

INTERNET PRIVACY POLICY OF SENTINEL RETIREMENT FUND (collectively referred to as "SENTINEL", "we", "us" or "our")

This Internet Privacy Policy applies to all Websites (the "**Website/s**") owned and/or administered by SENTINEL, as well as all other Websites which are hyperlinked to these terms and conditions.

This Internet Privacy Policy forms part of the General Terms and Conditions which govern use of the Website/s and constitute an agreement between you (referred to as the "user", "you" or "your") and SENTINEL. Terms defined in the General Terms and Conditions shall have the same meaning in this Internet Privacy Policy

This Internet Privacy Policy is applicable to all Users, irrespective of whether they are visiting the Website, transacting by way of the Website, or have an existing contractual or other legal relationship with us.

1. SENTINEL will treat your personal information obtained through your use of the website as private and confidential.
2. SENTINEL will not disclose your personal information to third parties without your express permission unless –
 - 2.1 SENTINEL are entitled or compelled to do so by law or in terms of a court order or other legal process; or
 - 2.2 the protection of SENTINEL's rights necessitate such disclosure.
3. SENTINEL will limit the collection and use of your personal information to the extent necessary to deliver superior service to you, which includes advising you about our services and other opportunities, and to administer our business.
4. SENTINEL do not sell, rent or lease our lists to third parties, without specific consent. We may, however, and from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number and the like) is not transferred to the third party.
5. In addition, we may share data with third parties to help us perform statistical analysis, send you communications, provide customer support, or arrange for deliveries. Whenever we use third parties to provide services, which may allow them access to your personal information, we will endeavour to bind them to our privacy policies.
6. Our website/s may contain links or references to other websites, web pages or other Internet based content or services, or references to content or services not Internet based. We are not responsible for the content or the privacy practices employed by other sites.

7. **Collection of Information**

- 7.1 We may collect personally identifiable information given to us, such as your e-mail address, name, home or work address, telephone number/s, membership numbers and the like. This is used to operate the Website and the Services and to communicate with you. We may also collect anonymous demographic information, which is not unique to you, such as your geographical location, age, gender and certain preferences. This information may also be matched against our other records for the purposes of identity verification and analysis.
- 7.2 There is also certain limited information about your computer hardware and software that is automatically collected by us, including your Internet Protocol (IP) address, browser type, domain names, access times and referring Web site addresses. This information is used for operational reasons only, such as maintaining quality of service, and to provide general statistics regarding use of the Website.
- 7.3 Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through public message boards, this information may be collected and used by others.
- 7.4 We track our websites and our web pages that you visit, in order to determine what services are the most popular. This data is used to deliver customised content and allocate resources and development.

8. **Use of Cookies**

- 8.1 We use "cookies" on the Website to help you personalise your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.
- 8.2 One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you register with the Website, a cookie helps us recall your specific information on subsequent visits.
- 8.3 You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the functionality of the Website or perform certain functions.

9. **Changes to this Statement**

We may update this Internet Privacy Policy to reflect legal changes, as well as our policies and your feedback. The Policy will be updated by placing it or a hyperlink to it, on the Website.