LJ ACCOUNTANTS

Where growth adds up

PRIVACY POLICY

Protection of Personal Information Act, 2013 (POPIA)

Effective date: 06 November 2026 **Version:** 2.0

This document sets out how LJ Accountants collects, uses, protects and shares the personal information of the clients, prospective clients and other people it deals with, in accordance with South African law.

1. Introduction

LJ Accountants (“we”, “us”, “our”) is committed to protecting the privacy and personal information of every person who contacts us or makes use of our services. This Privacy Policy explains what information we collect, why we collect it, how we use and protect it, and the rights you have in relation to your information.

We process personal information in accordance with the Protection of Personal Information Act, 2013 (“POPIA”). As accountants we also carry a professional duty of confidentiality, and we treat the financial affairs you place in our hands as strictly private.

Responsible Party: LJ Accountants, a company providing accounting, payroll, tax, compliance and advisory services, led by Jacob Mahapa, AGA(SA), based in Midrand, Gauteng, serving clients across South Africa.

2. Information We Collect

Depending on how you deal with us, we may collect the following categories of personal information:

2.1 Information you give us when you enquire

- Your full name and the name of your business
- Your contact details, including phone number, WhatsApp number and email address
- The services you are interested in and what you tell us about your situation

2.2 Information we handle once you become a client

- Identity and registration details, including identity numbers, company registration numbers, tax reference numbers and director details, where these are needed for statutory and tax filings
- Accounting records: bank statements, invoices, receipts, contracts, loan agreements and supporting documents
- Banking details, where these are needed to reconcile your records or process a payment run
- Payroll information about your employees, including names, identity numbers, earnings, deductions, leave and hours worked
- Correspondence and file notes relating to the work we do for you

2.3 Information about other people

Where we process payroll or prepare statements for you, we necessarily handle personal information belonging to your employees, directors or members. In that role we act as an operator on your instruction. You remain responsible for having a lawful basis to give us that information, and we undertake to process it only for the purpose you have engaged us for.

2.4 Special personal information

Some information we handle may be classified as “special personal information” under POPIA, including information about a person’s health where it affects payroll or leave records, and trade union membership where it appears in payroll deductions. We process such information only where it is necessary for the work and where POPIA permits it.

2.5 Information collected automatically

If you use our website, limited technical information may be collected by the hosting platform to keep the site secure and working. We do not use this information to identify you personally, and we do not run advertising trackers on our site. If you accept analytics on our cookie notice, anonymous usage statistics are also collected, as explained in Section 12.

3. How We Use Your Information

We use your personal information only for legitimate purposes connected to our services, namely to:

- Respond to your enquiry and answer your questions
- Prepare a proposal and agree the scope and fee of the work
- Carry out the accounting, payroll, tax, compliance and advisory work you have engaged us for
- Prepare and submit statutory and tax filings on your behalf, such as CIPC annual returns, uFiling declarations and SARS submissions
- Prepare financial statements, management accounts, business plans and funding applications
- Communicate with you about your work, deadlines and invoices
- Keep proper records of the work we have performed
- Comply with our legal, regulatory and professional obligations

We will not use your information for any purpose unrelated to the above without first obtaining your consent. We do not sell, rent or trade your personal information to any third party, and we do not add you to marketing lists without your agreement.

4. Lawful Basis and Consent

We process your personal information on one or more of the following bases:

- Your consent, which you give when you contact us or submit an enquiry through our website and tick the consent box, or when you accept analytics on our cookie notice
- Performance of a contract, where processing is necessary to carry out the engagement between us
- Compliance with a legal obligation, such as record-keeping duties under the Companies Act and filing obligations to regulators
- Our legitimate interests in operating and administering the business, where these do not override your rights

You are free to decline to provide certain information, but please note that this may limit our ability to assist you, and in some cases may make it impossible to complete the work. You may withdraw your consent at any time (see Section 8), although we may still be required to retain certain records by law.

5. When We Share Your Information

Your information is treated as confidential and is seen only by the accountant and any authorised staff working on your file. We may share limited information in the following circumstances:

- On your instruction, for example with your bank, a funder, an attorney or an incoming accountant
- With regulators and statutory bodies, where we are filing on your behalf, such as CIPC, SARS, the Department of Employment and Labour, or the Compensation Fund
- With service providers who help us operate, such as accounting and payroll software providers, cloud storage and our website host, only to the extent necessary and subject to confidentiality
- Where required by law, a court order, or a lawful request from a competent authority
- Where necessary to protect the rights, safety or wellbeing of you or another person

Any third party that processes information on our behalf is required to maintain appropriate safeguards consistent with this Policy and POPIA. Where a service provider stores information outside South Africa, we satisfy ourselves that the protection offered is not materially less than that required under POPIA.

6. How We Protect Your Information

We take reasonable technical and organisational measures to protect your personal information against loss, unauthorised access, disclosure or misuse. These measures include restricting access to those who need it for the work, using password-protected devices and reputable cloud services, transmitting sensitive documents through secure channels, and keeping physical records secured.

While we take care to protect your information, no method of transmission or storage is completely secure. If a security compromise affecting your personal information occurs, we will take appropriate steps and, where required by POPIA, notify you and the Information Regulator.

7. How Long We Keep Your Information

We retain your personal information only for as long as necessary to fulfil the purposes set out in this Policy and to comply with our legal obligations. Accounting records and supporting documents are generally retained for seven years, as required by the Companies Act, 2008 and other applicable legislation. Enquiry details from people who do not become clients are kept only for as long as they are needed, and are then deleted. When information is no longer needed, we securely delete or destroy it.

8. Your Rights

Under POPIA, you have the following rights in relation to your personal information:

1. The right to be informed about how your information is processed
2. The right to access the personal information we hold about you
3. The right to request correction or updating of your information
4. The right to request deletion or destruction of your information, where we are not required by law to retain it
5. The right to withdraw your consent at any time
6. The right to object to the processing of your information
7. The right to lodge a complaint with the Information Regulator

To exercise any of these rights, please contact us using the details in Section 11. We will respond to your request within a reasonable time and in accordance with POPIA.

9. Children’s Information

We do not knowingly collect information directly from children. Where information relating to a minor reaches us in the course of our work, for example as a dependant on a payroll record or a beneficiary of a trust, we process it only as necessary for that work and treat it with particular care.

10. Important Notice Regarding Our Services

The information on our website is general in nature and does not constitute financial, legal, tax or investment advice for your particular circumstances. Advice is given only within a written engagement, on the facts and documents you provide to us. Where a matter falls outside our scope, we will tell you and, where we can, refer you to an appropriate professional.

11. How to Contact Us

If you have any questions about this Privacy Policy, or if you wish to exercise any of your rights, please contact us:

Company:	LJ Accountants
Led by:	Jacob Mahapa, AGA(SA)
Phone / WhatsApp:	+27 76 284 7516
Email:	director@ljaccountants.co.za
Website:	www.ljaccountants.co.za
Area served:	Midrand, Gauteng, and remotely across South Africa

You also have the right to lodge a complaint with the Information Regulator of South Africa: enquiries inforeg@inforegulator.org.za | complaints POPIAComplaints@inforegulator.org.za | www.inforegulator.org.za

12. Cookies and Website Analytics

When you first visit our website, a cookie notice asks whether you accept analytics. You can accept or decline, and the website works fully either way.

12.1 What we use and why

- **Your choice.** We keep a small record in your browser's storage so that we remember whether you accepted or declined, and do not ask you again on every visit. This is needed for the notice to work.
- **Analytics (only if you accept).** We use Cloudflare Web Analytics to see, in aggregate, how many people visit the site and which pages are used, so that we can improve it. It is not loaded unless you accept, and we do not use it to identify you or to build a profile about you.
- **Advertising.** We do not use advertising or marketing cookies, and we do not share website data with advertisers.

12.2 Other services connected to the website

- Our website host processes technical information, such as your IP address and browser type, to deliver the site securely, and receives the details you enter in our enquiry form.
- The website loads its fonts from Google Fonts, which means your browser contacts Google's servers and your IP address is visible to them when the page loads.
- Our WhatsApp, call and email links open the relevant app on your device. Anything you send through those services is handled under their own privacy terms as well as this Policy.

12.3 Changing your mind

You can change your choice at any time by using "Cookie settings" in the footer of our website, or by clearing the site data in your browser. Declining analytics does not affect how you can use the site or deal with us.

13. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or in the law. The latest version will always apply, and the effective date at the front of this document will be updated accordingly. A summary of this Policy is published on our website. Version 2.0 adds Section 12 (Cookies and Website Analytics), updates Sections 2.5 and 4 to match, and replaces Version 1.0.

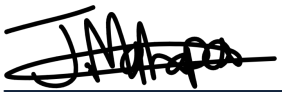
14. Information Officer

In accordance with POPIA, the Information Officer is responsible for ensuring the company's compliance with this Policy and the Act, and is the point of contact for any privacy-related queries or requests.

Information Officer: Jacob Mahapa, AGA(SA)

On behalf of: LJ Accountants

Signed for and on behalf of LJ Accountants:



Signature of Information Officer

Jacob Mahapa

Name in print

06 November 2026

Date