

PRIVACY POLICY

At **CloudGate Consulting (Pty) Ltd** (“CloudGate”, “we”, “us”, or “our”), we are committed to protecting your privacy and the confidentiality of your personal information. This privacy policy explains how we collect, use, store, disclose, and protect your personal information in accordance with the **Protection of Personal Information Act, 4 of 2013 (POPIA)**.

By accessing our website (www.cgnet.co.za) or engaging with our services, you acknowledge that you have read, understood, and agreed to the terms of this privacy policy.

1. Information We Collect

We collect and process the following categories of personal information:

- **Identifying Information:** Full name, ID number, company name, registration number, and contact details.
- **Contact Information:** Email address, phone number, physical and postal addresses.
- **Professional and Employment Information:** Job title, employer details, and business contact information.
- **Website Usage Information:** IP address, browser type, device type, cookies, and analytics data.

We only collect information that is necessary for our business functions and for the purposes described below.

2. How We Collect Personal Information

We collect personal information in the following ways:

- Directly from you through online forms, email communications, or when you engage with us via our website or social media platforms.
- From publicly available sources or third-party service providers, where legally permitted.
- Automatically through the use of cookies and analytics tools when you use our website.

3. Purpose for Collecting Your Information

Your personal information is collected and used for the following purposes:

- To provide consulting services in compliance, credit analytics, debt recovery, and business advisory.
- To communicate with clients, respond to enquiries, and provide updates.
- To manage contracts, client relationships, and invoicing.
- For website functionality, performance tracking, and analytics.
- To comply with legal and regulatory obligations.

4. Legal Basis for Processing Personal Information

We process your personal information based on the following legal grounds:

- **Consent** – where you have given explicit permission.
- **Contractual necessity** – where processing is required to fulfil our obligations to you.
- **Legal obligation** – to comply with applicable laws.
- **Legitimate interests** – where it is necessary for our business and does not override your rights.

5. Disclosure of Your Information

We may share your personal information with:

- Service providers and suppliers who help us operate our business and website.
- Legal or regulatory authorities if required by law or to protect our legal rights.
- Our auditors, professional advisors, or IT providers bound by confidentiality.

We do **not** sell, rent, or trade your personal information to third parties.

6. Data Security and Retention

We implement appropriate technical and organisational safeguards to protect your personal information against loss, misuse, unauthorised access, and alteration.

We retain personal information for as long as necessary to fulfil the purposes for which it was collected or as required by law.

7. Your Rights

Under POPIA, you have the right to:

- Access and correct your personal information.
- Request deletion or destruction of personal information.
- Object to processing of personal information.
- Withdraw consent where processing is based on consent.
- Lodge a complaint with the **Information Regulator** (www.inforegulator.org.za).

To exercise these rights, please contact us at the details below.

8. Cookies and Tracking

Our website uses cookies to improve your browsing experience and for analytics purposes. You may disable cookies through your browser settings, although this may impact certain website functionalities.

9. Transfers of Information Outside South Africa

Where personal information is transferred outside of South Africa, we ensure that appropriate safeguards are in place to protect your information in accordance with POPIA requirements.

10. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of those sites. You are encouraged to read the privacy policies of any third-party sites you visit.

11. Policy Updates

We reserve the right to update or modify this policy from time to time. The updated version will be posted on our website with a revised effective date. Please review this policy periodically for any changes.

12. Contact Information

If you have any questions or concerns about this privacy policy or the processing of your personal information, please contact:

Information Officer: Thinus Nortje

Email: thinus@cgnet.co.za

Website: www.cgnet.co.za