



FEDGROUP COOKIE POLICY

**THIS POLICY APPLIES TO FEDGROUP FINANCIAL HOLDINGS (PTY) LTD
REGISTRATION NUMBER: 1990/004872/07 AND ITS SUBSIDIARIES:**

(HEREINAFTER "FEDGROUP")

**WE RESPECT YOUR PRIVACY. THIS IS A SUMMARY OF OUR COOKIES POLICY AND CONTAIN THE
MOST IMPORTANT AND RELEVANT POINTS FOR YOU. PLEASE READ THE FULL COOKIES POLICY
BECAUSE IT APPLIES TO YOU.**

MARCH 2021 | VERSION 02

INTRODUCTION

Welcome to our Cookie Policy. This policy works alongside our Privacy Policy. The purpose of this policy is to describe what cookies are, what we use them for, and how you can manage them during your visit to, or use of, our website.

WHAT ARE COOKIES?

Cookies are a common internet technology. They are essentially a small piece of data that a website asks the user's browser to store on the computer or mobile device. It keeps track of a person's movements between web pages so that they can have a more user-friendly experience online. Many companies use cookies to get information about their customers' behaviour and to improve a user's experience while on their website.

WHAT ARE COOKIES USED FOR?

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used to make websites work, or work more efficiently, as well as to provide information to the owners of the site. These files do not contain personal data, but they do contain a personal identifier allowing us to associate your personal data with a certain device. Many websites use cookies and you can find out more about them at www.aboutcookies.org or www.allaboutcookies.org.

WHY DO WE USE COOKIES?

These files (cookies) serve a number of useful purposes for you, including:

- granting you access to restricted content;
- tailoring our website's functionality to you personally by letting us remember your preferences, location or device type;
- improving how our website performs;
- understanding who our audience is so that we can provide content most relevant to you;
- allowing third parties to provide services to our website; and
- helping us deliver interest-based advertising where appropriate in compliance with the applicable laws.

TYPES OF COOKIES WE USE

We use different types of cookies on our website. Some of these cookies are placed by us, while others are placed by our third-party plug-ins or suppliers. These cookies may be deleted from your device at different times, such as at the end of your browsing session (when you leave the website) or after a pre-set amount of time, or they may persist on your device until you delete them. We use the following types of cookies on our website:

- Essential cookies – these are cookies that allow our website to perform its essential functions. Without these cookies, some parts of our websites would stop working.
- Site analytics cookies – these are cookies that monitor how our website is performing, and how you interact with it. We use them to know how best to improve our website or services.
- Functional cookies – these are cookies that remember who you are as a user of our website. We use them to remember any preferences you may have selected on our website, like saving your username and password or settings.

HOW DO I CHANGE MY COOKIE SETTINGS?

Your internet browser generally accepts cookies automatically, but you can often change this setting to stop accepting them. You can also delete cookies manually. You can find out how to do this at <https://www.digitaltrends.com/computing/how-to-delete-cookies/>.

DELETING COOKIES

Deleting or no longer accepting cookies may prevent you from accessing certain aspects of our website where cookies are necessary, or because the website forgot your preferences.

WHAT ABOUT OUR MOBILE APP?

A mobile App uses technology called a webview to display online content. Cookies are stored within a webview like they are stored in a browser setting. Webview is similar to mobile browsers because it is unique per application and cannot share cookie information between Apps or the device's web browser. Mobile Apps operate independently of each other. Each App functions as a standalone product and has an incredibly limited ability to access data from other Apps. Because of this, though cookies can store a user's preferences within an App, other Apps cannot access those preferences.

UPDATES AND CHANGES

We may occasionally make changes to this policy by updating this web page. Please ensure that you visit our website and regularly read this Cookie Policy. Although we do not promise to do so, we may give you notice of any changes we think are important.