

Zestlife's Privacy Policy

Zestlife's website Privacy Policy and Practices

Your privacy is important to Zestlife and your personal information is dealt with in terms of the Zestlife Privacy Policy. This privacy statement sets out the practices applicable to the protection of personal information on Zestlife's website.

1. Use of information

Zestlife is committed to keeping your personal information confidential. We will use your personal information to enhance your experience, the service that Zestlife 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 Zestlife's website without revealing any personal information. There are times, however, when Zestlife or its partners may request personal information from you.

If requested, you may choose to give us your personal information, for example your name and telephone number or email addresses. This information may be needed, for example, to correspond with you, to process a claim, or to provide you with a service.

Zestlife will advise you how it will use personal information before it collects the personal information from you. If you inform Zestlife 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

Zestlife intends to protect the quality and integrity of your personal information. Zestlife has implemented appropriate technical and organizational information security measures (including, but not limited to, using encryption for transmission of personal information) to help it keep your information secure, accurate, current, and complete. However, Zestlife cannot guarantee the security of any information you transmit to it online and you do so at your own risk.

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

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

4. Information collection

To monitor and improve the website, Zestlife 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

Zestlife will not sell, rent, or trade your personal information to any third party.

As a result of its relationship with the Zestlife intermediaries/advisors, Zestlife will be sharing with them information about you. Zestlife may also share information within Guardrisk.

Zestlife will disclose information when lawfully required to do so

- o To comply with any relevant legislation,
- o or any legal process; and
- o By any regulatory authority (like the Financial Services Board) and
- o the Regulators it may appoint for the various financial sectors.

Sometimes Zestlife 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 Zestlife website may collect personal information about you when you use these links. Zestlife 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

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

Zestlife 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

Zestlife engages third parties that help it deliver its banner advertisements and other online communications. The third parties may collect and use information about Zestlife 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, show Zestlife's ads on sites on the internet.
- Third party vendors, including Google, use cookies to serve ads based on a user's prior visits to Zestlife'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.

9. Personalised URL link

On occasion, a personalised URL (link) is displayed on the Zestlife's website that directs a visitor to a personalised 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 Zestlife to collect information about your session visits. Zestlife 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 Zestlife website is not directed towards children, Zestlife is committed to comply with all applicable laws aimed at the protection of children and in particular the protection of their personal information.

11. Questions regarding this statement

Questions regarding this statement may be directed to info@zestlife.co.za for clarification.