

LegalWise Website Cookie Policy

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LegalWise South Africa (RF) (Pty) Ltd (Reg. No 1999/003661/07) is an Authorised Financial Services Provider (FSP 50292). The LegalWise Membership Agreement is underwritten by Legal Expenses Insurance Southern Africa Limited (LEZA) (Reg. No 1984/010574/06), a licensed insurer conducting non-life insurance business and a licensed controlling company, and Authorised Financial Service Provider (FSP 17008).

1. INTRODUCTION

LegalWise South Africa (RF) (Pty) Ltd (LegalWise SA) provides non-life legal expenses insurance products and is registered as an authorised Financial Services Provider (FSP 50292) by the Financial Services Conduct Authority (FSCA).

The LegalWise Membership Agreement is underwritten by Legal Expenses Insurance Southern Africa Limited (LEZA) a registered non-life Insurer and Authorised Financial Services Provider (17008).

LegalWise SA is committed to sound corporate governance and the affairs the company is conducted consistent with laws, ethical norms and accepted industry practices.

2. PURPOSE

This policy supports our Website Usage and Privacy Policy.

The purpose of this policy is to:

- > provide for a description of "cookies",
- > what they are used for and how they can be managed during a visit to or use of the LegalWise SA website,
- > confirm the requirements of an on-line Cookie Policy, and
- > ensure that a website user has the required information in order to enable the user to make an informed decision about cookies.

3. SCOPE AND APPLICATION

This policy relates to the LegalWise SA website.

4. PURPOSE, NATURE, USE AND DELETION OF COOKIES

LegalWise SA uses technologies, such as cookies, to collect information about the pages users of the LegalWise SA website view, the links users click and other actions users take on LegalWise SA sites and services.

A "cookie" is a small text file that is placed on a user to the website's hard disk or device by a web page server when a user visits a website. 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.

Cookies help the website to remember certain information about the user's device and how the website was used by the user.

These files serve a number of useful purposes, such as:

- > understanding who the audience of the website is and tailoring our website's functionality to the user by letting us remember preferences, location or device type,
- > improving the performance of our website, and
- > allowing third parties to provide certain services to our website.

This information is used to make a visit to the LegalWise SA website as easy and useful as possible. Cookies contain information that can later be read by a web server in the domain that issued the cookie to the website user.

LegalWise SA uses cookies for session management, user device identification and classification, traffic routing, and analytics. Cookies cannot be used to run programs or deliver viruses to a website user's computer.

The types of cookies we use

The LegalWise SA website uses different types of cookies either placed by us or by third-party plug-ins.

We use the following types of cookies on our website:

- > **essential cookies (necessary)** – these are cookies that allow the LegalWise SA website to perform its basic functions. Without these cookies, some parts of the website would stop working.
- > **performance cookies** – these are cookies that monitor how the LegalWise website is performing, and how users interact with it in order to deliver a better user experience.
- > **analytics cookies** – these cookies allow LegalWise SA to understand how visitors interact with the website.
- > **functional cookies** – these are cookies that perform certain functionalities such as integration with other online platforms, interaction and third-party features.

- > **advertising cookies** – are cookies that are used to deliver customised advertisements to visitors.

Accepting and deleting of cookies

Visitors to the LegalWise SA website have the ability to accept or decline cookies. LegalWise SA requires a website user's consent to store a cookie on their device.

A user can limit the collection of their information by disabling cookies on their browser. A user may also be able to modify their browser settings to require their permission each time a site attempts to set a cookie. Cookie settings can be found on a user's browser under the Privacy and Security Settings. For more information on Cookies, an external resource is available at www.allaboutcookies. LegalWise SA does not exercise any control over the external resource and will not be responsible for any loss or damage suffered arising from the access of the source and use of the information thereon.

When the website browser is closed, some cookies are automatically deleted. These are known as Session cookies.

Other cookies are stored on the user's device until these expire after a period of time, or the user chooses to delete them manually.

Deleting or no longer accepting cookies may prevent a user from accessing certain aspects of the LegalWise SA website where cookies are necessary or because the website forgot user preferences.

5. UPDATES TO THIS POLICY

LegalWise SA may occasionally make changes to this policy. When material changes are made to this policy, LegalWise SA will provide users with a prominent notice on the LegalWise SA website.

6. REVIEW SCHEDULE

This Policy shall be reviewed at least biennially (every second year) by the LegalWise Brand Management Department, and when necessary by the Executive Committee.

A copy of the most recently approved policy is to be kept centrally filed by the Group Company Secretary.