



# PRIVACY POLICY



Mega Fusion Group (Pty) Ltd  
Company Number 2024 / 073707 / 07, Financial Services Provider ('FSP') Number 54221  
Authorized and regulated by The Financial Sector Conduct Authority, South Africa (the 'FSCA')



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## 1. Our Commitment to Our Clients

We appreciate your interest in our services. In order to facilitate the provision of these services, we are required to collect and process certain personal data pertaining to you and your activities.

By submitting your personal data, you acknowledge our obligation to maintain its confidentiality and to comply with all applicable legal and regulatory requirements, including but not limited to the data protection laws of South Africa.

We have implemented appropriate technical and organizational measures to safeguard the confidentiality, security, and integrity of your personal data. We encourage you to review the following information carefully.

## 2. Legal Basis for Data Processing

The processing of your personal information (defined as any data that may reasonably identify you; hereinafter referred to as "Personal Information") is necessary for the performance of our contractual obligations to you, the provision of our services, the protection of our legitimate interests, and compliance with applicable legal and financial regulatory obligations.

By accessing or using our services, you acknowledge and consent to the collection, storage, processing, use, disclosure, and other forms of processing of your Personal Information as set forth in this Privacy Policy.

## 3. How Do We Collect Your Personal Information?

We collect your Personal Information from the following sources:

### 3.1 Direct Provision by You

When you voluntarily provide your personal details to create a Mega Fusion account (including, but not limited to, your name and email address).

### 3.2 Automated Collection Through Usage of Our Services

When you access or use our website and services, including data related to your financial transactions and interactions with our platform.

### 3.3 Third-Party Sources

From external entities such as credit reference agencies, fraud prevention services, identity verification providers, financial institutions, authentication service providers, and publicly available registers.



## 4. What Type of Information Do We Collect?

In order to establish a Mega Fusion account and provide you with our services, we are required to collect the following information from you:

### 4.1 Personal Information

We collect the following categories of personal information:

(a) Registration Information

Your full name, email address, phone number, occupation, country of residence, and date of birth (for the purpose of verifying that you are over the age of 18 and eligible to participate in our services).

(b) Voluntary Information

When you communicate with us (for instance, when you send us an email or use a "Contact Us" form on our website), we collect the personal information you provide.

(c) Financial Information

As part of using our services, which inherently involves financial transactions, we are required to collect your financial details, including, but not limited to, payment details (such as bank account information and transaction records made through our services).

(d) Technical Information

We automatically collect certain technical data when you access or use our services, including your IP address, MAC address, and approximate device location.

### 4.2 Non-Personal Information

We record and collect information from or about your device (such as your computer or mobile device) when you access our services or visit our website. This may include, but is not limited to: login credentials, UDID (Unique Device Identifier), Google Advertising ID, IDFA (Identifier for Advertising), cookie identifiers, and may also encompass other identifiers such as operating system version, browser type, language preferences, time zone, referring domains, and the duration of your visits. This data helps us enhance the functionality of our services and tailor your experience with us.

If we combine personal information with non-personal information, the combined data will be treated as personal information for as long as it remains combined.



### 4.3 Tracking Technologies

When you access our services, we (and third parties authorized by us) use tracking technologies such as pixels, cookies, and other similar tools ("Tracking Technologies"). These technologies allow us to automatically collect information about you, your device, and your online activities in order to enhance your navigation experience, improve the performance of our website, conduct analytics, and customize your experience.

Additionally, we may combine information collected via Tracking Technologies with other information we obtain, which may then be considered personal information.

For more details on our use of Tracking Technologies, please refer to our Cookie Policy page.

## 5. How Do We Use the Information We Collect?

### 5.1 Provision of Services

We will use the personal information you provide to facilitate and enhance the provision of our services to you.

### 5.2 Marketing Purposes

We may use your personal information (such as your email address or phone number) for marketing and promotional activities. For example, by subscribing to our newsletter, you will receive updates, tips, and announcements directly to your email address. We may also send you promotional materials related to our services or those of our partners, which we believe may be of interest to you.

This may include, but is not limited to, creating an automated profile based on your personal information for marketing purposes. You may opt out of receiving promotional or marketing emails (in whole or in part) by clicking the "unsubscribe" link included in the emails you receive from us. Please note that, even if you unsubscribe from our newsletter, we may continue to send you service-related updates, notifications, or responses to any queries or feedback you have provided.

### 5.3 Analytics, Surveys, and Research

We are committed to continuously improving our services and developing new features for our users. From time to time, we may conduct surveys, feature tests, and analyze collected data to develop, evaluate, and enhance our services.



## 5.4 Protecting Our Interests

We use your personal information when we believe it is necessary to mitigate potential liabilities, defend ourselves against third-party claims or allegations, prevent fraud, protect the security and integrity of our services, and safeguard the rights and property of Mega Fusion Group Limited, its users, and partners.

## 5.5 Enforcement of Policies

We may use your personal information to enforce our policies, including but not limited to our Terms and Conditions or Client Agreement.

## 5.6 Compliance with Legal and Regulatory Requirements

We use your personal information to investigate potential violations, prevent money laundering, conduct due diligence checks, and comply with legal, regulatory, or other governmental requirements, including compliance with subpoenas or other legal processes.

# 6. With Whom Do We Share Your Personal Information?

### (a) Internal Parties

We may share your personal information with entities within our corporate group, as well as with employees and partners, but only with those individuals who require access to such information for the purpose of providing our services to you.

### (b) Financial Providers and Payment Processors

We may share your financial information with financial institutions and payment processors for the purpose of processing deposits, performing risk assessments, and processing payments.

### (c) Business Partners

We may share your personal information with business partners, such as data storage providers and analytics service providers, who assist us in delivering our services to you.



#### (d) Legal and Regulatory Authorities

We may disclose your personal information if we believe, in good faith, that such disclosure is necessary to:

- Enforce our Terms and Conditions or Client Agreement;
- Take precautions against potential liabilities;
- Investigate and defend ourselves against third-party claims or allegations;
- Protect the security and integrity of our website, servers, and services;
- Safeguard the rights and property of Mega Fusion Group Limited, its users, and/or partners.

#### (e) Regulatory Disclosure

We may also disclose your personal information if requested by regulatory authorities, such as The Financial Sector Conduct Authority, South Africa ("FSCA"), or any other governmental authority with jurisdiction over us, you, or our associates, or in the territories where we maintain clients or providers as a broker.

## 7. How Do We Protect Your Personal Data?

We implement all reasonable and appropriate technical and organizational measures to safeguard your personal data against loss, theft, misuse, unauthorized access, disclosure, alteration, and destruction.

## 8. How Long Do We Retain Your Personal Data?

We will retain your personal information for as long as necessary to fulfill the purposes for which it was collected, including the provision of our services, compliance with legal obligations, resolution of disputes, and enforcement of our policies. The retention period will be determined based on the nature of the information collected and the purpose for which it was collected, taking into account applicable legal and regulatory requirements. We will also ensure that outdated or unused information is deleted or destroyed as soon as reasonably possible.

In accordance with applicable laws and regulations, we will retain records containing personal data, trading information, account opening documents, communications, and other relevant information as required by law and regulatory authorities.



## 9. User Rights

You have the right to request the following:

(a) Confirmation and Access

To obtain confirmation as to whether or not your personal information is being processed, and to access the personal information we have stored about you, along with supplementary details regarding the processing.

(b) Data Portability

To receive a copy of the personal information you have provided to us, in a structured, commonly used, and machine-readable format.

(c) Rectification

To request the correction of any personal information under our control that is inaccurate or incomplete.

(d) Erasure

To request the deletion of your personal information, subject to any applicable legal obligations or legitimate interests we may have.

(e) Objection to Processing

To object to the processing of your personal information by us, including for direct marketing purposes.

(f) Restriction of Processing

To request the restriction of the processing of your personal information under certain conditions.

(g) Complaint

To lodge a complaint with a supervisory authority responsible for data protection.

However, please note that these rights are not absolute and may be subject to limitations based on our legitimate interests or regulatory requirements.



## 10. How to Contact Us?

If you wish to exercise any of the rights set forth above or require additional information, please contact our team using the following contact details:

Email: [support@mega-fusion.com](mailto:support@mega-fusion.com)

If you wish to terminate your account, you may do so by emailing us at [support@mega-fusion.com](mailto:support@mega-fusion.com). Please note that even if you terminate your account, your personal information may still be retained for legal and regulatory purposes (as outlined above), but it will no longer be accessible via your account.

## 11. Updates to This Policy

This Privacy Policy is subject to periodic revisions at our sole discretion. The most current version will always be available on our website (as indicated by the "Last Updated" heading). We advise you to review this policy regularly for any updates. In the event of significant changes, we will notify you accordingly. By continuing to access or use our services after such revisions take effect, you agree to be bound by the updated Privacy Policy.