

IKHOKHA PRIVACY POLICY

This privacy policy has been compiled to better serve those who are concerned with how their 'Personally identifiable information' (PII) is being used online. This policy tells you how ikhokha may use your personal information for certain business reasons. You are also asked to make certain choices where ikhokha needs your permission to use your personal information. You also confirm that you understand the legal consequences of both your acceptance to the use of your personal information and the choices that you make.

What personal information do we collect from people that visit our blog, website or app?

When ordering or registering on our site, as appropriate, you may be asked to enter your name, email address, mailing address, phone number, credit card information, Identity Document or other details to help you with your experience.

When do we collect information?

We collect information from you when you register on our site, place an order, subscribe to a newsletter or enter information on our site

How will iKhokha use your personal information?

1. Any of iKhokha's operators or agents (including those who are based outside of South Africa) may use your personal information. This includes iKhokha's sub-contractors and their agents, professional advisers and any other similar third parties. These third parties will be bound to confidentiality agreements.
2. iKhokha may use and keep your information as long as necessary or allowed for any of the following purposes:
 - Legal and regulatory
 - Crime prevention
 - Credit risk management services
 - Marketing (with your consent)
 - Research (with your consent)
 - Internal reporting and approval processes and policy requirements
 - This includes when you are no longer a client of iKhokha.
3. For iKhokha to manage its risks, you accept that iKhokha may receive and provide your personal information, including information about how you conduct your accounts, to:
 - 3.1 Credit risk management services (including credit bureau); and
 - 3.2 Crime prevention agencies

Ikhokha must check your information

1. iKhokha must comply with national and international laws, regulations, policies, rules and requirements to prevent criminal activities, money laundering and terrorist financing, sanctions and prohibited business activity laws and rules and violations. iKhokha must therefore check all information from and about you and monitor and screen your information, instructions and transactions on an ongoing basis. This may cause some delays in transactions that you make or accounts you apply for. We may also have to end our relationship with you without warning.
2. iKhokha is not responsible for any losses or damages that you suffer because of these checks or by iKhokha ending the relationship. This includes any loss of profits or savings that you otherwise expected to make.

Do we use 'cookies'?

Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the site's or service provider's systems to recognize your browser and capture and remember certain information. For instance, we use cookies to help us remember and process the items in your shopping cart. They are also used to help us understand your preferences based on previous or current site activity, which enables us to provide you with improved services. We also use cookies to help us compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

We use cookies to:

- Help remember and process the items in the shopping cart.
- Understand and save user's preferences for future visits.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser (like Internet Explorer) settings. Each browser is a little different, so look at your browser's Help menu to learn the correct way to modify your cookies.

If you disable cookies off, some features will be disabled. It won't affect the user's experience that make your site experience more efficient and some of our services will not function properly.

However, you can still place orders.

Google

Google's advertising requirements can be summed up by Google's Advertising Principles. They are put in place to provide a positive experience for users.
<https://support.google.com/adwordspolicy/answer/1316548?hl=en>

We use Google AdSense Advertising on our website.

Google, as a third party vendor, uses cookies to serve ads on our site. Google's use of the DART cookie enables it to serve ads to our users based on their visit to our site and other sites on the Internet. Users may opt out of the use of the DART cookie by visiting the Google ad and content network privacy policy

We have implemented the following:

- Demographics and Interests Reporting

We along with third-party vendors, such as Google use first-party cookies (such as the Google Analytics cookies) and third-party cookies (such as the DoubleClick cookie) or other third-party identifiers together to compile data regarding user interactions with ad impressions, and other ad service functions as they relate to our website.

Opting out:

Users can set preferences for how Google advertises to you using the Google Ad Settings page. Alternatively, you can opt out by visiting the Network Advertising initiative opt out page or permanently using the Google Analytics Opt Out Browser add on.

How does our site handle do not track signals?

We honor do not track signals and do not track, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place.

Does our site allow third party behavioral tracking?

It's also important to note that we allow third party behavioral tracking

In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:

We will notify the users via email

- Within 1 business day

We will notify the users via in site notification

- Within 1 business day

We also agree to the individual redress principle, which requires that individuals have a right to pursue legally enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data users, but also that individuals have recourse to courts or a government agency to investigate and/or prosecute non-compliance by data processors.

CAN SPAM Act

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations.

To be in accordance with CANSPAM we agree to the following:

If at any time you would like to unsubscribe from receiving future emails, you can email us at hello@ikhokha.com and we will promptly remove you from ALL correspondence.