

COOKIE POLICY

How EPW's website uses cookies and similar technologies

Legal entity	Ekkerd Private Wealth (Pty) Ltd
Registration	2025/593128/07
FSP licence	55438
Contact	office@ekkerdprivatewealth.co.za 044 873 3105

1. What cookies are

Cookies are small files or identifiers stored or accessed on a browser or device. Similar technologies may include pixels, local storage, tags and scripts. They can enable website functions, remember preferences, protect security and provide usage information.

2. Categories EPW may use

Item	Details
Strictly necessary	Required for core functions, security, session management, forms or user-requested services. These cannot normally be disabled through a consent tool.
Preference / functionality	Remember choices such as language or display preferences.
Analytics / performance	Help EPW understand aggregate website use and improve performance. These should be activated only where lawfully permitted and, where required, after consent.
Marketing / third party	Support advertising, embedded content or cross-site measurement. These should remain inactive unless configured and supported by the required consent.

3. Current implementation

The cookies actually placed depend on the website features and service providers enabled at the time of a visit. Where a cookie banner or settings tool is provided, it identifies the active non-essential technologies and available choices. This policy does not by itself activate analytics or marketing technologies.

4. Consent and controls

- Necessary cookies may operate without consent where they are required to provide the website or protect it.
- Where consent is required, non-essential cookies should remain disabled until the user makes a choice.
- Consent can be withdrawn or changed through the website's cookie settings where available.
- Browser settings may block or delete cookies, but doing so can affect website functionality.

5. Third parties

Embedded maps, videos, social content, analytics or other third-party features may place their own cookies if enabled. Those providers process information under their own notices. Active non-essential third parties should be identified through the website's consent tool or cookie information when applicable.

6. Personal information

Cookie information that identifies or can reasonably be linked to a person is personal information and is processed under EPW's POPIA Privacy Policy. EPW will use it only for stated, lawful and proportionate purposes and apply appropriate security and retention controls.

7. Retention

Session cookies expire when the browser session ends. Persistent cookies remain for the period specified in the website's active cookie information or until deleted. EPW applies retention periods that are reasonably necessary for the relevant purpose.

8. Contact and updates

Questions or objections may be sent to Elena le Roux at manager@ekkerdprivatewealth.co.za. EPW may update this policy when website technologies or legal requirements change.