

Privacy Policy

Last Updated: 18 September 2025

Introduction

At Krayo Capital (Pty) Ltd, we value your privacy and are committed to protecting your personal information. This Privacy Policy outlines how we collect, use, store, and share your data when you visit our website or use our services. We comply with South Africa's Protection of Personal Information Act (POPIA) as well as international data protection laws, including the General Data Protection Regulation (GDPR).

Scope and Acceptance

By accessing and using our website, you agree to the terms of this Privacy Policy. If you do not agree, please refrain from using our site or services.

Data We Collect

We may collect and process the following types of information:

- (a) Personal Identification Information: Name, email address, phone number, and any other details you provide when contacting us.
- (b) Usage Data: Information on how you access and interact with our website, including IP address, browser type, pages visited, and the dates/times of your visits.

- (c) Cookies and Tracking Technologies: Data collected via cookies or similar tools to improve your browsing experience (please see our Cookie Policy for details).

How We Use Your Information

Your information is used for:

- (a) Providing and Improving Services: Managing inquiries, processing transactions, and enhancing website functionality.
- (b) Communication: Sending newsletters, updates, or promotional materials where you have provided consent.
- (c) Compliance and Legal Obligations: Meeting regulatory requirements and protecting the rights, property, and safety of our users and our company.
- (d) Analytics: Monitoring website performance and user behaviour to continually improve our offerings.

Legal Basis for Processing Personal Data

We process your data based on:

- (a) Consent: When you agree to our data processing practices.
- (b) Contractual Necessity: When processing is required to provide services.
- (c) Legal Obligations: To comply with statutory and regulatory requirements.
- (d) Legitimate Interests: For business operations and website improvements, provided such interests do not override your rights.

Data Sharing and Disclosure

We do not sell your personal data. However, we may share your information with:

- (a) Service Providers: Trusted partners who assist in website operations, data analysis, or marketing, under strict confidentiality agreements.
- (b) Legal Authorities: When required by law or to protect our legal rights.

- (c) Business Transfers: In the event of a merger, acquisition, or asset sale, ensuring continued data protection under this policy.

Data Storage and Security

We implement a variety of security measures, including encryption and access controls, to safeguard your data. Personal data is stored only for as long as necessary to fulfil the purposes outlined in this policy or as required by law.

Your Rights and Choices

Depending on your jurisdiction, you may have rights regarding your personal data, including:

- (a) Access: Request details about the data we hold about you.
- (b) Correction: Ask for corrections to inaccurate or incomplete data.
- (c) Deletion: Request removal of your personal information where applicable.
- (d) Objection and Restriction: Object to or restrict processing of your data.
- (e) Data Portability: Receive a copy of your data in a structured format.

To exercise these rights or for any data-related inquiries, please contact us using the details below.

Cookies and Tracking Technologies

Our website uses cookies to enhance user experience and to analyse site usage. You can adjust your browser settings to refuse cookies; however, this may affect the functionality of the website. For more details, please refer to our Cookie Policy.

International Data Transfers

For international users, please note that your information may be transferred to, stored, and processed in countries outside your jurisdiction. In such cases, we ensure that adequate

safeguards are in place to protect your data in compliance with applicable international standards.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Changes will be posted on this page with an updated effective date. We encourage you to review this policy periodically.

Contact Information

If you have any questions, concerns, or requests regarding this Privacy Policy or your personal data, please contact us at:

Email: info@krayocapital.co.za

Address: 1 Sand Hill Road, de Waterkant, Cape Town, 8001.