

TERMS AND CONDITIONS

SA BUSINESS LINK AND SA WEALTH PRIVACY AND COOKIE | CODE OF CONDUCT POLICY FOR LICENSEES, GROUP LEADERS AND MEMBERS.

This Privacy Policy describes how SA BUSINESS LINK and SA WEALTH, 1st Floor, Executive Office Park, 9 Maxwell Street, Empangeni, KwaZulu-Natal, South Africa (hereinafter "SABUSINESS LINK and SA WEALTH") uses personal information collected or received from SA WEALTH ACCUMULATOR Members, Group Leaders and BizLICENSEES. It describes how we may collect or receive your personal information, the types of personal information we may collect, how we use, share, and protect this information, how long we retain this information, your rights, and how you can contact us about our privacy practices. SA BUSINESS LINK and SA WEALTH is subject to applicable data protection and privacy laws in South Africa, which impose high standards on organizations that process personal information.

HOW WE MAY COLLECT OR RECEIVE PERSONAL INFORMATION FROM YOU

On registration. SA BUSINESS LINK and SA WEALTH collects your personal information through the online registration form that you complete per paper form or electronically submitted through the SA BUSINESS LINK and SA WEALTH website (the "Website") to become a Member, Group Leader, Licensee. If you are logged in on the Website as a Member, Group Leader, Licensee, personal information is collected from you, for example, when you order products or a service from us. You may also choose to submit your personal information and other information to us through various communication channels provided on the "Contact Us" webpage of the Website, for example, e-mail addresses, telephone numbers or online forms Cookies. If you are logged in on the Website we may also use cookies or similar technologies that collect certain Website usage information when you access, view, and use the Website. A cookie is a data file placed on a computer or mobile device when it is used to visit websites. You may disable cookies in your browser's settings (e.g., under the "Preferences" or "Internet Options" features of your browser). Please note, however, that some features of the Website may not function properly if you disable the use of cookies. You can however manage this. For detailed information on how to manage or delete cookies, visit <http://www.allaboutcookies.org/>.

The Types of Personal Information We May Collect

- Contact information (e.g., name, postal or e-mail address, fax number and phone number);
- Member, Group Leader, Licensee, organizational information (e.g., name, profession and ownership and management details);
- Gender, age, nationality, date and place of birth;
- Marital Status (where applicable)
- Member, Group Leader, Licensee number, username and password;
- Passport details (including number, issue date, issue location and expiration date) and National ID number to the extent permitted or required by applicable law;
- Payment information (e.g., such bank account or credit card numbers);
- Member, Group Leader, Licensee performance information (e.g., group status, group and personal qualifications under the BIZLICENSEE and SA WEALTH ACCUMULATOR Sales and Marketing Plan and financial/bonus history);
- We may collect other personal information in exceptional circumstances only. If we do need to process such personal information about you, we will make sure that there is a valid legal basis for doing so (e.g. your explicit consent).

How We Use the Personal Information We Collect - We may use the information we obtain about you to:

- To manage your registration as a Member, Group Leader, Licensee, please login on the SABIZLINK or SA WEALTH website (**Error! Hyperlink reference not valid.**) to view the Terms and Conditions of your registration as a Member, Group Leader or Licensee;
- Communicate with you (e.g., about products or services that we offer, or intend to offer).

Operate, evaluate and improve our business, including by:

- Evaluating your satisfaction with our current communications, materials, products and/or services;
- Track, document and analyse your group/s;
- Assessing your performance under your SA WEALTH and BIZLICENSE Business or Member Registration Agreement with us;
- Provide business performance information to you (e.g., information on your groups, earnings and or earned bonuses if applicable);
- Provide your name, address, telephone number or e-mail address to your direct group leader;
- Facilitate your use of the Website using cookies (e.g., to offer the shopping basket functionality, to remember log in details and language preferences, etc.);
- Improve Website, including by tracking and monitoring your use of the Website using cookies, and to diagnose problems with the software or hardware we use;
- Perform accounting, auditing, billing and collection activities;
- Enforce contractual terms and conditions;
- Protect against and prevent fraud, unauthorized transactions, claims and other liabilities; and comply with applicable legal requirements, industry standards and our policies.
- If you choose not to provide your personal information, we may not be able to provide the above services.

How We May Share Personal Data – SA BUSINESS LINK and SA WEALTH does not sell, rent or trade your personal information. They may share your personal information only with:

- Entities within the SA BUSINESS LINK and SA WEALTH group to whom it is reasonably necessary or desirable for SA BUSINESS LINK or SA WEALTH to disclose personal information;
- Your Supervisor, to support your business and/or allow communication regarding product advice, ordering advice and product information for the products that you order or Service you may need from SA BUSINESS LINK or SA WEALTH; and
- We may share your information with selected partner entities Government authorities or other third parties, if required by law or reasonably necessary to protect the rights, property and safety of others or ourselves.

International Data Transfers - We may transfer the personal information we collect about you to other SA BUSINESS LINK and SA WEALTH affiliates or other entities of SA BUSINESS LINK or SA WEALTH. Some of them may be in countries other than the country in which the information was originally collected. The laws in those countries may not offer the same level of data protection as the country in which you initially provided the information. When we transfer your personal information to SA BUSINESS LINK or SA WEALTH entities in other countries, we will protect that information as described in this Privacy Policy and in accordance with applicable law. The transfer of your personal information from SA BUSINESS LINK or SA WEALTH to such SA BUSINESS LINK and SA WEALTH affiliates or other entities is covered by a binding agreement between SA BUSINESS LINK and SA WEALTH to the effect that SA BUSINESS LINK and SA WEALTH will adequately protect your personal information.

How We Protect Personal Information - We maintain appropriate technical and organizational security safeguards designed to protect the personal information you provide against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.

How Long We Retain Personal Information - We store personal information for as long as necessary to fulfil the purposes for which we collect the information (see above under "How We Use the Personal Information We Collect"), except if required otherwise by law.

INITIALS

Updates to this Privacy Policy - SA BUSINESS LINK and SA WEALTH may update this Privacy Policy from time to time. We will notify you of any significant changes to this Privacy Policy on the relevant SA BUSINESS LINK and SA WEALTH websites, in official SA BUSINESS LINK and SA WEALTH publications, or through other appropriate communication channels. All changes shall be effective from the date of publication, unless otherwise provided in the notification.

Your Rights - Your rights under applicable law may include access to the personal information we process about you, the right to have such personal information corrected, erased or blocked, and the right to object to certain data processing activities. To exercise these rights, you should make a written request using our contact details set out below. In addition to these rights, you have the right to lodge a complaint with the Information Regulator if you are dissatisfied with the way your personal information is being processed.

How to Contact Us - If you have any comments or inquiries about this Privacy Policy, if you would like to update information we have about you, or to exercise your rights, you may contact us by sending an e-mail to info@sabizlink.co.za or info@sawealth.co.za or you may also write to: SA BUSINESS LINK or SA WEALTH, P.O. Box 10215, Empangeni, KwaZulu-Natal, South Africa, 3880.

CODE OF CONDUCT: - This Code of Conduct "The Code" provides principles to which all SA BUSINESS LINK LICENSEES and SA WEALTH ACCUMULATOR Members, Group Leaders, are expected to adhere and advocate. It embodies rules regarding individual responsibilities in dealing with members and/or the general public, with SA BUSINESS LINK and SA WEALTH related matters. The principles can be interpreted by these keys:

- Equal opportunity without regard to race, gender, ethnicity, age, sexual orientation/gender identity or religion.
- "Give to get" – think of other's interests first.
- Accept responsibility for your behaviour.

As part of SA BUSINESS LINK and SA WEALTH's commitment to ensure all act in accordance with our values when they meet and interact with other people with SA BUSINESS LINK and WEALTH related matters, we have developed this Code of Conduct, hereinafter referred to as "The Code".

- All community and business networking aspects related to SA BUSINESS LINK and SA WEALTH, including this website, as well as participation as a member, as that term is defined in website ("www.sabizlink.co.za and www.sawealth.co.za"), are subject to this Code of Conduct, including, without limitation, account names, profile content, comments, chat and forum activity, videos, e-mail or private messages, printed media, as well as conduct during general conversations.
- Violation of this or any part of this Code of Conduct is grounds for the suspension or termination of such membership, access to this website and/or use of the services on this website, in whole or in part, at SA BUSINESS LINK and SA WEALTH's sole discretion, and may not be limited to legal proceedings.

"The Code": Being a member, you agree to the following:

- Positively promote SA BUSINESS LINK and SA WEALTH to existing and future group members;
- immediately and truthfully identify yourself as a member to a prospective customer and the nature of SA BUSINESS LINK and the SA WEALTH BUSINESS CONCEPT and purpose for the approach;
- explain and demonstrate the SA BUSINESS LINK and/or SA WEALTH BUSINESS CONCEPT offered as accurate and complete, in particular with regard to price and only as per the updated and listed terms and conditions within this website;
- emphasis must be on placing the consumer able to make an informed decision by providing all the relevant details on the product and relevant pricing;
- respect the lack of commercial experience of consumers;
- disclose details and limitations of after-sales service;
- marketing and advertisements shall conform to "The Code", the code of Marketing and Advertising Practice as laid down by both the Direct Marketing Association of South Africa (DMA) and Advertising Standards Authority of South Africa (ASA).

Being a member, you agree NOT to engage in any of the following, even if they do not constitute a violation of any law:

- engage in any cash transactions between any member;
- make any verbal promises that are not backed by SA BUSINESS LINK or SA WEALTH and are not printed in official literature issued by both companies that is representative;
- send or post any advertisements or promotional literature or mailings which contain any description, claims or illustrations, which directly or by implication are misleading about SA BUSINESS LINK and SA WEALTH, the concept or the income opportunity;
- refer to any testimonial or endorsement which is not authorized, not true, obsolete or otherwise no longer applicable, not related to their offer or used in any way likely to mislead the consumer;
- replicate, produce, sell or supply without written consent by SA BUSINESS LINK and SA WEALTH Head-office any literature, advertisements and/or testimonials;
- refrain from using comparisons, which are likely to mislead, and which are incompatible with principles of fair competition. Points of comparison shall not be unfairly selected and shall be based on facts, which can be substantiated;
- defame SA BUSINESS LINK, SA WEALTH, employees, directors and or shareholders of SA BUSINESS LINK or SA WEALTH, and/ or any firm or product directly or by implication;
- take unfair advantage of the goodwill attached to the trade name and symbol of other organizations or their products;
- abuse the trust of individual consumers, or exploit a consumer's age, illness, lack of understanding or lack of language knowledge;
- post of personal information (names, address, phone number, email, etc.) of another person;
- impersonate of another individual, or falsely stating or misrepresenting affiliation with a person or entity;
- create "trolling" posts. (Trolling is deliberately posting false or provocative information in order to elicit responses from people who would not respond if they knew the motivation behind the post);
- make postings or statements or encouraging others to make postings or statements that are (i) vulgar, obscene, indecent, abusive, threatening bigoted, and/or hateful, and/or (ii) are racially offensive, harassing, disruptive, inflaming, intimidating, libellous, stalking, defaming, and/ or defrauding of any individual, entity, or group on any basis, including but not limited to age, gender, sexual orientation, ethnicity, race, religion, disability, and/or economic status;
- post material that advocates illegal activity, or discusses illegal activity with the intent to commit that legal activity;
- engage in acts that constitute "Flaming"; there is a difference between voicing a legitimate concern or grievance versus simply badmouthing or abusing someone or something. Modify or falsifying the source of any content or information;
- distribute or disseminating inappropriate, unauthorized or unsolicited advertising or promotional material, including, but not limited to, contests, sweepstakes, barter, junk mail, chain letters, and pyramid schemes;
- transmit or facilitating the transmission of any unsolicited bulk or commercial email ("Spam"), directly or indirectly, including or creating links (or otherwise refer to external sites that violate this Code of Conduct;
- post content with excessive frequency, that is duplicative, and/or that is inaccurate, such as designating for yourself a category in which you do not belong;

SAWMR

- attempt to access or search www.sabizlink.co.za and www.sawealth.co.za with any engine, software, tool, agent, device, or mechanism other than by the software or search agents provided by SA BUSINESS LINK and SA WEALTH or generally available and industry recognized and approved third party web browsers (such as Microsoft Internet Explorer, Mozilla Firefox or Apple Safari); or "frame," "mirror" or otherwise copy any portion of the website without SA BUSINESS LINK or SA WEALTH's express prior written authorization;
- flood, overload, or mail bomb any mail service or other part of the services of SA BUSINESS LINK and SA WEALTH, or transmitting or transferring any harmful or disruptive viruses, worms, computer code, files, programs, or the equivalent;
- post or make statements or other material which are deemed inappropriate and/or defaming by SA BUSINESS LINK | SA WEALTH in its sole discretion.
- SA BUSINESS LINK and SA WEALTH has the right to review any statements or material provided and manufactured by a member, also, the right to communicate to other SABUSINESS LINK | SA WEALTH members the reason/s for suspension or termination of a Membership, Group Leader, Licensee.
- The applicable products are; BIZLICENSE, Intro 100, Mini 200, Super 500 and Maxi 1000.

Community Enforcement: Notify us at info@sabizlink.co.za or info@sawealth.co.za if you believe this Code of Conduct has been violated.

This Code of Conduct is subject to change at any time in SA BUSINESS LINK or SA WEALTH's sole discretion by the posting of a revised Code of Conduct. It is your responsibility to be aware of any changes.

LAST UPDATE: 15 September 2015.

| | | | |
|--|--|--|--|
| | | | |
|--|--|--|--|

DATE SIGNED

INITIALS AND SURNAME

MOBILE NUMBER

SIGNATURE BY LICENSEE | MEMBER