may contain small electronic files known as Web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related Website statistics (for example, recording the popularity of a certain section and verifying system and server integrity).

Cookies can be "Persistent" or "Session" Cookies. Persistent Cookies remain on Your personal computer or mobile device when You go offline, while Session Cookies are deleted as soon as You close Your Web browser. Learn more about cookies: [What Are Cookies?](https://www.privacypolicies.com/blog/cookies/)

We Use both Session and Persistent Cookies for the purposes set out below:

- **Necessary / Essential Cookies**

Type: Session Cookies

Administered by: Us

Purpose: These Cookies are essential to provide You with Services available through the Website and to enable You to Use some of its features. They help to authenticate Users and prevent fraudulent Use of User accounts. Without these Cookies, the Services that You have asked for cannot be provided, and We only Use these Cookies to provide You with those Services.

- **Cookies Policy / Notice Acceptance Cookies**

Type: Persistent Cookies

Administered by: Us

Purpose: These Cookies identify if Users have accepted the Use of cookies on the Website.

- **Functionality Cookies**

Type: Persistent Cookies

Administered by: Us

Purpose: These Cookies allow Us to remember choices You make when You use the Website, such as remembering Your login details or language preference. The purpose of these Cookies is to provide You with a more personal experience and to avoid You having to re-enter Your preferences every time You use the Website.

For more information about the cookies, We use and Your choices regarding cookies, please visit Our Cookies Policy or the Cookies section of Our Privacy Policy.

### Use of Your Personal Data

The Company may Use Personal Data for the following purposes:

- **To provide and maintain Our Service**, including to monitor the usage of Our Service. Providing You with products and services that suit Your needs as requested. To issue, administer and manage your crop insurance policies. To process assessments and crop insurance claims.
- **To comply** with the obligations contained in the contract concluded between Yourself and the FSP (Financial Services Provider). To comply with any legal and regulatory requirements.
- **To verify** Your identity and to conduct credit reference searches. Also, to update Your details.
- **To manage Your Account**: to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user, as it may be necessary to support the operation of the Service, such as for billing, account maintenance, and record-keeping purposes.
- **For the performance of a contract**: the development, compliance and undertaking of the purchase contract for the products, items, or services You have purchased or of any other contract with Us through the Service.
- **To contact You**: To contact You by e-mail, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products, or contracted services, including the security updates, when necessary or reasonable for their implementation. Also to notify You of new products or developments that may be of interest to you.
- **To provide You** with news, special offers and general information about other goods, services, and events which We offer that are similar to those that You have already purchased or enquired about, unless You have opted not to receive such information.

- **To manage Your requests:** To attend and manage Your requests to Us.
- **For business transfers:** We may use Your information to evaluate or conduct a merger, divestiture, restructuring, reorganisation, dissolution, or other sale or transfer of some or all Our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Us about Our Service users is among the assets transferred.
- **For other purposes:** We may Use Your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of Our promotional campaigns and to evaluate and improve Our Service, products, services, marketing and Your experience.

We may share Your Personal Data in the following situations (in such circumstances, We require that these parties agree to protect the confidentiality of such information, consistent with the terms of this Privacy Notice):

- **With Service Providers:** We may share Your Personal Data with service providers to monitor and analyse the use of Our Service, to contact You.
- **For business transfers:** We may share or transfer Your Personal Data in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of Our business to another company.
- **With Affiliates:** We may share Your information with Our affiliates, in which case We will require those affiliates to honour this Privacy Notice. Affiliates include Our parent company and any other subsidiaries, joint venture partners or other companies that We control or that are under common control with Us.
- **With business partners:** We may share Your information with Our business partners to offer You certain products, services, or promotions.
- **With other users:** when You share Personal Data or otherwise interact in the public areas with other users, such information may be viewed by all users and may be publicly distributed outside.
- **With Your consent:** We may disclose Your Personal Data for any other purpose with Your consent.

We will not share Your Personal Data with other, third-party companies for their commercial or marketing use without Your consent or except as part of a specific program or feature which You will specifically be able to opt-out of.

#### **Direct Marketing Communications**

We may communicate with You using e-mail, SMS, and other channels (sometimes through automated means) as part of Our effort to market Our products or services, administer or improve Our products or services, or for other reasons stated in this Privacy Notice. You have an opportunity to withdraw consent to receive such direct marketing communications, as permitted by law.

If You no longer wish to receive correspondence, e-mails, or other communications from Us, You may opt-out by submitting a request through the following form <https://www.agriseker.co.za/contact-Us/>, or by replying to any e-mail communication You may have received to unsubscribe. Further, You may express Your communication preferences by:

- Noting Your preferences at the time you complete Your information in the basic contact form on the Website.
- Logging into Your account settings and updating Your preferences.
- Contacting Us using the contact information provided below.

Please note that You may continue to receive non-marketing communications as may be required to maintain Your relationship with the Company.

In addition to the communication described here, You may receive third-party marketing communications from providers We have engaged to market or promote Our products and services. These third-party providers may be using communications lists they have acquired on their own, and You may have opted-in to those lists through other channels. If You no longer wish to receive e-mails, SMS's, or other communications from such third parties, You may need to contact that third party directly.

### **Retention of Your Personal Data**

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Notice. We will retain and Use Your Personal Data to the extent necessary to comply with Our legal obligations (for example, if We are required to retain Your data to comply with applicable laws), resolve disputes, and enforce Our legal agreements and policies.

The Company will also retain usage data for internal analysis purposes. Usage Data is generally retained for a shorter period, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

### **Transfer of Your Personal Data**

Your information, including Personal Data, is processed at the Company's operating offices, systems and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Your district, province, country, or other governmental jurisdiction where the data protection laws may differ than those from Your jurisdiction.

Your consent to this Privacy Notice followed by Your submission of such information represents Your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Notice and no transfer of Your Personal Data will take place to an organisation or a country unless there are adequate controls in place including the security of Your data and other Personal Data.

### **Disclosure of Your Personal Data**

#### **Business Transactions**

If the Company is involved in a merger, acquisition or asset sale, Your Personal Data may be transferred. We will provide notice before Your Personal Data is transferred and becomes subject to a different Privacy Notice.

#### **Law enforcement**

Under certain circumstances, the Company may be required to disclose Your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).

### **Other legal requirements**

The Company may disclose Your Personal Data in the good faith belief that such action is necessary to:

- Comply with a legal obligation
- Protect and defend the rights or property of the Company
- Prevent or investigate possible wrongdoing in connection with the Service
- Protect the personal safety of users of the Service or the public
- Protect against legal liability

### **Security of Your Personal Data**

The security of Your Personal Data is important to Us but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While We strive to use commercially acceptable means to protect Your Personal Data, We cannot guarantee its absolute security.

### **South African Privacy Rights**

If You are a South African resident, the South African law may provide You with certain rights regarding Your Personal Data under the Protection of the Personal Information Act (“POPIA”) and the Promotion of Access to Information Act (“PAIA”), as well the Consumer Protection Act. Throughout this Privacy Notice You will find information required by POPIA regarding the categories of Personal Data collected from You; the purposes for which We use Personal Data, and the categories of third parties Your data may be shared with. This information is current as of the date of the Notice and is applicable in the 12 months preceding the effective date of the Policy.

As a South African resident, the POPIA and PAIA provide You the ability to make inquiries regarding Your Personal Data. Specifically, the degree to which the information is not already provided in this Privacy Notice. You have the right to request disclosure or action Your Personal Data, including:

- If Your Personal Data is collected by Us.
- The specific pieces of Personal Data collected about You.
- The ability to correct or delete certain Personal Data collected about You.
- The ability to delete all the Personal Data collected about You, subject to certain exceptions.
- To opt-in or opt-out of direct marketing to You.
- To object to processing of Your Personal Data, or
- Appeal any rejection of access to Your Personal Data.

If We receive a POPIA request from You, We will first make a determination regarding the applicability of the law, and We will then take steps to verify Your identity prior to responding. The steps to verify Your identity may vary based on Our relationship with You, but, at a minimum, it will take the form of confirming and matching the information submitted in the request with information already held by the Company and/or contacting You through previously used channels to confirm that You submitted the request (i.e. confirming identity through contact information that We have on file, and/or the contact information submitted to make the request).

### **Law authorising or requiring of collecting personal information**

As an authorised financial services provider, We are obligated in terms of the following legislation to collect Your personal information insofar as it relates to the rendering of the relevant financial services to you:

- Financial Advisory and Intermediaries Services Act 37 of 2002;
- Financial Intelligence Centre Act 38 of 2001;
- Insurance Act 18 of 2017;
- Short-Term Insurance Act 53 of 1998.



## **Children's Privacy**

Our Service does not address anyone under the age of 18. We do not knowingly collect personally identifiable information from anyone under the age of 18. If You are a parent or guardian and You are aware that Your child has provided Us with Personal Data, please contact Us. If We become aware that We have collected Personal Data from anyone under the age of 18 without verification of parental consent, We take steps to remove that information from Our servers.

If We need to rely on consent as a legal basis for processing Your information and Your country requires consent from a parent, We may require Your parent's consent before We collect and use that information.

## **Links to Other Websites**

Our Service may contain links to other websites that are not operated by Us. If You click on a third-party link, You will be directed to that third party's site. We strongly advise You to review the Privacy Notice of every site You visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

You hereby acknowledge and agree that the Company is not responsible for the privacy practices, data collection policies and procedures, or the content of such third-party sites, and You hereby release the Company from all claims arising out of or related to the privacy practices, data collection policies and procedures, and/or the content of such third-party sites.

## **Changes to this Privacy Notice**

We may update Our Privacy Notice from time to time. We will notify You of any changes by posting the new Privacy Notice on this page.

We will let You know via e-mail and/or a prominent notice on Our Service, prior to the change becoming effective and update the "Last updated" date at the top of this Privacy Notice.

You are advised to review this Privacy Notice periodically for any changes. Changes to this Privacy Notice are effective when they are posted on this page.

## **Complaints and objections**

As a data subject, You have the right to:

- Request that we confirm, free of charge, whether or not we hold personal information about You.
- Request that we provide You with a description of the personal information we hold about You, and to explain why and how it is being processed.
- Request that we consider your objections to the processing of Your personal information.
- Lodge a complaint with the Information Regulator.

## **The Information Regulator**

In the event that your personal information has not been processed in accordance with the POPI Act and the principles set out above, You have the right to lodge a complaint with the Information Regulator.



For further information regarding the complaints process, please visit the website of the Information Regulator, as indicated below. Alternatively, You may contact the Information Regulator for further assistance:

The Information Regulator: Adv Pansy Tlakula  
Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001  
E-mail: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)  
Website: <https://www.justice.gov.za/inforeg/index.html>

## **Contact Us**

If You have any questions about this Privacy Notice, You can contact Us:

- **By e-mail:** [info@agriseker.co.za](mailto:info@agriseker.co.za)
- **By visiting this page on Our Website:** <https://www.agriseker.co.za/contact-Us/>

Updated on 6 July 2021.



**Reinhard Kuschke**  
*Managing Director and Information Officer*  
Reg. No. 4521/2021-2022/IRRTT