

PRIVACY POLICY

Gem Stones Trading (Pty) Ltd trading as, and hereafter referred to as, Taggit, Registration Number: 2012/049169/07 recognises that privacy is a fundamental right and important to our client and website users. We are committed to maintaining the privacy and security of the users of our website's personal and private information ("user information") submitted to Taggit via our websites www.taggitsa.co.za / www.vpass.io ("the websites"). This Privacy Policy applies to all our Services, Products and our website and outlines Taggit's practices and commitment to the users of our website ("users") in this regard. This policy must be read with the General Terms and Conditions that is incorporated into this policy. If you have any questions about this Privacy Policy, please feel free to contact us through our website or write to us at: 107 Monzi, 319 Clark Road, Durban, 4001

1. USER'S CHOICE

The user always has the choice whether to provide Taggit with certain user information via the website. Please note however that the withholding of certain details may limit the services Taggit is able to provide.

2. PROTECTION OF USER PRIVACY AND USER INFORMATION

a. What is user information?

User information refers to personal and private information submitted to Taggit via the website that identifies or relates to a user, whether the user is an individual or a business. This information includes details which include the users name, company information, addresses and other contact details as well as financial information where required.

b. Why does Taggit collect user information?

Taggit uses user information to identify the customer and to offer better online services. User information is also necessary to enable Taggit to contact the user in the event of any query. Taggit further uses user information to bring to the user's attention details of Taggit's other services and products. The user has the right to opt out of receiving any marketing and / or promotional material; however it is the user's responsibility to inform Taggit of their removal from the marketing and promotional list. The more Taggit knows about you, the better we can serve you.

c. You can help to maintain the security of your user information by:

- i. not sharing your user ID or password with anyone;
- ii. changing your user password regularly;
- iii. remembering to sign off after using the website services;
- iv. not leaving the user's computer unattended while conducting online transactions;
- v. helping Taggit to maintain accurate records by informing Taggit when changes occur in the user's information enabling us to update our records accordingly;
- vi. not sending any confidential information via non-encrypted e-mail;
- vii. not supplying your user information to any site you doesn't know or trust.

3. DISCLOSURE OF USER INFORMATION

a. The only instances in which Taggit will share user information with other companies or individuals outside of Taggit is when:

i. we have your consent. In respect of marketing services or products, consent to collect or use information can be expressed (for example signing an agreement) or implied (for example if the user is given an opportunity to opt out of a specific form of information sharing, but choose not to do so, it implies that the user chooses to share this information.

ii. we provide such information to our subsidiaries, affiliated companies or other trusted business or persons for the purpose of processing user information on our behalf. We require that these parties agree to process such information based on our instructions and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures.

iii. We have reasonable belief that access, use, preservation or disclosure of such information is reasonable necessary to:

- satisfy any applicable law, regulation, legal process or enforceable governmental request;
- enforce applicable terms of service, including investigation of potential violations thereof;
- detect, prevent, or otherwise address fraud, security or technical issues; or
- protect against harm to the rights, property or safety of Taggit, the users or the public as required or permitted by law.

iv. Taggit may share with third parties certain pieces of aggregated, non-personal information, such

as the number of users who searched for a particular term, for example, or how many users clicked on a particular advertisement. Such information does not identify the user individually.

v. Other companies routinely contact Taggit for user information. Taggit will, however, only share user information in the instances where disclosure is made at the user's request or with the user's consent.

vi. Credit Reference Agencies. Information about a user's personal debt owed to Taggit may be disclosed to credit reference agencies, where the user has fallen behind with payments and has not made proposals satisfactory to Taggit for repayment of debt following formal demand or where the user has given Taggit written consent or where the user has a cheque referred to drawer, the information is placed on a cheque verification service. The User hereby consents that, and authorizes Taggit or its agent to, at all times:

- contact, request and obtain information from any credit provider (or potential credit provider) or registered credit bureau relevant to an assessment of the behaviour, profile, payment patterns, indebtedness, whereabouts, and creditworthiness of the User;
- furnish information concerning the behaviour, profile, payment patterns, indebtedness, whereabouts, and creditworthiness of the User to any registered credit bureau or to any credit provider (or potential credit provider) seeking a trade reference regarding the User's dealings with Taggit.

b. The type of user information the user will be asked to provide will vary according to the product or services required.

4. COLLECTING OF INFORMATION AND HOW SUCH INFORMATION IS USED

a. Taggit offers a number of services that do not require you to register for an account or provide any personal information to us, such as a product search. In order to provide our full range of services, we may collect the following types of information:

i. Information you provide When the user signs up for a Taggit Account or other service or promotions that require registration, we ask for personal information (such as your name, email address and a user password). For certain services, we also request payment account information which we maintain in encrypted form on secure servers. Taggit may combine the information the user submit under the user's account with information from other Taggit services or third parties in order to provide the user with a better experience and to improve the quality of our services. For certain services, we may give you the opportunity to opt out of combining such information.

ii. Cookies

When the user visits the website, Taggit sends one or more cookies – a small file containing a string of characters – to your computer or other device that uniquely identifies your browser. This data is stored on the user's browser. The cookie is sent back to Taggit's web-server each time the user visits the website. Cookies are not computer programs and do not run on a computer like programs do. It cannot gather information or function independently and cannot collect any personal information about the user or the user's machine and cannot gather data or information about what the user does on the Internet. Cookies merely enable the Company to provide a more valuable online experience to the user. Taggit use cookies to improve the quality of service, including for storing user preferences, improving search results and ad selection, and tracking user trends, such as how users search. While the user can set up his / her Internet browser to disable cookie technology, Taggit does not recommend that the user does this since some parts of this website and Taggit's online services are cookie enabled. Taggit cannot be held liable for a user's personalized information changing or being deleted as a result of the user's disablement or deletion of cookies.

iii. Log Information

When the user access Taggit services, our server automatically records information that the user's browser sends whenever you visit a website. These server logs may include information such as your web request, Internet Protocol address, browser type, browser language, the date and time of your request and one or more cookies that may uniquely identify your browser.

iv. User Communications

When the user sends email or other communications to Taggit, we may retain those communications in order to process the user's inquiries, respond to the user's requests and to improve our services. Taggit may use user information to send the user information on new services or products that may be of interest to the user and from time to time will mail, e-mail or SMS information to the user about Taggit Internet access or Taggit, products and services or on the affiliated company's products or services. The user will have the option to indicate that he/she does not want to receive such specific product communications in future, at time of receipt of the communication. The user will, however, continue to receive other product information until the option to not receive future communications has again been selected for such specific product. Please note that regular non-encrypted e-mail is not secure. For this reason Taggit will not include confidential information in an e-mail response.

v. Affiliated Taggit Services on other sites

Taggit offers some of our services on or through other websites. Personal information that the user provides to those sites may be sent to Taggit in order to deliver the service. We process such information under this Privacy Policy. The affiliated sites through which our services are offered may have different privacy practices and Taggit encourages users to read their privacy policies.

vi. Third Party Applications

Taggit may make available third party applications through its services. The information collected by Taggit when you enable an application is processed under this Privacy Policy. Information collected by the application or third party provider is governed by their privacy policy.

vii. Links

Taggit may present links in a format that enables us to keep track of whether these links have been followed. Taggit uses this information to improve the quality of our search technology, customized content and advertising.

viii. Other sites

This Privacy Policy applies to Taggit services only. We do not exercise control over the sites that include Taggit applications, products or services, or links from within our various services. These other sites may place their own cookies or other files on your computer, collect data or solicit personal information from you.

b. Taggit only processes personal information for purposes:

- i. described in this Privacy Policy and / or the supplementary privacy notices for specific services;
- ii. of providing our services, including the display of customized content and advertising;
- iii. of auditing, research and analysis in order to maintain, protect and improve our services;
- iv. of ensuring the technical functioning of our network;
- v. of protecting the rights or property of Taggit or the users of the website; and
- vi. of developing new services.

5. INFORMATION SECURITY

a. Taggit takes appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure or destruction of data. These include internal reviews of our data collection, storage and processing practices and security measures, as well as physical security measures to guard against unauthorized access to systems where we store personal data.

b. Taggit restricts access of personal information to Taggit employees, contractors and agents who need to know that information in order to operate, develop or improve our services. These individuals are bound by confidentiality obligations.

6. DATA INTEGRITY

Taggit processes user information only for the purposes for which it was collected and in accordance with this Privacy Policy or any applicable service-specific privacy notice. We review our data collection, storage and processing practices to ensure that we only collect, store and process the personal information needed to provide or improve our services or as otherwise permitted under this Policy. We take reasonable steps to ensure that the personal information we process is accurate, complete, and current, but depend on the users to update or correct their user information whenever necessary.

7. ACCESSING AND UPDATING PERSONAL INFORMATION

When using Taggit services, we make reasonable efforts to provide you with access to your personal information and either to correct this data if it is inaccurate or to delete such data at your request if it is not otherwise required to be retained by law or for legitimate business purposes. We request individual users to identify themselves and the information requested to be accessed, corrected or removed before processing such request, and we may decline to process requests that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others, or would be extremely impractical (for instance, requests concerning information residing on backup tapes), or for which access is not otherwise required. In any case where we provide information access and correction, we perform this service free of charge, except if doing so would require a disproportionate effort. Some of our services have different procedures to access, correct or delete user information.

8. CHANGES TO PRIVACY POLICY

Please note that this Privacy Policy may change from time to time. Taggit will not reduce your rights under this Privacy Policy without your consent, and we expect most such changes to be minor and compliant with all applicable laws in the Republic of South Africa. Regardless, we will post any Privacy Policy changes on this page, and if the changes are significant, we will provide a more prominent notice (including, for certain services,



email notification of Privacy Policy changes). Each version of this Privacy Policy will be identified at the bottom of the page by its effective date, and we also keep prior versions of this Privacy Policy, if any, in an archive for your review.