



Disclaimer for the Use of WhatsApp in Compliance with the POPI Act in South Africa:

SSK acknowledges and respects the importance of data privacy and protection as per the Protection of Personal Information Act (POPI Act) in South Africa. As part of our commitment to compliance with this legislation, we want to ensure that your personal information is safeguarded when using WhatsApp for communication purposes.

Please note the following disclaimers and guidelines for the use of WhatsApp:

Consent for Communication: By contacting SSK via WhatsApp, you consent to the processing of your personal information for communication and related purposes. We will only use the information shared during our WhatsApp conversations for the specific purpose it was intended.

Confidentiality: While we take every precaution to protect your data, please be aware that WhatsApp is a third-party platform and may have its own privacy policies. We cannot guarantee the complete security of information shared through this platform.

Data Collection and Storage: We may collect and store certain personal information provided by you during our WhatsApp conversations, as required for the intended communication and lawful business purposes. We will retain this information for as long as necessary to fulfil the purposes for which it was collected or as required by applicable laws.

Sharing of Information: We share personal information, where necessary and subject to confidentiality and operator agreements, with:

- **Operators/service providers** (IT, hosting, communications, payment processors, professional advisers);
- **Business partners** involved in delivering the service;
- **Regulators, law enforcement, courts**, or as required/authorised by law. Responsible parties remain accountable for operators under POPIA.

However, please avoid sharing sensitive personal data such as financial information, passwords, or any data you consider confidential through WhatsApp.

If we transfer personal information **outside South Africa**, we will do so only where the recipient is **subject to a law, binding corporate rules, or binding agreement** that provides an adequate level of protection, or where another lawful ground applies (e.g., consent, performance of a contract).

Opt-out: You have the right to request the cessation of WhatsApp communication with SSK at any time. To opt-out, simply inform our representative during the conversation, and we will discontinue communication through this platform.

Information Regulator (South Africa): If you believe we have not handled your personal information properly, you may lodge a complaint with the Information Regulator: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Email: [complaints.IR@inforegulator.org.za / general enquiries as per current site]
Website: inforegulator.org.za (See Guidance and Regulations).

Updates to the Disclaimer: SSK reserves the right to update or modify this disclaimer as necessary to comply with any changes in legislation or our data processing practices. Any revisions will be published on our official website or communicated directly to you.

By initiating communication with SSK on WhatsApp, you acknowledge that you have read and understood this disclaimer and agree to its terms. If you do not agree with any part of this disclaimer, please refrain from using WhatsApp for communication with us.

For more information about our data privacy practices, please refer to our Privacy Policy available on our official website.