

Privacy Policy

This policy governs the way Liquid Bridge Fund (Pty) Ltd, also referred to as (“us”, “our”, “Liquid Bridge Fund”, “Liquid Bridge”, “LBF”, “we”, “the Company”) in this policy, treats your personal information collected electronically when you use our website or apply online for certain products and services, contact us electronically or register for one of the services or products offered on the website.

Website: <https://www.liquidbridgefund.co.za/>

We have the highest of respect for your privacy and your personal information and for this reason, we take all reasonable measures, in accordance with this Policy, to protect your personal information and to keep it confidential.

We voluntarily align to the principles, outlined in Section 51 of the Electronic Communications and Transactions Act 2002 (‘ECT Act’), which govern your right to having your personal information kept private.

We will only collect, disclose, collate, process and store (‘use’) your personal information with your express written permission unless legally required to do so, and will only use such information for the lawful purpose for which it is required.

We will disclose in writing, the specific purpose for which we use, request and store your personal information. We will also keep a record of that personal information and the specific purpose for which we collect it.

We will not use your personal information for any other purpose, other than that which we disclosed to you, unless you give us your express written permission to do so, or unless we are permitted to do so by law. In terms of the provisions of the ECT Act;

we will disclose your personal information without your consent:

- If we are required to do so by law or a court order;
- If disclosure is in the public interest;
- If disclosure is in the Company’s interest;
- with your implied consent.

What is personal information?

In summary, any information that we know about you will be regarded as your personal information. Personal information refers to information that identifies or relates specifically to you, for example, your name, age and identity number, your assets and liabilities, your income and your payment records.

How we collect your personal information

Whenever you use this website, complete an application form, contact us electronically, or use one of the services offered by us, we will collect your personal information.

Why and how we collect and use personal information

The following are reasons why we would collect your personal information:

- to identify you;
- in order for us to process your applications, instructions or requests;
- in order for us to ensure that we meet your needs, we may collect and analyse your personal information and combine all the information that we have about you to compile a profile of you in order for us to personalise and tailor our services to meet your specific needs;
- once we have collected and analysed your personal information, we may send you promotional material or details which we think may be of interest to you. Your privacy is important to us. We will therefore not sell, rent or provide your personal information to unauthorised entities or other third parties, for their independent use, without your consent.

Protection of your personal information

We commit to taking reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information we maintain concerning users of our website is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information. When you use the services or products provided by us, you may be given a Reference, User ID and Password. You are responsible for maintaining the secrecy and confidentiality of your Reference, User ID and Password.

Third Party Disclosures

We do not sell, trade, or otherwise transfer to outside parties your Personally Identifiable Information unless we provide users with advance notice. This does not include website hosting partners and other parties who assist us in operating our website, conducting our business, or serving our users, so long as those parties agree to keep this information confidential. We may also release information when it's release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

Third-party links

Occasionally, at our discretion, we may include or offer third-party products or services on our website. These third-party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

Linked Sites

We have not reviewed any website linked to this website and is not responsible for the contents of off-site pages or any other websites linked or linking to this website. If you follow any links from this website, you do so at your own risk. Links to this website may not be established without our prior written consent.

Disclaimer

Users of this website must observe all the applicable laws and regulations in their respective jurisdictions before committing to access the information contained within our website. By committing to access the information, users are therefore deemed to be representing and warranting that the applicable laws and regulations of their relevant jurisdiction allow you to do so.

Neither LBF nor any director, employee or agent of the company, shall accept any liability for any loss or damage, however caused, suffered by any person and/or any expenses or costs incurred by any person as a result of any usage of this website or reliance placed on any information contained or distributed.

The information, copy, data, materials or opinions contained in this website are provided without any warranty of any kind, either expressed or implied, to the fullest extent permissible pursuant to applicable law. Neither LBF nor its affiliates assume any responsibility for the uninterrupted availability of this website or warrant that it will be error-free, that defects will be corrected, or that this website or the servers that make it available will be free of viruses or other harmful components.

Users agree that under no circumstances, including, but not limited to, negligence, shall LBF or any of its affiliates be liable for any special or consequential damages that result from the access or use of, or the inability to access or use, the information, copy, data, materials or opinions on this website. This does not exclude or restrict any duty or liability that LBF has to its customers under the regulatory system in South Africa

Amendments to this Privacy Policy

We reserve the right, in our sole discretion to amend this Privacy Policy from time to time without limitation, by the addition of new terms and conditions. You agree to review the Privacy Policy whenever you visit this website for any such amendments. Save as expressly provided to the contrary in this Privacy Policy, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

Applicable laws

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of South Africa. To the extent that a court has jurisdiction over any dispute which may arise out of or in connection with this Privacy Policy, we both submit to the jurisdiction of the South African courts.