

PRIVACY AND SECURITY STATEMENT



CORESHARES HOLDINGS (PTY) LTD

(includes CoreShares Index Tracker Managers (RF) (Pty) Ltd and CoreShares Asset Management (Pty) Ltd, collectively referred to as "CoreShares")

CoreShares (as defined in the Terms of Use available at www.CoreShares.co.za and <https://invest.CoreShares.co.za>) is committed to protecting your privacy and developing technology that gives you the most powerful and secure online experience. We actively seek to protect the privacy and confidentiality of our client relationships. This Privacy and Security Statement applies to CoreShares' website and online transactional platform and it governs the collection, usage and security of data.

By using our website and online transactional platform, you are accepting the terms of this Privacy & Security Statement and you consent to the collection, processing, further processing and storage of your personal information as contemplated in this Privacy & Security Statement.

CoreShares may intercept and monitor communications to the extent permissible by law. CoreShares may implement systems designed to intercept and monitor a User's communication with CoreShares' Associates. As part of this process of intercepting and monitoring those communications, CoreShares may record such communication for disclosure on the basis set out in our Privacy and Security Statement.

THE USE AND COLLECTION OF PRIVATE INFORMATION

The personal information we collect about you comes primarily from the information and materials you provide and your communications to us in connection with your use of our website and online transactional platform. We may also collect information about your transactions and experiences as you utilize our website and online platform. This is done through the use of "cookies".

Cookies are small text files consisting of encrypted information assigned to a computer's browser, which is given to your browser by our web servers when you visit our website and online transactional platform. This data is stored on your browser. The cookie is sent back to our web servers each time you visit our website and online transactional platform.

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 convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize CoreShares' pages, or register with CoreShares' site or services, a cookie helps CoreShares 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 CoreShares website, the information you previously provided can be retrieved, so you can easily use CoreShares' features that you customized. Personal Information that is processed using cookies will be protected by the Protection of Personal Information Act "POPI". While you can set up your Internet browser to disable cookie technology, we do not recommend that you do this since some parts of this website and our online transactional platform may not function properly, or at all.

CoreShares is committed to keeping your information secure and confidential. Personal information is used as is appropriate in the normal course of business to provide the products and services you have requested, for the purpose/s for which we tell you that such information has been collected and for other legitimate purposes permitted by applicable law. While we will retain certain personal information we have collected only for as long as necessary given the purpose for which it was collected, we may store information for the purposes of investment transaction processing and administration, to monitor our website and online transactional platform and to communicate with you directly, and you expressly consent to this. Personal Information that is processed by CoreShares will be protected by the Protection of Personal Information Act 4 of 2013, and other applicable laws.

MONITORING THE SITE

We gather and analyse information on our visitors' routine visits to our website. We use this information to monitor which areas of the website are most frequently visited in order to assist us to continue developing a value-added service. This information is pooled so that individual personal information, behaviour or patterns cannot be identified.

SHARING INFORMATION

CoreShares does not sell, rent or trade your personal information with anyone. CoreShares will, however, disclose information when required to do so: (1) by a court order, (2) by any regulatory authority (like the Financial Sector Conduct Authority or the Financial Intelligence Centre) (3) in order to comply with CoreShares' legal and regulatory obligations in terms of any legislation or regulation applicable to CoreShares and its business dealings (including fraud prevention and anti-money laundering), (4) in order to exercise, protect and defend CoreShares' rights and property (including intellectual property), (5) in order to conduct required credit checks, (6) on the reasonable request of a unit trust fund or exchange traded fund in which you have invested and (7) in the public interest.

We may share data with trusted partners such as to help us administer online transactional services, perform statistical analysis, send you emails or postal mails, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to CoreShares, and they are required to maintain the confidentiality of your information. Please note you have the right to object to the processing of information where you feel that the processing is carried out for illegitimate purposes.

In addition, we may need to share aggregate information (for example, demographic data) with our stakeholders and business partners but we will not disclose personal information about our individual users.

You further acknowledge that we may disclose your personal information within CoreShares and you expressly consent to this.

MARKETING COMMUNICATIONS

Where required by applicable law, should CoreShares send you direct marketing communications, we will obtain your consent for this, which you may withdraw at any time.

Please e-mail us at info@CoreShares.co.za, and specify that you would like to be removed from our e-mail database.

ACCESS TO INFORMATION (PROMOTION OF ACCESS TO INFORMATION)

The Promotion of Access to Information Act, No. 2 of 2002 was enacted to give effect to the constitutional right of access to any information held by any private or public body that is

required for the exercise or protection of any rights. Certain requirements, however, have to be met for access to any information being granted.

The Act requires that a manual be prepared to assist people in exercising their right of access to information. This manual can be obtained from CoreShares Promotion of Access to Information Manual.

SECURITY

CoreShares is committed to being at the forefront of information security to protect the privacy and confidentiality of your personal information. We take every reasonable step to protect your personal information, including the use of encryption technology. We can, however, not guarantee the security of any information you transmit to us electronically and you do so at your own risk.

We implement strict security standards and procedures in order to help prevent unauthorised access to your personal information. Only authorised CoreShares employees or agents will have access to your information, and all of our employees, service providers and marketing partners are held to stringent standards of privacy and security and are bound by confidentiality agreements.