

COOKIE POLICY

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Capfin, a division of Pepkor Trading (Pty) Ltd

Registration number: 1958/003362/07

("the Company" or "Capfin")

1. WHAT ARE COOKIES AND WHY DO WE USE THEM?

We might use cookies and other techniques such as web beacons when you visit our website. "Cookies" are small text files used by us to recognise repeat users, facilitate your on-going access to and use of our website and allow us to track your usage behaviour and compile aggregate data that will allow us to improve the functionality of our website and content. "Web beacons" are small, clear picture files used to follow your movements on our website. For example, storing your preferred settings for the next time you visit.

The information we collect from cookies enables us to:

- tailor our websites to your personal needs;
- remember the notifications that you have been shown, so that you are not shown them again;
- help us find information once you have logged in;
- help us link your browsing information to you and your personal information, for example, when you choose to register for a service;
- make improvements and updates to our websites based on the way you want to use them; and
- we generally do not use cookies to identify you personally.

The type of information collected by cookies is not used to personally identify you.

2. WHAT KIND OF COOKIES DO WE USE?

We use the following categories of cookies:

Category 1: Necessary cookies

Necessary cookies enable you to use our websites and all its features, such as enabling access to secure areas of the website. Without these cookies you may not be able to use all the features of our websites.

Category 2: Performance cookies

Performance cookies collect information about how you use our websites so we can improve them for you in future. For example, they collect information on which pages you visit most often and any error messages you may get. The information collected by these cookies is anonymous. They do not collect any information that can identify you personally.

Category 3: Functionality cookies

Functionality cookies enable us to provide you with a more personalized experience. They help us to remember data, such as your username and language preference, to save you

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having to enter them again the next time you visit. The information these cookies collect is anonymous. They cannot track your browsing activity on other websites.

Category 4: Targeting/advertising cookies

We and our service providers may use advertising cookies to deliver ads that we believe are relevant to you and your interests.

For example, we may use targeting or advertising cookies to customize the advertising and content you receive on our websites, to limit the number of times you see the same ad on our websites and to help measure the effectiveness of our advertising campaigns.

Category 5: Social media cookies

Our websites use third-party cookies from social media sites such as Facebook, Twitter and LinkedIn to enable in-depth campaign reporting and to track social network users when they visit our websites, by using a tagging mechanism provided by those social networks. These cookies can also be used for event tracking and remarketing purposes. Any data collected with these tags will be used in accordance with our privacy policy and with the social network's privacy policies. Our websites will not collect or store any personally identifiable information from the user.

3. HOW CAN YOU MANAGE YOUR COOKIES SETTINGS?

In order to use our website when visiting you will have to accept cookies. However, you can disable cookies in your web browser.

Cookies may, however, be necessary to provide you with certain features available on our website. If you disable cookies you may not be able to use these features, and your access to our website will be limited.

4. VERSION CONTROL

This policy document:			
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5. DISCLAIMER:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor), or its subsidiary Capfin, and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.