

Privacy Policy of the Financial Planning Institute of Southern Africa NPC (FPI)

FPI is committed to protecting your privacy and developing technology that provides an exceptional online experience. This privacy policy applies to all FPI electronic media (which includes our website) and governs data collection, storage and usage. By using FPI's electronic media you consent to the data practices described in this policy.

1. Collection of personal information

FPI collects personally identifiable information, such as your identity number, email address, name and surname, home or work address or telephone number. FPI also collects anonymous demographic information, which is not unique to you, such as your region, postal code, age, gender, preferences, interests and favourites.

There is also information about your computer hardware and software that is automatically collected by FPI. This information can include your IP address, browser type, domain names, access times and referring web addresses. This information is used by FPI for the operation of the service, to maintain quality of the service and to provide general statistics regarding use of FPI electronic media.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through the FPI public message boards, this information may be collected and used by others.

FPI encourages you to review the privacy statements relating to use of our electronic media you choose to link to so that you can understand how those media and websites collect, use and share your information. FPI is not responsible for the privacy statements or other content on websites outside of FPI and FPI subsidiary websites.

2. Use of personal information

To ensure that FPI meets your needs, we will use your personal information in any way that we think might assist or benefit you. We may therefore combine all the information that we have about you to compile a profile of you to personalise and tailor services to your special needs.

FPI will also use your personal information in the ordinary course of its business and your engagement with it.

Because FPI does not want you to miss out on any deals or promotions that we may have or that any third party may offer through us from time to time, we may use your personal information for promotions and marketing. We may send you promotional material or details by electronic means or by post to update you and keep you fully advised of promotions, news, competitions or developments which we think may be of interest to you. If any of this information relates to products, promotions, news or services of a third party and if you indicate that you would like more details, we may inform the third party to contact you directly. We will only send you such material or inform a third party to contact you directly if you indicated that this is agreeable to you at any time.

FPI may also use your personal information for service or membership updates and to notify you of new features or changes that may be made to our electronic media.

If you elect to use a personalised URL (link) that points to your personal FPI web page you agree that we may disclose personal information about you to enable consumers to connect with you. If you do not wish to allow it you have to inform us accordingly.

Your privacy is important to us. We will not sell, rent or provide your personal information to unauthorised entities or to third parties for their independent use without your consent.

We will, however, share your personal information with our subsidiaries and business partners in the course of our normal activities as a member organisation. Should we pass your personal information on to others, we will make them aware of the provisions of this privacy policy. Inform us if you no longer wish us to disclose your information to third parties.

FPI will disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary, to:

- conform to the edicts of the law and regulation or comply with legal process served on FPI or our media;

- protect and defend the rights or property of FPI and;

- act under pressing circumstances to protect the personal safety of FPI users or of the public.

Personal information held by or disclosed by you to third parties:

If you disclose any personal information to anyone other than FPI you must be aware that we do not regulate or control how that third party uses your personal information. You should always ensure that you read the privacy policy of any third party.

FPI is not responsible for any representations or information or warranties or content on any website of any third party (including websites linked to this website). FPI also does not exercise control over third parties' privacy policies and you should refer to the privacy policy of any third party to see how such party protects your privacy.

3. Use of cookies

The FPI website uses "cookies" to help personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a time-saving convenience and the purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalise FPI pages, or register with the FPI website or other electronic services, a cookie helps FPI to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses and so on. When you return to the same FPI website, the information you previously provided can be retrieved, so you can easily use the FPI features that you customised.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the FPI services or websites you visit.

4. Security of personal information

FPI values the personal and biometric information that you choose to provide it with and will therefore take reasonable steps to protect such information from loss, misuse or unauthorised alteration. The information we maintain is stored in databases that have built-in safeguards to ensure the privacy and confidentiality thereof.

However, by virtue of its nature, FPI cannot guarantee the security of any information that you transmit to us online and you do so at your own risk.

5. Changes to this policy

FPI may occasionally update this Privacy policy to reflect business and member feedback. We encourage you to periodically review this policy to be informed of how FPI is protecting your information.

6. Applicable law

Disputes relating to this policy (other than where an interdict or urgent relief is sought) will be submitted to and decided by arbitration.

The arbitration will be held at the office of the Arbitration Foundation of Southern Africa in Sandton, Gauteng with only the parties and their representatives present. The arbitration will be governed by the rules of the Arbitration Foundation in terms of South African law and will be heard by an arbitrator appointed by the foundation. The arbitrator will have the power to give default judgement if any party fails to make submissions on due date and/or fails to appear at the arbitration.

Either party may have the award made an order by a court of competent jurisdiction. The parties will keep the evidence in the arbitration proceeding and any order made by an arbitrator confidential.

7. Contact information

Communication relating to this policy may be sent to standards@fpi.co.za