

PRIVACY POLICY

Black Crown Holdings (Pty) Ltd
(t/a Black Crown Markets)

DEFINITIONS AND INTERPRETATION

1.1. Definitions

In this Privacy Policy (“Policy”), unless the context indicates otherwise, the following words and expressions shall have the meanings set out below, and cognate expressions shall bear corresponding meanings:

- 1.1.1. **“Act”** means, as the context requires, (a) the Protection of Personal Information Act, 4 of 2013 (“POPIA”); (b) the Financial Advisory and Intermediary Services Act, 37 of 2002 (“FAIS Act”); (c) the Financial Markets Act, 19 of 2012 (“FMA”); and any regulations, codes, directives or subordinate legislation issued in terms thereof, as amended or re-enacted from time to time.
- 1.1.2. **“Authorised Financial Services Provider” or “FSP”** means a person licensed as a financial services provider in terms of the FAIS Act and authorised by the FSCA to provide financial services in respect of specified financial products.
- 1.1.3. **“Black Crown Holdings (Pty) Ltd” or “Black Crown”** means Black Crown Holdings (Pty) Ltd, registration number 2023/956545/07, a company incorporated in accordance with the laws of the Republic of South Africa, authorised as a Financial Services Provider by the FSCA with FSP number 54549 and an agent of JP Markets SA (Pty) Ltd (FSP No. 46855), and authorised Over-the-Counter Derivative Provider.
- 1.1.4. **“Business Day”** means any day other than a Saturday, Sunday, or official public holiday in the Republic of South Africa.
- 1.1.5. **“Client”, “customer”, “you” or “your”** means any natural person or juristic person whose Personal Data is collected, held, used, stored, disclosed or



otherwise processed by Us, including any person who visits or uses the Website, applies to open or opens an account, or uses any of Our products or services.

- 1.1.6. **“Client Agreement”** means the written agreement (including any schedules, annexures, terms, policies and amendments) entered into between the Client and JP Markets SA (Pty) Ltd governing, among other things, the opening and operation of a trading account and the use of related services.
- 1.1.7. **“Company”** means, as the context requires, Black Crown Holdings (Pty) Ltd and/or JP Markets SA (Pty), or either of them individually, insofar as they collect, receive, hold or process Personal Data in terms of this Policy.
- 1.1.8. **“Cookie”** means a small text file that is stored on a user’s device (such as a computer, smartphone or tablet) when the user visits the Website, which enables the Website to recognise the user’s device, store preferences and enhance or customise the browsing experience.
- 1.1.9. **“Data Subject”** has the meaning ascribed to it in POPIA and, for purposes of this Policy, refers to any identified or identifiable natural person to whom Personal Data relates and whose Personal Data is processed by or on behalf of Us.
- 1.1.10. **“FSCA”** means the Financial Sector Conduct Authority, being the market conduct regulator for financial institutions in South Africa established in terms of the Financial Sector Regulation Act, 9 of 2017.
- 1.1.11. **“Group Company”** means any holding company, subsidiary, or other entity which directly or indirectly controls, is controlled by, or is under common control with Black Crown Holdings (Pty) Ltd, or JP Markets SA (Pty) Ltd.
- 1.1.12. **“JP Markets SA (Pty) Ltd”** means JP Markets SA (Pty) Ltd, registration number 2016/123297/07, a company incorporated in accordance with the laws of the Republic of South Africa, licensed and regulated as a Financial Services Provider and Over the Counter Derivatives Provider with FSP Number 46855, whose registered office is at 4 Canal Close, 2 Century Falls Road, Century City, Cape Town, 7441.
- 1.1.13. **“Juristic Person”** means a body corporate, partnership, association or trust (irrespective of whether it has separate legal personality) and any similar entity which is recognised as a person in law.



- 1.1.14. **“Organisation”, “We”, “Us” or “Our”** means, as the context requires, Black Crown Holdings (Pty) Ltd and/or JP Markets SA (Pty) Ltd, either individually or collectively, in connection with the collection and processing of Personal Data, the operation of the Website, and the provision of products and services.
- 1.1.15. **“Personal Data” or “personal information”** means any information relating to an identifiable, living natural person, and where applicable, an identifiable existing juristic person, as contemplated in POPIA, including but not limited to a Data Subject’s name, surname, identification or registration number, contact details, residential address, employment details, income information, account details, online identifiers and any other information described in clause 3.2 of this Policy.
- 1.1.16. **“Processing” or “process”** means any operation or activity or any set of operations, whether or not by automatic means, concerning Personal Data, including the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, consultation, use, dissemination, distribution, making available, merging, linking, restriction, degradation, erasure or destruction of information, as contemplated in POPIA.
- 1.1.17. **“Regulator”** means any regulatory or supervisory authority having jurisdiction over Us, including, where applicable, the Information Regulator (South Africa), the FSCA, and any other competent authority responsible for supervising compliance with applicable privacy, financial sector or other laws.
- 1.1.18. **“Third Party”** means any person or entity other than the Data Subject and the Organisation, including any Group Company, business partner, facilitator, service provider, introducer, adviser, credit reference agency, fraud prevention agency, court, regulator, law enforcement agency or other counterparty to whom Personal Data may be disclosed in accordance with this Policy.
- 1.1.19. **“Website”** means any website, web portal, online platform or mobile application operated, controlled or made available by or on behalf of Us in connection with Our products, services or client onboarding, and includes any successor sites as may be notified to customers from time to time.
- 1.1.20. **“Writing” or “written”** includes any communication sent by electronic mail or via an electronic communications platform, provided that such communication is capable of being stored and reproduced.



1. Purpose

Black Crown Holdings (Pty) Ltd ("Black Crown", "we", "our" or "the Company") respects your privacy and is committed to protecting your personal information.

This Privacy Policy explains how we collect, use, disclose, store and protect personal information when you visit our website, apply for our products or services, or otherwise interact with us.

Our objective is to process personal information lawfully, fairly, transparently and securely, in accordance with the Protection of Personal Information Act, 4 of 2013 ("POPIA"), and other applicable legislation.

2. Scope

This Privacy Policy applies to all personal information processed by Black Crown Holdings (Pty) Ltd in the course of conducting its business. This includes personal information collected through the Company's website, the establishment and administration of client relationships, customer support interactions, electronic and written communications, marketing activities, regulatory compliance processes, and the provision of financial products and related services.

3. Information We Collect

Depending on your interaction with us, we may collect and process the following categories of information:

Identity Information

This may include your name, surname, identity or passport number, date of birth, nationality and photographs used for identity verification.

Contact Information

Residential and postal addresses, email addresses and telephone numbers.

Financial Information

Bank account details, payment information, trading activity, source of funds, source of wealth and other financial information required to provide our services or comply with legal obligations.



Regulatory Information

Information obtained for customer due diligence purposes, including FICA documentation, sanctions screening results, politically exposed person checks, beneficial ownership information and other information required by law.

Technical Information

IP addresses, browser type, operating system, cookies, device identifiers, login information and website usage information.

Communications

Records of emails, telephone conversations, online chats, complaints and correspondence.

4. Why We Collect Your Information

Black Crown collects and processes personal information for purposes that are necessary to establish and administer client relationships, verify the identity of clients, provide financial products and services, process transactions and communicate effectively with clients. Personal information is also processed to comply with applicable legal and regulatory obligations, including those imposed by the Financial Intelligence Centre Act, the Financial Advisory and Intermediary Services Act and other relevant legislation. In addition, the Company processes personal information to improve its products and services, maintain the security and integrity of its systems, prevent and detect fraud, money laundering, terrorist financing, proliferation financing and other forms of financial crime, and to fulfil its regulatory reporting and governance obligations.

5. Legal Basis for Processing

Black Crown processes personal information only where there is a lawful basis for doing so in terms of the Protection of Personal Information Act, 4 of 2013 ("POPIA") and other applicable legislation. Depending on the circumstances, personal information may be processed where it is necessary to enter into or perform a contract with a client, comply with legal or regulatory obligations, protect the legitimate interests of the Company or a third party, or where the data subject has provided consent for the processing of such information. Black Crown may also process personal information where such processing is otherwise authorised or required by applicable law.



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6. Sharing Information

Black Crown may disclose or share personal information where such disclosure is necessary to provide its products and services, comply with applicable legal or regulatory obligations, protect its legitimate business interests, or facilitate the operation of its business. Depending on the circumstances, personal information may be shared with companies within the Black Crown group of companies, JP Markets SA (Pty) Ltd, payment service providers, identity verification and customer due diligence service providers, cloud hosting and technology service providers, professional advisers, including legal advisers and auditors, and other carefully selected third-party service providers that support the Company's operations.

Personal information may also be disclosed to regulatory authorities, law enforcement agencies, courts, supervisory bodies or other competent authorities where required or permitted by applicable legislation, or where such disclosure is necessary to protect the Company's legal rights or comply with lawful requests.

Black Crown requires all third parties who process personal information on its behalf to maintain appropriate safeguards to protect such information and to process it only in accordance with applicable data protection legislation and the Company's instructions.

Black Crown does not sell, rent or otherwise trade personal information to third parties for their own marketing or commercial purposes.

7. International Transfers

Some service providers may process personal information outside South Africa.

Where this occurs, Black Crown takes reasonable steps to ensure that appropriate safeguards are in place and that such processing complies with POPIA.

8. Information Security

Black Crown maintains appropriate technical and organisational security measures designed to protect personal information against accidental loss, unauthorised access, alteration, disclosure or destruction.

Although no electronic system can be guaranteed to be completely secure, we continuously review and improve our security controls.



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9. Retention of Information

Personal information is retained only for as long as necessary to fulfil the purposes for which it was collected, comply with applicable legal and regulatory obligations (including FICA and FAIS record-retention requirements), resolve disputes and protect the legitimate interests of the Company.

Where information is no longer required, it will be securely destroyed or de-identified in accordance with applicable legislation.

10. Your Rights

Subject to the provisions of the Protection of Personal Information Act, 4 of 2013 ("POPIA"), and any other applicable legislation, you have certain rights in relation to the personal information processed by Black Crown. These rights include the ability to:

- request access to the personal information held about you;
- request the correction or updating of inaccurate, incomplete or outdated personal information;
- object, where appropriate, to the processing of your personal information;
- request the deletion or destruction of personal information where permitted by law;
- withdraw your consent where processing is based solely on your consent; and
- lodge a complaint with the Information Regulator if you believe that your personal information has been processed unlawfully.

Black Crown will consider all requests in accordance with applicable legislation. Please note that certain rights may be limited where the Company is required to retain or process personal information to comply with legal or regulatory obligations, protect its legal rights, prevent financial crime or maintain records required under applicable financial services legislation.

11. Cookies

Our website uses cookies and similar technologies to improve functionality, understand website usage and enhance your browsing experience.



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You may manage cookie preferences through your browser settings; however, disabling certain cookies may affect website functionality.

12. Marketing Communications

Where permitted by law, Black Crown may send information regarding products, services or regulatory updates.

You may opt out of receiving marketing communications at any time.

13. Third-Party Websites

Our website may contain links to third-party websites.

Black Crown is not responsible for the privacy practices or content of external websites.

14. Changes to this Policy

This Privacy Policy may be updated periodically to reflect changes in legislation, regulatory requirements or our business operations.

The latest version will always be available on our website.

15. Contact Us

If you have any questions regarding this Privacy Policy or how your personal information is processed, please contact:

Information Officer

Black Crown Holdings (Pty) Ltd

Email: compliance@blackcrownmarkets.com

