

COMMUNICATIONS POLICY

QALO YA AFRIKA 25 (PTY) LTD (FSP No. 53364)

1. Client Engagement Channels

Qalo Financial Services 25 (Pty) Ltd ("Qalo", "we", "us", "our") is committed to maintaining clear and effective communication with you, our valued client. To this end, you hereby acknowledge and agree that Qalo, its authorised representatives, and service providers, may engage with you, for all purposes relating to your financial products, services, and our relationship, through the following primary channels:

- i. **Physical Mail:** Correspondence sent to the postal address held on our records.
- ii. **Electronic Mail (Email):** Correspondence sent to the email address(es) held on our records.
- iii. **Telephonic Communication:** Contact made to the telephone number(s) (including cellular numbers) held on our records.

2. Purpose of Communication

Such communications may include, but are not limited to, providing important policy information, updates, statements, regulatory disclosures, marketing material (where consent has been given), requests for documentation, servicing of your needs, and the resolution of queries.

3. Client Responsibility

It is your responsibility to ensure that your contact details (postal address, email address, and telephone numbers) are at all times current and correct with Qalo. You must inform us promptly of any changes to these details. You accept that any communication dispatched or sent by Qalo to the last recorded contact details will be deemed to have been received by you.

4. Consent and Legal Compliance

Your subscription via the Qalo Website or Mobile Application constitutes your consent to be contacted via these methods for the purposes outlined. This clause operates in conjunction with, and does not override, any rights you may have under applicable legislation, including the Protection of Personal Information Act (POPIA) and the Electronic Communications and Transactions Act. You retain the right to object to receiving direct marketing communications at any time.