

COOKIE POLICY

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1. Introduction

Swyft Markets South Africa (Pty) Ltd ("Swyft Markets", "we", "us", or "our") is a private company incorporated in the Republic of South Africa, registration number 2023/673950/07. We are an authorised financial services provider, licensed and regulated by the Financial Sector Conduct Authority (FSCA) under FSP No. 54702.

This Cookie Policy explains how Swyft Markets uses cookies and similar tracking technologies on our website, swyftmarkets.trade, and on any related domains, applications, or trader portals operated by us (collectively, the "Website"). It should be read together with our Privacy Policy and Terms of Use.

By continuing to use our Website, or by accepting our cookie banner, you consent to the use of cookies as set out in this Policy, subject to the choices and controls described in Sections 6 and 7 below.

2. Purpose & Scope

This Policy is issued in compliance with the Protection of Personal Information Act, No. 4 of 2013 ("POPIA"), the Electronic Communications and Transactions Act, No. 25 of 2002 ("ECT Act"), and the Consumer Protection Act, No. 68 of 2008, to the extent that any of these laws apply to the processing of personal information collected through cookies.

It sets out: (a) what cookies are; (b) the categories of cookies we use; (c) the third parties whose cookies may be set through our Website; (d) how you may grant, withdraw or manage your consent; and (e) how you may exercise your rights as a data subject under POPIA.

3. What are Cookies?

A "cookie" is a small text file that a website places on your computer, mobile device, or other electronic device when you visit it. Cookies allow the website to recognise your device and to store certain information about your preferences or past actions.

We use the term "cookies" in this Policy to refer to cookies and all substantially similar technologies, including web beacons, pixel tags, local storage objects, software development kits (SDKs), and device identifiers.

Cookies may be "session cookies", which are deleted automatically when you close your browser, or "persistent cookies", which remain on your device for a defined period or until you delete them manually.

4. Categories of Cookies We Use

We use the following categories of cookies on our Website:

- **Strictly Necessary (Essential) Cookies** — required for the Website to function, including authenticating logins to our client portal, maintaining session security, and remembering items you have placed in any form or application. These cookies cannot be switched off in our

systems and do not require your prior consent under section 11 of POPIA.

- **Performance & Analytics Cookies** — collect aggregated, statistical information about how visitors use the Website (for example, which pages are visited most often and whether visitors receive error messages). These cookies help us measure and improve site performance. We use providers such as Google Analytics for this purpose.
- **Functional Cookies** — allow the Website to remember choices you make (such as your language, region, or trading-platform preference) and to provide enhanced, more personal features. If you do not allow these cookies, some or all of these services may not function properly.
- **Marketing & Advertising Cookies** — used by us and by our advertising partners to deliver advertising that is more relevant to you and your interests, to measure the effectiveness of advertising campaigns, and to limit the number of times you see an advertisement. These cookies may track your activity across other websites.

Strictly Necessary Cookies are set automatically. All other categories are set only with your prior, informed consent obtained through our cookie consent banner.

5. Third-Party Cookies

Certain cookies on our Website are set by third parties whose services we use to operate, secure, analyse, and promote the Website. These third parties may include, but are not limited to:

- Google LLC (Google Analytics, Google Ads, reCAPTCHA);
- Meta Platforms, Inc. (Facebook Pixel, Instagram);
- LinkedIn Corporation (LinkedIn Insight Tag);
- TikTok Pte. Ltd. (TikTok Pixel);
- Cloudflare, Inc. (security, bot mitigation and performance);
- Customer-support providers we engage from time to time, including chat-widget vendors.

We do not control the cookies set by these third parties. The information that they collect through cookies is governed by their own privacy and cookie policies. We encourage you to review those policies directly.

6. How We Obtain Your Consent

When you first visit the Website, you will be presented with a cookie consent banner. The banner allows you to: (a) accept all cookies; (b) reject all non-essential cookies; or (c) configure your preferences by category.

We treat your engagement with the banner as the giving (or refusal) of consent for the purposes of section 11 of POPIA. No non-essential cookies are placed on your device before you have made a selection.

You may withdraw or change your consent at any time by clicking the "Cookie Preferences" link located in the footer of the Website, or by using the in-browser controls described in Section 7

below. Withdrawing consent will not affect the lawfulness of any processing carried out before withdrawal.

7. Managing & Disabling Cookies

In addition to our consent banner, you can control or delete cookies through your browser settings. Most browsers allow you to:

- see what cookies are stored on your device and delete them individually;
- block third-party cookies;
- block cookies from particular sites;
- block all cookies from being set; or
- delete all cookies when you close your browser.

Guidance for the major browsers is available at the following links: Google Chrome — support.google.com/chrome; Mozilla Firefox — support.mozilla.org; Apple Safari — support.apple.com/safari; Microsoft Edge — support.microsoft.com.

Please note that disabling Strictly Necessary Cookies will prevent parts of the Website (including the client portal and the account-opening journey) from working correctly.

8. Your Rights under POPIA

As a data subject, you have the following rights in respect of personal information that we process through cookies:

- the right to be notified that personal information is being collected;
- the right of access to your personal information held by us;
- the right to request correction or deletion of inaccurate, irrelevant, excessive, out-of-date, incomplete, misleading or unlawfully obtained information;
- the right to object, on reasonable grounds, to the processing of your personal information;
- the right to withdraw consent at any time, where processing is based on consent;
- the right not to be subject to a decision based solely on automated processing; and
- the right to submit a complaint to the Information Regulator.

Requests to exercise these rights may be addressed to the Information Officer (see Section 12).

9. Retention of Cookie Data

Session cookies are deleted automatically when you close your browser. Persistent cookies remain on your device for the period specified in the cookie itself, which ranges from a few minutes to a maximum of twenty-four (24) months, unless you delete them earlier.

Personal information derived from cookies is retained only for as long as is necessary for the purposes for which it was collected, or as required by law.

10. Cross-Border Transfers

Some of the third-party cookie providers listed in Section 5 are located outside the Republic of South Africa. Where personal information is transferred outside South Africa, we ensure that the transfer takes place in accordance with section 72 of POPIA — for example, where the recipient is subject to a law, binding corporate rules or binding agreement that provides an adequate level of protection.

11. Changes to this Policy

We may amend this Cookie Policy from time to time to reflect changes in our practices, in the technologies we use, or in applicable law. The latest version will always be available at swyftmarkets.trade/legal/cookie-policy. Material changes will be notified through the cookie consent banner or by other reasonable means.

12. Contact — Information Officer

Queries, requests or complaints relating to this Cookie Policy, or to the exercise of your rights under POPIA, may be addressed to our Information Officer:

- **Information Officer:** Swyft Markets South Africa (Pty) Ltd
- **Email:** info@swyftmarkets.trade
- **Telephone:** +27 87 711 0898
- **Address:** Unit C1, First Floor, Building 3, Northgate Park, Paarden Eiland, Cape Town, 8000

Unresolved complaints may be referred to the Information Regulator (South Africa) at JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001 — enquiries@infoeregulator.org.za.

13. Effective Date

This Cookie Policy is effective from **1 January 2026** and replaces any previous cookie policy issued by Swyft Markets South Africa (Pty) Ltd.