PRIVACY POLICY

CENTRALFIN CC

Last Updated: 7 November 2026

1. INTRODUCTION

CentralFin ("we", "our", "us" or "the Group") respects your right to privacy and is committed to protecting the personal information of our website visitors, customers, prospective customers, suppliers, business partners and other individuals with whom we interact.

This Privacy Policy explains how we collect, use, store, process and protect personal information when you visit our website, communicate with us, submit an enquiry or engage with any of our group companies.

We are committed to handling personal information responsibly and in accordance with applicable South African legislation, including the Protection of Personal Information Act, 4 of 2013 (POPIA).

Our group comprises specialised businesses operating across various industries, including:

- Central Solutions
- Arcomm Telecomms
- Arcomm Energy & Solar
- CentralFin

References to "Group Companies" in this policy refer to the relevant businesses forming part of the Central Solutions Holdings group.

2. PERSONAL INFORMATION WE COLLECT

Depending on your interaction with us, we may collect and process the following categories of personal information:

Personal Identification Information

- Full names and surnames.
- Company and business details.
- Identification details where legally required.
- Job titles and professional information.

Contact Information

- Email addresses.
- Telephone and mobile numbers.
- Physical and postal addresses.
- Business contact details.

Business and Enquiry Information

- Information submitted through website contact forms.
- Product and service enquiries.
- Business requirements and preferences.

- Correspondence and communication records.
- Information relating to customer, supplier or business relationships.

Technical and Website Information

- IP addresses.
- Browser and device information.
- Website usage and browsing activity.
- Cookies and similar tracking technologies.
- Website analytics and performance information.

We will only collect personal information that is reasonably necessary for legitimate business purposes or where otherwise permitted by applicable law.

3. HOW WE COLLECT PERSONAL INFORMATION

We may collect personal information through various channels, including:

- When you visit our website.
- When you complete an online enquiry or contact form.
- When you contact us by telephone, email or other communication platforms.
- When you request information about our products or services.
- When you enter into a business relationship with one of our Group Companies.
- When you provide information during business transactions or contractual engagements.
- Through authorised third-party service providers or publicly available business information, where legally permitted.

Where we obtain personal information from sources other than the individual concerned, we will do so in accordance with applicable privacy legislation.

4. HOW WE USE YOUR PERSONAL INFORMATION

Personal information may be processed for the following purposes:

- Responding to enquiries and requests.
- Providing information about our products and services.
- Preparing quotations and proposals.
- Establishing and maintaining business relationships.
- Processing customer and supplier transactions.
- Managing contracts and service agreements.
- Providing customer support and after-sales services.
- Communicating important business information.
- Improving our website, services and customer experience.
- Sending marketing and promotional communications where legally permitted.
- Meeting applicable legal, regulatory and contractual obligations.
- Protecting our business interests and preventing fraud or unlawful activities.

We will not use personal information for purposes that are incompatible with the original purpose of collection unless permitted by law or where the necessary consent has been obtained.

5. SHARING OF PERSONAL INFORMATION WITHIN THE GROUP

As a holding company, Central Solutions Holdings works alongside a portfolio of specialised businesses.

Where necessary and legally permitted, personal information may be shared with relevant Group Companies to:

- Direct enquiries to the appropriate business.
- Provide requested products or services.
- Facilitate business transactions.
- Manage customer relationships.
- Provide coordinated support and communication.
- Administer legitimate group business operations.

The relevant Group Company will only receive information reasonably necessary for the purpose for which it is being shared.

Where a Group Company processes personal information for its own purposes, it may act as a separate responsible party under POPIA and may have its own privacy obligations and policies.

6. DISCLOSURE TO THIRD PARTIES

We may share personal information with authorised third parties where reasonably necessary to conduct our business or provide our services.

These may include:

- Website hosting and maintenance providers.
- IT and technical support providers.
- Professional advisers and consultants.
- Payment and financial service providers.
- Telecommunications and communication service providers.
- Regulatory authorities and government institutions where legally required.
- Other authorised service providers supporting our business operations.

We do not sell, rent or trade personal information to third parties for their independent marketing purposes.

Where third parties process personal information on our behalf, we take reasonable steps to ensure that appropriate confidentiality and information security obligations are in place.

7. PROTECTION AND SECURITY OF PERSONAL INFORMATION

We take reasonable technical and organisational measures to protect personal information against:

- Unauthorised access.
- Loss or theft.
- Unlawful disclosure.
- Unauthorised alteration.
- Accidental destruction.
- Misuse or other forms of unlawful processing.

These measures may include access controls, password protection, secure systems, confidentiality agreements and appropriate security procedures.

While we take reasonable precautions to protect information, no electronic transmission or storage system can be guaranteed to be completely secure.

8. RETENTION OF PERSONAL INFORMATION

We will retain personal information only for as long as reasonably necessary to fulfil the purposes for which it was collected.

Information may be retained for longer periods where required by:

- Applicable legislation and regulatory requirements.
- Contractual obligations.
- Accounting and tax requirements.
- Legitimate business and record-keeping purposes.
- The establishment, exercise or defence of legal claims.

Once personal information is no longer required, it will be securely deleted, destroyed or de-identified where reasonably practicable and legally permissible.

9. COOKIES AND WEBSITE TRACKING

Our website may use cookies and similar technologies to improve functionality, enhance user experience and understand how visitors interact with our website.

Cookies may be used to:

- Remember website preferences.
- Improve website performance.
- Monitor website traffic and usage.
- Support website analytics.
- Improve our online services and content.

You may adjust your browser settings to block or delete cookies. Please note that disabling certain cookies may affect website functionality.

Where required, we will obtain appropriate consent before using non-essential cookies or tracking technologies.

10. DIRECT MARKETING AND COMMUNICATIONS

We may communicate with customers and prospective customers about our products, services, company updates and relevant business offerings.

Electronic direct marketing will be conducted in accordance with applicable legislation, including POPIA.

Where consent is required, we will obtain it before sending marketing communications.

You may unsubscribe from promotional communications at any time by using the unsubscribe facility provided or by contacting us directly.

Unsubscribing from marketing communications will not prevent us from sending essential contractual, transactional or service-related communications where necessary.

11. CROSS-BORDER TRANSFERS

Where personal information is transferred outside South Africa, we will take reasonable steps to ensure that the transfer complies with POPIA.

Such transfers may occur where we use international website hosting, cloud storage, software platforms or other service providers located outside South Africa.

We will ensure that appropriate safeguards or other lawful grounds for the transfer are in place as required by applicable legislation.

12. YOUR RIGHTS UNDER POPIA

In accordance with applicable South African privacy legislation, you may have the right to:

- Request confirmation of whether we hold your personal information.
- Request access to personal information we hold about you.
- Request correction or updating of inaccurate or incomplete information.
- Request deletion or destruction of personal information where legally permissible.
- Object to the processing of your personal information in circumstances permitted by law.
- Withdraw consent where processing is based on consent.
- Object to direct marketing communications.
- Lodge a complaint with the Information Regulator of South Africa.

Requests relating to personal information may be submitted to our designated Information Officer using the contact details provided below.

We may require reasonable verification of your identity before processing certain requests.

13. THIRD-PARTY WEBSITES

Our website may contain links to third-party websites, platforms or services.

These external websites operate independently and may have their own privacy policies and practices.

Central Solutions Holdings is not responsible for the privacy practices, content or security of external websites. We encourage visitors to review the relevant privacy policies before submitting personal information to third parties.

14. CHILDREN'S PERSONAL INFORMATION

Our website and services are primarily intended for businesses and adults.

We do not knowingly collect personal information relating to children through our website unless legally permitted and where the necessary consent or authorisation has been obtained.

15. CHANGES TO THIS PRIVACY POLICY

Central Solutions Holdings reserves the right to amend or update this Privacy Policy from time to time to reflect changes in our business operations, website functionality, legal requirements or privacy practices.

Any updates will be published on this page, together with the revised effective or updated date.

We encourage visitors to review this policy periodically.

16. CONTACT DETAILS AND INFORMATION OFFICER

If you have any questions, concerns or requests relating to this Privacy Policy or the processing of your personal information, please contact us.

Central Solutions Holdings

Website: www.centralfin.co.za

Email: info@centralfin.co.za

Telephone: 011 214 1860

Physical Address: 3rd Floor, Block C, Cresta Junction Office Park, 2 Judges Ave, Cresta

Information Officer: Diane Bailey - CFO

17. COMPLAINTS AND THE INFORMATION REGULATOR

If you believe that your personal information has been processed unlawfully or that your privacy rights have been infringed, you may contact Central Solutions Holdings directly.

You also have the right to lodge a complaint with the Information Regulator of South Africa.

Information Regulator (South Africa)

Website: https://inforegulator.org.za/

Email: inforeg@justice.gov.za