Privacy Policy

Your Privacy
Matters to Us

How we collect, use, and protect your personal information in accordance with South Africa's Protection of Personal Information Act (POPIA).

Last Updated: 12 August 2026

1. Introduction

Mc Arthur Financial Planning Services CC ("we", "us", "our") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your personal information when you visit our website or use our services.

We are a registered Financial Services Provider (FSP 26/10/301) and comply with the Protection of Personal Information Act (POPIA) and all applicable South African data protection laws.

2. Information We Collect

We may collect the following types of personal information:

- **Contact Information:** Name, email address, phone number, and postal address.
- **Financial Information:** Income, assets, liabilities, investment preferences, and financial goals.
- **Identification Information:** ID number, passport number, and other identification documents as required by law.
- **Website Usage Data:** IP address, browser type, pages visited, and time spent on our website.
- **Communication Data:** Records of your correspondence with us, including emails and phone calls.

3. How We Collect Information

We collect information through the following methods:

- **Direct Interactions:** When you complete our contact form, book a consultation, or communicate with us directly.
- **Automated Technologies:** Through cookies and similar tracking technologies when you browse our website.

- **Third Parties:** From public records, credit bureaus, and other financial institutions with your consent.

4. How We Use Your Information

We use your personal information for the following purposes:

- To provide and manage our financial planning and investment services.
- To communicate with you about your enquiries, consultations, and ongoing financial planning.
- To comply with legal and regulatory requirements under FSCA and POPIA.
- To improve our services and user experience on our website.
- To detect, prevent, and address fraud or other illegal activities.

5. Legal Basis for Processing

Under POPIA, we process your personal information based on the following lawful grounds:

- **Consent:** You have given us explicit consent to process your information for specific purposes.
- **Contractual Necessity:** Processing is necessary for the performance of our service agreement with you.
- **Legal Obligation:** We are required to process certain information to comply with financial services regulations.
- **Legitimate Interest:** Processing is necessary for our legitimate business interests, provided they do not override your rights.

6. Sharing Your Information

We do not sell your personal information. We may share your information with:

- **Service Providers:** Third parties who help us deliver our services (e.g., investment platforms, legal advisors, IT providers).
- **Regulatory Authorities:** FSCA, SARS, and other government bodies as required by law.
- **Professional Advisors:** With your consent, we may share information with your other financial professionals.

7. Data Security

We implement appropriate technical and organisational measures to protect your personal information against unauthorised access, alteration, disclosure, or destruction. These include:

- Encryption of sensitive data in transit and at rest.
- Regular security assessments and updates to our systems.
- Access controls limiting who can view your personal information.
- Staff training on data protection and privacy practices.

8. Data Retention

We retain your personal information only for as long as necessary to fulfil the purposes for which it was collected, including legal, accounting, and reporting requirements. Typically, we retain client records for a minimum of five years as required by financial services regulations.

9. Your Rights Under POPIA

You have the following rights regarding your personal information:

- **Right to Access:** Request a copy of the personal information we hold about you.
- **Right to Rectification:** Correct inaccurate or incomplete information.
- **Right to Deletion:** Request deletion of your personal information, subject to legal retention requirements.
- **Right to Object:** Object to the processing of your personal information.
- **Right to Withdraw Consent:** Withdraw your consent at any time where processing is based on consent.
- **Right to Complain:** Lodge a complaint with the Information Regulator of South Africa.

10. Cookies

Our website uses cookies to enhance your browsing experience. You can control cookie settings through your browser preferences. For more information, please see our Cookie Policy.

11. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of these websites. We encourage you to read their privacy policies before providing any personal information.

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of any changes by posting the new policy on this page with an updated "Last Updated" date. We encourage you to review this policy periodically.

13. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us:

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Information Officer: Carol Anne Mills

Information Regulator of South Africa:
You have the right to lodge a complaint with the Information Regulator:
www.justice.gov.za/inforeg/
Phone: 012 406 4818 | Email: inforeg@justice.gov.za