MAZWISTAR · FINANCIAL WIZARD™ · CMTC

# Privacy Policy

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**In short:** We collect only what we need to teach you, run your programme and keep in touch. We never sell your data. We never ask for your trading-account password. You can ask to see, correct or delete your information at any time.

## 1. Who we are

Mazwistar.com ("Mazwistar", "we", "us", "our") is a trading education platform operated by Mazwi Magagula, trading as Financial Wizard™ and CMTC (Capital Markets Trading Course), in the Kingdom of Eswatini. We provide trading education programmes, newsletters, accountability support and related resources.

This Privacy Policy explains how we collect, use, share and protect your personal information when you visit mazwistar.com or the MAZWISTAR web app, enrol in a programme, subscribe to a newsletter, download a free resource, join one of our channels, contact us, or otherwise use our services (together, the "Services").

We handle personal information in line with the Data Protection Act, 2022 of the Kingdom of Eswatini. This policy should be read together with our Terms of Service. By using the Services, you acknowledge the practices described here.

## 2. Information we collect

### 2.1 Information you give us

- **Contact details:** name, email address, phone or WhatsApp number.
- **Enrolment information:** details you provide when you enrol in CMTC Full Immersion, CMTC Refresher, CMTC Self-Study, the Forex Trading Accountability Program (FTAP) or a Clarity Call, including your experience level, goals and preferred schedule.
- **Subscription information:** your email address when you subscribe to MM Pro-Perspectives, the Synthetic Weekend Newsletter or CMTC Strategy at Play, or download a free ebook such as CMTC Psychology.
- **Payment information:** payment references, amounts, dates and instalment status. Card payments are handled by third-party payment processors. We do not store full card or

bank account numbers.

- **Communications:** messages you send through the website's "Send a Message" form, "Chat With Mazwi", email, WhatsApp or Telegram.
- **Programme information:** attendance, session notes, assignments, trading journal entries, feedback and testimonials you choose to share.

### 2.2 Trading-account information (accountability programmes only)

Where your programme includes trading accountability or live account monitoring, and only with your consent, we may receive **read-only** access to your trading account (such as an investor password or view link), or your account statements, trade history and journal.

- We use this information **only** to review your process and coach you.
- We **never** ask for, accept or use any password or credential that allows trading, deposits or withdrawals.
- We do not place, change or close trades, and we do not share your account details with anyone.
- You can withdraw this access at any time.

### 2.3 Session recordings

Live sessions held on Zoom may be recorded so that you can review them. Recordings may include your image, voice and anything you share on screen. Recordings are made available to you for personal review only.

### 2.4 Information collected automatically

- **Usage data:** IP address, browser type, device and operating system, pages visited, time on the site and referring pages.
- **Cookies and similar technologies** (see section 7).

### 2.5 Sensitive information

We do not ask for sensitive personal information, such as health information, religious or political beliefs, or racial or ethnic origin. Please do not include it in messages or programme materials. If you do, we will only use it as needed to respond to you.

## 3. How we use your information

| Purpose | Examples |
|---|---|
| Delivering your programme | Scheduling and running sessions, giving access to materials and recordings, issuing certificates, accountability feedback. |
| Payments and administration | Processing payments, tracking instalments, pausing or resuming training under our Terms of Service. |

| | |
|---|---|
| Communication | Replying to enquiries, programme updates, reminders and service notices. |
| Newsletters and marketing | Sending newsletters and information about our programmes, where you have subscribed or consented. You can opt out at any time. |
| Improving the Services | Understanding how the website and materials are used, and improving them. |
| Legal and safety | Meeting legal obligations, enforcing our Terms of Service and Trading Risk Warning & Disclaimer, and protecting our rights and our students. |

We do not use your information to provide financial advice, trading signals or managed trading services. We do not make decisions about you based solely on automated processing.

## 4. Student results and testimonials

We may share examples of how students applied CMTC strategies, focusing on the process rather than profits. We do this only with your permission, and we hide your name, photo and account details unless you agree otherwise. You can withdraw your permission for future use at any time.

## 5. How we share information

We do not sell, rent or trade your personal information. We share it only in these limited cases:

- **Service providers** who help us run the Services, such as website hosting (Hostinger), video sessions (Zoom), messaging (WhatsApp, Telegram), email and newsletter platforms, social media scheduling, payment processors and analytics. They may use your information only to provide their service to us.
- **Legal requirements:** where required by law, a court order or a lawful request from a public authority, or to protect the safety, rights or property of Mazwistar, our students or the public.
- **Business transfers:** if the business is reorganised, merged or sold, your information may transfer to the new owner, who must continue to protect it under this policy.
- **With your consent:** for any other purpose you have clearly agreed to.

When you join our public channels (such as Telegram, WhatsApp channels, TikTok, X or Facebook), other members and the platform itself may see your profile and posts. Those platforms' own privacy policies apply.

## 6. International transfers

Some of our service providers store or process information outside the Kingdom of Eswatini. Where we transfer personal information outside Eswatini, we do so only where the receiving country or provider ensures an adequate level of protection, or where another lawful basis applies under the Data Protection Act, 2022.

## 7. Cookies

We use cookies and similar technologies to keep the website working, remember your preferences and understand how the site is used. You can block or delete cookies in your browser settings. Some parts of the website may not work properly without them.

## 8. How long we keep information

| Information | How long |
|---|---|
| Enrolment, attendance and programme records | For the duration of your programme, plus 5 years. |
| Payment records | As long as required by tax and accounting law. |
| Session recordings | For the duration of your programme, plus 12 months. |
| Trading-account access and statements | Only while monitoring is active. Access details are deleted when monitoring ends. |
| Newsletter subscriptions | Until you unsubscribe. |
| Enquiries and messages | Up to 2 years after our last contact. |

When information is no longer needed, we delete it or anonymise it.

## 9. How we protect your information

We use reasonable technical and organisational safeguards to protect your personal information against loss, misuse and unauthorised access, including access limited to people who need it, password-protected accounts and secure third-party platforms. No method of transmission over the internet or electronic storage is completely secure, so we cannot guarantee absolute security. If a data breach is likely to affect you, we will notify you and the relevant authority as required by law.

## 10. Your rights

Under the Data Protection Act, 2022, you may:

- **Access** the personal information we hold about you.
- **Correct** information that is inaccurate or out of date.
- **Delete** information that is no longer needed or was processed unlawfully.
- **Object to or restrict** certain uses, including direct marketing.
- **Withdraw consent** at any time, where we rely on your consent.
- **Complain** to the Eswatini Communications Commission (ESCCOM), the data protection authority in Eswatini.

To use any of these rights, email financialwiz@mazwistar.com. We may need to confirm your identity first, and we will respond within a reasonable time. To stop receiving newsletters, email us with "Unsubscribe" in the subject line or use the link in any newsletter.

## 11. Age

Our Services are intended for adults. You must be at least 18 years old to enrol in a paid programme. We do not knowingly collect personal information from anyone under 18. If you believe a minor has given us their information, please contact us and we will delete it.

## 12. Changes to this policy

We may update this Privacy Policy from time to time. The current version, with its "Last updated" date, will always be available at mazwistar.com/privacy-policy. If we make significant changes, we will let current students and subscribers know by email.

## 13. Governing law

This Privacy Policy is governed by the laws of the Kingdom of Eswatini.

## 14. Contact us

| Data protection contact | Mazwi Magagula · Financial Wizard™ |
|---|---|
| Email | financialwiz@mazwistar.com |
| Phone | +268 3502 7780 |
| WhatsApp | +268 7860 6767 |
| Website | mazwistar.com · or use the "Send a Message" form on the website |

#TheCMTCWay · Be great, nothing else pays.