

Legal & Privacy

1. Privacy Policy

Last updated: 12.2025

Karenu Consulting respects your privacy and is committed to protecting your personal information in line with the Protection of Personal Information Act (POPIA). This policy explains what we collect, why, and how you can exercise your rights.

1. Information we collect

We may collect:

- Your name and contact details
- Information you submit through enquiries, forms, or subscriptions
- Payment details processed through secure third-party platforms
- Website usage data (cookies, IP address, device information, analytics)

2. Why we collect it

We use your information to:

- Respond to enquiries
- Deliver services, digital products, or memberships
- Improve our website and user experience
- Send updates or marketing (only where consent is given)

3. How we protect your information

We apply reasonable technical and organisational safeguards to prevent unauthorised access, loss, or misuse of your information.

4. Sharing your information

We do not sell your personal information.

We may share information with trusted service providers who assist us with hosting, payment processing, email delivery, or analytics - all subject to confidentiality and POPIA requirements.

5. Cross-border transfers

Some service providers may process data outside South Africa. We ensure that appropriate data-protection safeguards are in place.

6. Your rights

You may:

- Access the personal information we hold
- Request corrections
- Request deletion where legally appropriate
- Object to processing
- Withdraw consent for marketing

- Lodge a complaint with the Information Regulator

Contact us at admin@karenu.co.za to exercise your rights.

7. How long we keep information

We retain personal information only as long as necessary for business, legal, or contractual purposes.

8. Changes to this policy

Updates will be posted on this page. Continued use of the website means you accept the updated version.

2. Cookie Notice

Karenu Consulting uses cookies and similar technologies to improve your browsing experience and understand how visitors use our website.

Types of cookies we use

- **Essential cookies** – required for the website to function
- **Analytics cookies** – help us understand website usage and improve the site

Non-essential cookies are only used with your consent. You can manage cookies in your browser settings at any time.

For more detail about how we use personal information, please review our **Privacy Policy** under point 1 above.

3. Website Terms of Use

Last updated: 12.2025

By using this website, you agree to these terms. Please do not use the site if you do not accept them.

1. Purpose of this website

This website provides general information, tools, templates, and advisory resources. All content is for **informational purposes only** and does not constitute personalised professional advice.

2. Acceptable use

You agree not to:

- Use the website for unlawful purposes
- Interfere with the website's security or functionality
- Reproduce, sell, or distribute website content without permission

3. Intellectual property

All content on this website belongs to Karenu Consulting unless stated otherwise. You may not use, copy, or redistribute any content without written consent.

4. Third-party links

This site may include links to third-party websites. We are not responsible for their content, policies, or practices.

5. Limitation of liability

While we aim to keep information accurate and the website available, we cannot guarantee perfect accuracy or uninterrupted service.

Karenu Consulting is not liable for any loss resulting from:

- Use of, or reliance on, website content
- Errors, omissions, or interruptions
- Any event beyond our reasonable control

Your rights under the Consumer Protection Act remain fully intact.

6. Governing law

These terms are governed by the laws of South Africa.

4. Legal Information (ECTA Section 43)

To comply with section 43 of the Electronic Communications and Transactions Act (ECTA), the following information is provided:

Business Name: Karenu Consulting (Pty) Ltd

Registration Number: 2025/685550/07

Email: admin@karenu.co.za

Physical Address: Malibongwe Drive, Johannesburg, South Africa

Description of services

Karenu Consulting provides operations, process, and compliance advisory services, as well as digital resources, online training, and membership-based content.

Pricing

All prices displayed on the website include applicable taxes and fees unless otherwise stated.

Payment

Payments are processed through secure third-party payment providers. Karenu Consulting does not store your card information.

Delivery of services

Digital products, online resources, or membership access are delivered electronically once payment is confirmed.

Refunds and returns

Refunds are addressed in our Membership Terms.

For any issues with billing or access, contact accounts@karenu.co.za.

5. Membership / Subscription Terms

Last updated: 12.2025

These terms apply to all paid memberships, subscriptions, and digital access products offered by Karenu Consulting.

1. What your membership includes

Your membership provides access to the benefits and resources described on the relevant product page. Content may change over time as we improve the service.

2. Billing and renewal

Memberships are billed monthly or annually, depending on the option you select. Subscriptions automatically renew until cancelled.

3. Cancelling your membership

You may cancel at any time through your account dashboard or by contacting us. Your access will remain active until the end of the period you have already paid for.

4. Refunds

Because members receive immediate access to digital content, refunds are generally not offered. However, if you were billed in error or experienced a technical issue, we will assist. Email accounts@karenu.co.za.

5. Fair use

Membership content may not be shared, resold, or distributed. Abuse of access rights may result in membership termination.

6. Updates to membership content

We may add, remove, or update resources to ensure relevance and quality.

7. Termination

We may suspend or terminate membership access for breach of terms. We will notify you where appropriate.

6. General Disclaimer

The information on this website is provided for general guidance only and should not be considered professional or personalised advice.

Karenu Consulting is not responsible for any loss arising from reliance on website content, templates, or tools. For tailored support, please consult a qualified professional.