



CRUX COMPLIANCE
FINANCIAL SERVICE SPECIALISTS

PRIVACY POLICY

We protect your personal information



Privacy Policy: Crux Compliance

Crux Compliance Practitioners core values include transparent engagement with our clients and partners. This allows us to ensure that we act in the best interest of our clients and partners when making business decisions and includes how we gather and respect your personal information.

The policy below aims to be clear and to empower you our clients to always feel informed with respect to your privacy.

1. Who we are :

Crux Compliance Practitioners are an independent compliance practice registered with the Financial Services Board since March 2005. It was started by financial planners for financial planners. Crux Consulting is a value based offering and seeks to partner with the Financial Service Providers who share the same vision for the Financial Services Industry. We support both the letter and the spirit of the law. It is about substance over form. Our integrated business solutions are based on 20 years of experience in the Financial Services Industry combined with sound legal research and development

2. Information we collect:

We collect and process client's personal information mainly to provide our clients with access to the compliance services with whom we have contractual agreements in place.

The type of information we collect may depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, Crux Compliance will inform the client what information is required to be provided to us and what information is optional.



Crux Compliance may require the clients consent; we may also supplement the information that is provided to us with information we receive from other sources for us to offer a more consistent and personalized experience in interactions with us.

Our contracted service providers may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3. Use of information:

Crux Compliance will use clients personal information only for the purposes for which it was collected and agreed to .This may include:

- Providing compliance services and to carry out the transaction requested
- Conducting credit reference searches or verification;
- Confirming and verifying identity;
- For purposes of FAIS Ombud claims history;
- For purposes of corresponding with the regulator of the Financial Services Board
- For purposes of compliance monitoring
- For purposes of compliance reporting
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings.
- Providing our services, to carry out the services requested and to maintain and constantly improve our relationship with our clients;
- Providing clients with communications in respect of Crux Compliance Practitioners and regulatory matters that may affect our clients;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.



4. Disclosure of your information:

Crux Compliance may disclose the client's personal information to our service providers whose services or products we elected to use. Crux Compliance have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 3 above.

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

5. Safeguarding your information:

Crux Compliance adopt strict adherence to our internal records management protocols, to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure. If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

6. Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information.

You can contact us at the numbers or addresses listed below and request the information you would like:



Information officer: Natalia Joannides
Telephone number: (011) 234 4991/4921
Fax number: (086) 504 0010
Postal address: PO Box 2762 Sunninghill 2157
Physical address: Duxbury House, 15 Tana Road, Sunninghill
Email address: natalia@cruxconsulting.co.za
Website: www.cruxconsulting.co.za

7. Changes to this Notice

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this policy.