



PRIVACY POLICY

Protection of Personal Information Policy

1. Who we are

This website <https://www.morganlaw.co.za> (“the Website”) is operated by Morgan Law Inc (registration 2017/343628/07) (“ML INC”) and the address of ML INC’s head office as above.

References to “ML INC”, “we”, “us”, “our” and “ours” in this Privacy Statement means Morgan Law Inc.

The terms “you”, “your” and “yours” when used in this Privacy Statement mean any user of this Website.

2. Purpose of this Privacy Statement

We are committed to the privacy and confidentiality of information provided to us. This Privacy Statement provides information to help you understand how we collect, use and share your personal information and our privacy practices with regard to any personal information collected by us from you directly and/or through the Website or the use of our legal services.

Personal information means information which identifies you, and includes information such as your name, email address, telephone number, identification number, biometric information and password, as well as any other personal data collected.

By visiting this Website and communicating electronically with us, you consent to the processing and transfer of your personal information as set out in this Privacy Statement.

3. Notification of changes to Privacy Statement

We are continually improving our methods of communication and adding new functionality and features to this Website and to our existing services. Because of these ongoing changes, changes in the law and the changing nature of technology, our data protection practices will change from time to time. If and when our data protection practices change, we will update this Privacy Statement to describe our new practices. If we do we will notify you next time to visit this site. We encourage you to check this page regularly.

4. Collecting your personal information

We are committed to informed and limited collection of essential personal information.

We can get your personal information when you:

- Mandate a legal service from us (including online, over the phone and in a regional office or outlet).
- Register for a specific legal service (such as registering your name and address details for a quote or notification service).
- Subscribe to newsletters, alerts or other services from us.
- Ask us for more information about a product or service, or contact us with a question or complaint.
- Take part in a competition, prize draw or survey.
- Use our apps and other services.



- Visit or browse our Website or other ML INC websites.

With your permission or consent and/or as permitted by law, we may also collect information about you from other organisations or third parties, if this is appropriate and allowed by law. These include fraud-prevention agencies, business directories, credit reference agencies.

5. Understanding what you want (the use of cookies)

We might also use cookies (small text files stored in your browser) and other techniques such as web beacons (small, clear picture files used to follow your movements on our Website). These collect information that makes the website remember you and tells us how you use our Website, web-related services.

This, in turn, helps us make our Website relevant to your interests and needs. They also help us find information once you have logged in or help us link your browsing information to you and your personal information, for example, when you choose to register for a service. We may use a persistent cookie (a cookie that stays linked to your browser) to record your details so we can recognise you if you visit our Website again.

Cookies by themselves cannot be used to discover your identity. Cookies do not damage your computer. You can set your browser to notify you when you receive a cookie. This enables you to decide if you want to accept it or not. If you choose not to accept cookies from our Website this may limit its functionalities or performance.

6. Anonymous data collected through this Website

In addition to the information we collect as described above, we use technology to collect anonymous information about the use of our Website. For example, our web server automatically logs which pages of our Website our visitors view, their IP addresses and which web browsers our visitors use. This technology does not identify you personally; it simply enables us to compile statistics about our visitors and their use of our Website.

Our Website contains hyperlinks to other pages on our Website. We may use technology to track how often these links are used and which pages on our Website our visitors choose to view. Again this technology does not identify you personally – it simply enables us to compile statistics about the use of these hyperlinks.

Likewise, if you reached our Website by clicking on a link or advertisement on another website, we also log that information. This assists us to maximize our Internet exposure as well as understand the interests of our users. All of this information is collected and used only in the aggregate: it is entered into our database, where we can use it to generate overall reports on our visitors, but not reports about individual visitors.

We also use your IP address to help diagnose problems with our server and to administer our Website. An IP address is a numeric code that identifies your computer on a network, or in this case, the Internet. Your IP address is also used to gather broad demographic information.

We may also perform IP lookups to determine which domain you are coming from to more accurately gauge our users' demographics.

7. The personal information we collect

The information we collect about you depends on the ML INC legal services you use and subscribe to. It includes (but isn't limited to) the following:



- Your name, date of birth, home language, address, account information and email address.
- Your preferences for particular, services or lifestyle activities when you tell us what they are – or when we assume what they are, depending on how you use our legal services.
- Your contact with us – such as a note or recording of a call you make to one of our contact centres, an email or letter you send to us or other records of any contact you have with us.
- Your account information – such as phone number, policy details and dates of payment owed and received, the subscription services you use or any other information related to your account.

8. Use and analysis of your personal information:

We may utilize and assess your information for the following legal service-related purposes:

- Process the legal services you've procured from us and keep you informed of your case's progress.
- Provide general updates about new legal services (unless you opt out of receiving marketing messages).
- Deliver the relevant legal service to you, encompassing services not specified in your agreement with us, utilizing location information when interacting with our website and apps, and contacting you regarding changes to the service.
- Reach out with offers or promotions based on your usage of our legal services, including call and message activities, location information, and browsing information (unless you opt out of receiving such messages).
- Invoice you for the use of our legal services or deduct the appropriate credit amount.
- Administer this legal services platform and aid in enhancing our services.
- Address any inquiries or concerns you may have about using our legal services.
- Inform you about other legal services from external companies that we believe may interest you, including exclusive offers and discounts for our customers.
- Understand how you utilize our legal services to develop more engaging and pertinent offerings.
- Conduct research and statistical analysis, including monitoring customer usage of our legal services on an anonymous or personalized basis.
- Prevent and detect fraud or other legal offenses, recover debts, or trace individuals owing us money.
- Provide aggregated reports to third parties, ensuring these reports do not contain any information identifying you as an individual.

We will retain your information for the duration mandated by law. If no legal obligation exists, we will only retain it for as long as necessary.

9. Sharing your personal information

We may share information about you with:

- Companies in related to ML INC in the ML INC group;
- Partners or agents involved in delivering the legal services you've mandated.



- Partners or agents that conduct performance and customer satisfaction surveys and any other surveys related to the legal services provided to you.
- Companies who are engaged to perform services for, on behalf of ML INC including companies within ML INC.
- Where applicable, credit reference, fraud prevention or business scoring agencies, or other credit scoring agencies.
- Debt collection agencies or other debt recovery organisations.
- Law enforcement agencies, regulatory organisations, courts or other public authorities if we have to, or are authorised to by law.
- Emergency services
- We'll release information if it's reasonable for the purpose of protecting us against fraud, defending our rights or property, or to protect the interests of our customers.
- If we're reorganised or sold to another organisation, we may transfer any personal information we hold about you to that organisation.

At your option, and only with your consent, we may also share your information with partner organisations we've chosen carefully, so they can contact you where needed.

We may share, transfer or disclose the information in our databases and server logs to comply with a legal requirement, for the administration of justice, interacting with anti-fraud databases, to protect your vital interests, to protect the security or integrity of our databases or this Website, to take precautions against legal liability, or in the event of our flotation on a stock exchange, sale, merger, reorganisation, dissolution, disposal of all or part of our assets or similar event. We will inform you of any such transfer or disclosure if we are required to do so by law.

Where appropriate, before disclosing personal information to a third party, we contractually require the third party to take adequate precautions to protect that data and to comply with applicable law.

In the event of a merger/acquisition or company reorganisation, your personal information may be part of the transferred assets and are likely to be disclosed to the new company.

10. Transfer of information abroad

If you are visiting this Website or other Websites operated under the supervision of ML INC, as referred to herein above, from a country other than South Africa the various communications will necessarily result in the transfer of information across international boundaries.

We may also need to transfer your information to other companies within ML INC or service providers in countries outside South Africa, in which case we will fully comply with applicable data protection legislation. This may happen if our servers or suppliers and service providers are based outside South Africa, or if our services are hosted in systems or servers in Operating Companies outside South Africa and/or if you use our legal services while visiting countries outside South Africa. Other countries outside South Africa may not have (adequate) data-protection laws which are similar to those of South Africa, however, we will make sure that your information is protected and enter into appropriate agreements to achieve this.



11. Keeping your personal information secure:

We are committed to implementing leading data security safeguards.

We have specialised security teams who constantly review and improve our measures to protect your personal information from unauthorised access, accidental loss, disclosure or destruction.

If we have a contract with another organisation to provide us with services or a service on our behalf to process your personal information, we will ensure that your information is protected and that they only process your information in the way we have authorised them to. These organisations will not be entitled to use your personal information for their own purposes. If necessary, our security teams will check them to make sure they meet the security requirements we have set.

Communications over the internet (such as emails) are not secure unless they have been encrypted. Your communications may go through a number of countries before being delivered – as this is the nature of the internet. We cannot accept responsibility for any unauthorised access or loss of personal information that's beyond our control.

We'll never ask for your secure personal or account information by unsolicited means of communication. You're responsible for keeping your personal and account information secure and not sharing it with others.

You may choose to disclose your information in certain ways such as social plug-ins (including those offered by Google, Facebook, Twitter and Pinterest) or using third-party services that allow you to post reviews or other information publicly, and a third party could use that information.

Social plug-ins and social applications are operated by the social network themselves and are subject to their own terms of use and privacy and cookies policies. You should make sure you're familiar with these.

12. How to unsubscribe or opt-out

If you no longer want to receive marketing messages from us, please contact our customer services team and you'll be 'opted out'. (You can get in touch with customer services through the Contact Us page on our site).

If you choose to unsubscribe or opt out, we will hold your contact details on file marked so that we do not contact you again. This is so that we do not contact you if your details are subsequently provided to us by a third party.

13. Access and corrections to personal information

Under the law, you have the right to access, correct, amend, delete your personal information or to object to the processing of your personal information.

Upon receipt of your written request and enough information to permit us to identify your personal information, we will disclose to you the personal information we hold about you, for which we may make a charge as allowed by applicable law.

We will also correct, amend or delete any personal information that you tell us is inaccurate and notify any third party recipients of the necessary changes. You may update any information you have given to us by contacting us at our registered address.



Requests to delete personal information are subject to any applicable legal and ethical reporting or document retention obligations imposed on us.

14. Unauthorised third party access to your information

Despite the security measures we have in place to protect your personal information (firewalls, password access and encryption methods) you acknowledge that it may be accessed by unauthorised third party, e.g. as a result of an illegal activity.

15. Links to other websites

Our Website may contain hyperlinks to websites that are not operated by us. These hyperlinks are provided for your reference and convenience only and do not imply any endorsement of the activities of these third party websites or any association with their operators. We do not control these websites and are not responsible for their data or privacy practices. We urge you to review any privacy statement posted on any site you visit before using the site or providing any personal information about yourself and others.

16. Governing Law

The laws of South Africa will govern any dispute or claim arising out of or relating to your use of this Website.

17. Feedback

We welcome comments about this Privacy Statement. If you have any questions about this Privacy Statement you may contact us by e-mailing info@morganlaw.co.za or for any part of our service, you may contact us by e-mailing info@morganlaw.co.za or by writing to us at the address set out in paragraph 1 of this Privacy Statement. We will store any correspondence from you at our offices.

18. Complaints

Should you believe that ML INC or any of the companies referenced herein above, has/have utilised your personal information contrary to applicable law, you undertake to first attempt to resolve any concerns with ML INC or any of the particular companies referenced herein, as the case may be. Kindly refer to the PAIA Manual within this website and/or the respective website of the particular company referenced for relevant contact information.

If you are not satisfied with such process, you have the right to lodge a complaint with the Information Regulator, in accordance with the Protection of Personal Information Act, 2013.