

MONEY MAVERICKS Privacy Policy

Who are we?

MONEY MAVERICKS is a digital referral-marketing business. We have designed a secure and transparent way for you to opt-in to receive information about advertising offers, coupons, discounts, surveys or other services (“Offers”) and enter sweepstakes, contests or competitions (“Sweepstakes”) from third party advertisers (“Advertisers”) and Publishers (“Publishers”). These Offers and Sweepstakes are displayed via Powered by MONEY MAVERICKS widgets across and within our network of Publisher websites and mobile applications and MONEY MAVERICKS owned-and-operated websites (“MONEY MAVERICKS Sites”) (together, the “Publisher Network”).

Our commitment to privacy

MONEY MAVERICKS takes your privacy very seriously and is committed to protecting it. We understand that you will only use our service if you can trust us to protect your Personal Information (defined below) and use it appropriately.

This privacy policy sets out the basis on which any Personal Information we collect from you, or you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your Personal Information.

“Personal Information” is information that you provide to us which personally identifies you, including your name, email address, address, telephone number, gender, marital status, age, postcode and other personally identifiable information you give us in order to provide services to you.

Information that we collect

We may collect information in a number of ways:

- Personal Information you give us (e.g. your name and email address) when you opt-in to Offers, Sweepstakes or our other services while engaging with our widgets across our Publisher Network, or if you register for an account or membership on a MONEY MAVERICKS Site;
- Information about your interaction with our widgets, including website analytics information retrieved from your web browser, such as Internet Protocol address, browser type, language preferences, access times, referring website address, your general geographic area based on your IP address, in order to customise our services to you;
- Information that allows us to provide you with more focused and targeted communications, collected using cookies, web beacons, pixel tags, customised links or similar technologies in e-mails we send you, that tell us the pages you view, the links you click, whether an e-mail has been opened and other actions relating to our widgets and services. We may also collect transaction data from your activity on our Publisher Network and advertiser segmentation lists from our Advertising partners. For further information on our use of Cookies – see our section titled ‘Cookies’ below.
- Information relating to your advertisement interaction and viewing data, such as ad click-through rates and information about what you viewed across the MONEY MAVERICKS Publisher Network.
- Information about you that we may obtain from third-party sources and platforms (such as social networking sites, databases, online marketing companies and ad targeting companies) to supplement the information we collect with information obtained from those third party sources. For example, if you elect to connect your third-party social networking service profile (such as Facebook, LinkedIn, Twitter) to the MONEY MAVERICKS Network, we may access and use your username, profile image, location information, interests, activities, ‘likes’, connection list and age for those services.

Use of your Personal Information

The following subsections set out how Personal Information you give to us will be used by MONEY MAVERICKS (including but not limited to sending your third party advertisements we believe are relevant to you) and may be used by Advertisers and Publishers.

(i) Use of Personal Information by MONEY MAVERICKS

Our use of the Personal Information you give us, and your consent to us using your Personal Information, includes MONEY MAVERICKS:

- providing, maintaining, protecting and improving our widgets, products and services;
- maintaining appropriate business records;
- making our widgets easier to use by eliminating the need for you to repeatedly enter the same information;
- monitoring the effectiveness of campaigns
- displaying content and advertising that is more personalised and customised to your interests, preferences and experiences;
- providing your personal information to Advertisers or Publishers with consent;
- communicating with you, if you agree, by email, mail or telephone including for MONEY MAVERICKS Sites;
- sending you details of Offers that you have asked to receive, via any medium including via email and SMS or at the number(s) you provided (which may include using an automatic telephone dialling system or pre-recorded message);
- sending follow-up or reminder messages advising of Offer expiry;
- sending marketing and promotional material that we believe you may be interested in;
- administering Sweepstakes you enter, on behalf of MONEY MAVERICKS and Publishers, including contacting you if you win, displaying your name and state on our website, publishing your name in relevant newspapers or disclosing details of winners to relevant authorities, if required by law;
- enabling us to conduct customer research; and
- verifying information you provide to us.

We may state a more specific additional purpose at the point we collect your Personal Information.

In order to offer you a more consistent and personalised experience in your interactions with MONEY MAVERICKS, information collected through one MONEY MAVERICKS service may be combined with information obtained through other MONEY MAVERICKS services.

(ii) Use of Your Personal Information by MONEY MAVERICKS, Advertisers and Publishers

We do not sell, rent, share or trade your Personal Information to third parties for marketing purposes unless you have granted us permission to do so. Instances where this occurs are described below.

- Where you enter a Sweepstake on a MONEY MAVERICKS widget displayed on our Publisher Network, you agree the purpose of the collection is to allow Advertisers or the Publisher to use your Personal Information:
 - to display content and advertising that are personalised and customised to your interests, preferences and experiences;
 - to contact you with in respect of Offers and to provide you with marketing materials via any medium including via email and SMS or at the number(s) you provided (which may include using an automatic telephone dialling system or pre-recorded message); and
 - any other purpose disclosed at the time of collection.
- Where you select (or maintain a pre-checked tick box) and accept an Offer on a MONEY MAVERICKS widget you agree that the purpose of the collection is to allow the Advertiser or Publisher to use your Personal Information to fulfil the selected Offer by contacting you with information directly associated to the Offer, and not for any additional purpose (without your

consent) including via email and SMS or at the number(s) you provided (which may include using an automatic dialing system or pre-recorded message).

When you provide consent to have your data shared with a relevant third party Advertiser or Publisher, unless we tell you otherwise, that third party advertiser shall have the right to use your Personal Information we provide to them to provide the product or service requested as disclosed at the time of collection and in accordance with their Privacy Policy.

Disclosure of your Personal Information

We disclose Personal Information to Advertisers, Publishers, third party agents, professional advisors, directors, employees, contractors and personnel only for a purpose that is consistent with the way we have informed you that we will use the information in this Privacy Policy. We may also disclose your personal information to any member of the MONEY MAVERICKS group, meaning subsidiaries of parent company MONEY MAVERICKS.

We will not disclose any of your Personal Information to third party companies, organisations and individuals, unless one of the following circumstances applies:

- we have your consent;
- that disclosure is required by any law, subpoena, court order, or other enforceable legal process;
- it is necessary for us to do in order to establish or exercise our legal rights or defend against legal claims; or
- that disclosure is required as part of a proposed or actual transfer or sale of all or part of our business or assets.

Disclosure to overseas recipients

MONEY MAVERICKS processes Personal Information in multiple countries, on high-security servers, possibly located outside the country in which you live. Before we disclose your personal information to an overseas recipient such as an Advertiser or data warehouse we take steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach privacy laws in relation to your Personal Information. Where we disclose your personal information to Advertisers, it is likely (although not assured) the Advertiser will be located in one of the markets in which we operate. For the countries in which we currently operate, see <http://MONEY MAVERICKS.co.za/contact-us.html>.

Information Security

The security of your Personal Information is a priority for us. We take physical and electronic security measures to safeguard Personal Information from loss, misuse, unauthorised access, modification or disclosure. This may include restricting access to Personal Information, entering into security or confidentiality arrangements with third parties. In certain areas MONEY MAVERICKS uses industry-standard SSL encryption to protect data transmissions.

If MONEY MAVERICKS no longer needs the information we will take all reasonable steps to destroy the information and/ or ensure that the information is de-identified.

How we use cookies

MONEY MAVERICKS uses cookies to help personalise your online experience. They enable us to understand what elements of our widget experience work well, and which ones don't. We use this information to improve our services for your online experience.

What is a cookie?

A cookie is a text file containing small amounts of information which is placed by a website within a computer or device through your web browser; the cookie is subsequently sent back to the same website by the browser.

Cookies are designed to assist your computer or device to remember something the user has done within that website e.g. remembering that the user has logged in, or which buttons have been clicked, or what content has been searched for and presented.

If you wish to find out more about cookies, we find this website quite helpful www.aboutcookies.org

By engaging and using MONEY MAVERICKS services, you are agreeing to our Privacy and Cookie policies and consent to the use of cookies and similar technologies by us as described in these policies. If you do not agree to such use, please see the Managing Your Cookies section for details on how to adjust your settings.

Cookie terminology

Session cookies - only last for the duration of your browsing session on the website. Your web browser would normally delete these when you close the browser.

Persistent cookies - these last longer than the browser session e.g. if you log into a website and then return to the website some days later, the website knows who you are and displays a welcome message to you. Persistent cookies enable this to happen.

First party cookies - these are set by the domain (or sub-domain) in the web browser e.g. the URL that you are on now is the domain that has the ability to set first party cookies

Third party cookies - these are set by a different domain to the one on the website you are looking at. Third party cookies are used for a variety of reasons. These are outlined in the third party cookie section.

Do I have to accept cookies?

To make the most of the MONEY MAVERICKS product experience, cookies need to be enabled on your browser; certain features may not work effectively if you reject cookies. Cookies are used to offer a personalised experience when engaging with MONEY MAVERICKS services.

If you choose not to allow cookies you will still be able to engage with MONEY MAVERICKS services but your experience will not be as good as if you have cookies enabled. Without cookies you may see repeated content, offers, social engagement requests or market research questions.

Use of Cookies

One of the primary purposes of cookies is to store your preferences and other information on your computer in order to save you time and enabling the MONEY MAVERICKS experience to be relevant and personalized each time you engage with our services.

The MONEY MAVERICKS cookie naming convention

To help you understand how we use cookies we are providing a list of the current cookies that MONEY MAVERICKS uses via the MONEY MAVERICKS domain (the domain that serves the MONEY MAVERICKS widget experience into our partners sites) when you engage with MONEY MAVERICKS services on our partners domains.

First Party Cookies

First-party cookies are cookies that are set by publishers domain. These cookies are used to improve the service offered.

Third Party Cookies

MONEY MAVERICKS may use third parties to provide certain services to our partners and improve the service we offer to you. Third party cookies are those that are set by the MONEY MAVERICKS domain which is different to the MONEY MAVERICKS partner domain that the user is visiting . Information about how we use third parties cookies and why, is given below.

About this list

We will update this list as we make changes to the MONEY MAVERICKS experience across websites, mobile websites and mobile applications.

We will update this page as we gather more information and as any cookies change on our platform. Whilst we intend to update this page regularly, there may occasionally be some cookies missing from the list.

The web, mobile, tablet and apps may not always use the same cookies. We've highlighted which channel uses which cookie so it's easier for you to understand which ones might affect you.

This list includes cookies deployed by MONEY MAVERICKS on our partner websites. These cookies may be disabled by MONEY MAVERICKS for certain partners based on the services that MONEY MAVERICKS has in place which is managed independently with each partner on the MONEY MAVERICKS network. By engaging with a MONEY MAVERICKS widget, MONEY MAVERICKS mobile website widget and or an App with a MONEY MAVERICKS SDK, you are agreeing to our Privacy and cookie policies and consent to the use of cookies and similar technologies by us and the way in which we use third party cookies on our partners sites as described in these policies. If you do not agree to such use, please see the Managing Your Cookies section for details on how to adjust your settings.

First and Third Party Cookies

Key 1st/3rd Description

mid 3rd MemberID, when user signs up, the widget system drops cookie

imid 3rd MemberID on banner impression when banner is in separate page (ebay)

rl_mid 1st MemberID, when user signs up, the widget system drops cookie

rl_omid 1st Member's unique ID, not used any more

rl_pwmid 1st MemberID from primary widget, when a partner has two widgets in separate placement (we call them primary and secondary widget, signup module is on primary widget and secondary widget has survey and other modules), the system drops memberID when user signs up

rl_hwgo 1st Widget Group hiding option, contains all hidden widget groups' IDs

rl_hpwo 1st Widget hiding option, contains all hidden widgets' IDs

rl_hwo# 1st Individual widget's hiding option (each widget has different expiry) # is widget's ID

Declining cookies

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to accept cookies, you also have the ability to later delete cookies that you have accepted. If you chose to delete cookies, any settings and preferences, including advertising preferences, controlled by those cookies will be deleted and may need to be recreated.

How do I disable cookies?

If you want to disable cookies you need to change your website browser settings to reject cookies. How to do this will depend on the browser you use and we provide further detail below on how to disable cookies for the most popular browsers:

For Microsoft Internet Explorer:

1. Choose the menu “tools” then “Internet Options”
2. Click on the “privacy” tab
3. Select the setting the appropriate setting

For Mozilla firefox:

1. Choose the menu “tools” then “Options”
2. Click on the icon “privacy”
3. Find the menu “cookie” and select the relevant options

For Opera 6.0 and further:

1. Choose the menu Files”> “Preferences”
2. Privacy

What happens if I disable cookies?

This depends on which cookies you disable, but in general, MONEY MAVERICKS services may not operate in an effective way if cookies are switched off.

How we personalise our advertising

When we display online Offers to you, we may place one or more persistent cookies on your computer in order to recognise your computer each time we display an advertisement to you. Because we serve advertisements across our Publisher Network, we are able to compile information over time about where you, or others who are using your computer, saw and/or clicked on the advertisements we display. We use this information to display targeted advertisements that we believe may be of interest to you. We may also associate this information with your subsequent visit, purchase or other activity on participating Publisher Network sites in order to determine the effectiveness of the advertisements.

What this Privacy Policy does not cover

Where MONEY MAVERICKS provides information to a third party at your request (for example where you submit an enquiry), you acknowledge that your information will be handled by that third party in accordance with its privacy policy and not in accordance with the MONEY MAVERICKS privacy policy. You should consult our Advertiser’s and Publisher’s own privacy policies for further details on their use, disclosure, transmission or storage of your Personal Information.

This policy does not apply to the practices of organisations that MONEY MAVERICKS does not own or control, or to people that MONEY MAVERICKS does not employ or oversee even if offers, coupons or links to their websites appear within our widgets.

Children’s Privacy

MONEY MAVERICKS does not knowingly collect Personal Information from children under the age of 13. If we learn that we have collected Personal Information on a child under the age of 13, we will delete that data from our systems. MONEY MAVERICKS encourages parents and guardians to go monitor their children’s activities online.

Accessing, updating and deleting your Personal Information held by us

You may request to unsubscribe from any further email correspondence from MONEY MAVERICKS or MONEY MAVERICKS Sites through the relevant domain at any time or using the 'unsubscribe' link contained emails we send you.

If you wish MONEY MAVERICKS to correct, or remove entirely, Personal Information we have collected about you on our network, you can do so by emailing MONEY MAVERICKS directly with your request at [privacy@MONEY MAVERICKS.com](mailto:privacy@MONEYMAVERICKS.com). When updating your personal information, we may ask you to verify your identity before we can act on your request.

Opting out of communications from Advertisers and Publishers

If you wish to unsubscribe from any further email correspondence from Advertisers or Publishers, you should submit a request to those organisations directly using the unsubscribe facility provided by them, or otherwise as described in their communications to you.

You should contact those organisations directly about accessing, updating and deleting any of your Personal Information retained by them.

Changes to this Privacy Statement

MONEY MAVERICKS may update this privacy statement at any time. If we do so, we will post any Privacy Policy changes on our website, which you can review at any time. You will also be presented with this Privacy Policy whenever you decide disclose Personal Information via a MONEY MAVERICKS widget. Your continued use of our website or widgets after any change will signify and confirm your assent to those changes.

Whom to contact about this policy

MONEY MAVERICKS treats complaints relating to privacy extremely seriously. If you submit a concern or complaint, we will endeavour to deal with it comprehensively and reach an outcome with which all parties are satisfied. If you have any questions concerning any element of this privacy policy, or privacy complaints, please contact the privacy team at [privacy@MONEY MAVERICKS.co.za](mailto:privacy@MONEYMAVERICKS.co.za)