

## **Privacy Policy**

**Effective Date:** 1 January 2026

Ripple Effect Bookkeeping ("we", "our", or "us") is committed to protecting your privacy and ensuring that your personal information is handled in a safe and responsible manner. This Privacy Policy explains how we collect, use, store, and protect your personal information in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA) of South Africa.

By using our website or engaging our services, you consent to the practices described in this Privacy Policy.

### **1. Information We Collect**

We may collect and process the following types of personal information:

- Full name and surname
- Contact details (email address, telephone number, physical address)
- Business information (company name, registration number, VAT number)
- Financial and accounting-related information required to provide our services
- Information submitted via contact forms, email correspondence, or website enquiries
- Website usage data (such as IP address, browser type, and pages visited)

### **2. How We Use Your Information**

We collect and use personal information for the following purposes:

- To provide bookkeeping, accounting, and related professional services
- To respond to enquiries and communicate with clients
- To comply with legal, regulatory, and contractual obligations
- To issue invoices, process payments, and maintain financial records
- To improve our website, services, and client experience
- For internal record-keeping and administrative purposes

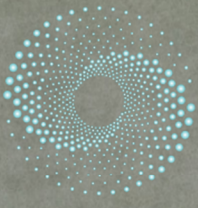
### **3. Lawful Basis for Processing**

We process personal information only where there is a lawful basis to do so, including:

- With your consent
- Where processing is necessary to perform a contract with you
- To comply with legal or regulatory obligations
- Where processing is necessary for legitimate business interests

### **4. Disclosure of Information**

We do not sell, rent, or trade your personal information. We may share your information only in the following circumstances:



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- With trusted third-party service providers who assist us in operating our business (e.g. cloud storage, accounting software, IT support), subject to confidentiality agreements
- Where required by law, regulation, or legal process
- With regulatory authorities where necessary to comply with statutory obligations

### **5. Data Security**

We take reasonable technical and organisational measures to safeguard your personal information against loss, unauthorised access, disclosure, alteration, or destruction. These measures include secure systems, access controls, and data protection practices.

### **6. Data Retention**

We retain personal information only for as long as necessary to fulfil the purposes for which it was collected, or as required by law, including tax and financial record-keeping obligations.

### **7. Your Rights**

In terms of POPIA, you have the right to:

- Request access to your personal information
- Request correction or deletion of your personal information
- Object to the processing of your personal information
- Withdraw consent where processing is based on consent
- Lodge a complaint with the Information Regulator of South Africa

Requests regarding your personal information can be made by contacting us using the details below.

### **8. Cookies and Website Analytics**

Our website may use cookies or similar technologies to enhance user experience and analyse website traffic. Cookies do not collect personally identifiable information unless you choose to provide it.

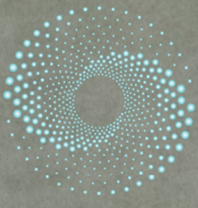
You may disable cookies in your browser settings, although this may affect website functionality.

### **9. Third-Party Links**

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

### **10. Changes to This Privacy Policy**

We reserve the right to update or amend this Privacy Policy from time to time. Any changes will be posted on this page, and the revised policy will take effect from the updated effective date.



# RIPPLE EFFECT

BOOKKEEPING & TAX CONSULTING

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### 11. Contact Information

If you have any questions about this Privacy Policy or how your personal information is handled, please contact:

#### **Ripple Effect Bookkeeping**

Email: [werner@rippleeffectbookkeeping.co.za](mailto:werner@rippleeffectbookkeeping.co.za)

Phone: +27 79 879 3995

This Privacy Policy is intended to comply with South African data protection laws and reflects our commitment to protecting your personal information.