

WEBSITE PRIVACY POLICY

website_privacy_policy_v1_01.03.2023

Capfin, a division of Pepkor Trading (Pty) Ltd

Registration number: 1958/003362/07

("the Company" or "Capfin")

This website privacy policy describes how we process information we collect and/or receive from you.

1. INFORMATION WE COLLECT AND RECEIVE

We collect and receive information about you in the following ways:

1.1. Information you give us

This includes any information that you provide to us directly:

- 1.1.1. when you sign-up to utilise our services;
- 1.1.2. by filling in forms on our websites, or those provided to you;
- 1.1.3. when you enter a competition, promotion or complete a survey;
- 1.1.4. by posting comments or content on our social media pages; or
- 1.1.5. when you contact us or we contact you and you provide information directly to us.

1.2. What personal information we collect

When you register to use our services, you will be required to provide us with the following information, your –

- 1.2.1. name and surname;
- 1.2.2. contact number and email address;
- 1.2.3. physical address and/or postal address;
- 1.2.4. identity or passport number;
- 1.2.5. date of birth;
- 1.2.6. bank details and other financial information; and
- 1.2.7. employment details.

1.3. Information we collect or receive when you use our website or social media platforms

We collect information when you use websites or social media platforms by using cookies, web beacons and other technologies. Depending on how you access and use websites, we may receive:

- 1.3.1. Log information;
- 1.3.2. Information we infer about you based on your interaction with products and services;
- 1.3.3. Device information (for example the type of device you're using, how you access platforms, your browser or operating system and your Internet Protocol ("IP") address);
- 1.3.4. Location information.

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1.4. Information from third-party sources

We may receive additional information about you that is publicly or commercially available and combine that with the information we have collected or received about you in other ways.

2. HOW DO WE USE THE INFORMATION WE COLLECT AND RECEIVE?

We use the information we collect and receive for the following general purposes to provide you with information, products or services you request from us;

- 2.1 to provide you with information, products or services you requested from us;
- 2.2 in order to refer you to an appropriate third-party service provider;
- 2.3 to communicate with you;
- 2.4 to provide you with support; and
- 2.5 to provide effective advertising (for example to provide you with news, special offers and general information about other goods, services and events which we offer, that are similar to those that you have already hired or enquired about).

3. HOW WE SHARE INFORMATION WE COLLECT AND RECEIVE

- 3.1 We don't sell your personal information to third parties for their marketing purposes.
- 3.2 We may share information with:
 - 3.2.1 our affiliates, in other words, other companies in our group;
 - 3.2.2 we may disclose your personal information to a limited number of our employees and third-party service providers (other than those who we refer you to), who we assist you to interact with;
 - 3.2.3 our business partners. We may share non-personally identifiable information with select business partners;
 - 3.2.4 other parties in response to legal process or when necessary to conduct or protect our legal rights;
 - 3.2.5 companies that provide services to us. Companies that provide services to us or act on our behalf may have access to information about you. These companies are limited in their ability to use information they receive in the course of providing services to us or you; and
 - 3.2.6 third-parties where you provide consent. In some cases, third-parties (often advertisers) may wish to attain information about you in order to promote their products to you, or for whatever other reason. We may share information with third-parties where you provide consent in the form of an explicit opt-in. Before we ask you to opt-in, we will endeavour to provide you with a clear description of what data would be shared with the third-party. Remember that once you have opted in to allow us to send your

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information to the third-party, we cannot control what they do with your data; therefore, be sure to investigate their privacy policies before providing permission for us to share your information.

4. YOUR RIGHTS

- 4.1 You have the right to ask us not to contact you for marketing purposes. You can exercise this right at any time by using any of the various "opt-out" options that we will always provide to you when we communicate with you. We won't send you marketing messages if you tell us not to but we will still need to send you service-related messages.
- 4.2 Our websites use cookies. If you wish to reject our cookies, you can configure your browser to do so.
- 4.3 We want to make sure that any data we hold about you is up to date. So, if you think your personal information is inaccurate, you can ask us to correct or remove it.

5. RETENTION OF DATA

We will retain your personal information only for as long as is necessary for the purposes set out in this privacy policy or to comply with our legal obligations, resolve disputes, and enforce our legal agreements and policies.

6. OUR COMMITMENT TO SECURITY

The security of your data is important to us. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security. However, we do employ a number of safeguards intended to mitigate the risk of unauthorized access or disclosure of your information. We will do our best to protect your personal information and we will use up to date technology that will help us to do this. We will at all times comply with our obligation under applicable law.

7. TRANSFER OF DATA

- 7.1 We are based in and operate from South Africa. Your information, including personal information, may be transferred to and maintained on servers located outside of your country of residence, where the data privacy laws, regulations and standards, may not be equivalent to the laws in your country of residence.
- 7.2 We might transfer your personal information to places outside of South Africa and store it there, where our suppliers might process it. If that happens, your personal information will only be transferred to and stored in a country that has equivalent, or better, data protection legislation than South Africa or with a service provider which is subject to an agreement requiring it to comply with data protection requirements equivalent or better than those applicable in South Africa.
- 7.3 Your use of our website, followed by your submission of information to us, represents your consent to such transfer.
- 7.4 We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

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8. LINKS TO OTHER WEBSITES

Our website or social media platforms may contain links to and from websites, mobile applications or services of third parties, advertisers or affiliates. Please note that we are not responsible for the privacy practices of such other parties and advise you to read the privacy statements of each website you visit which collects personal information.

9. CHANGES TO THIS PRIVACY POLICY

We may update this privacy policy from time to time. Any changes that we may make to our privacy policy will be posted on our website and will be effective from the date of posting.

10. ACCESS TO YOUR PERSONAL INFORMATION

10.1 You may at any time request:

10.1.1 confirmation that we hold your personal information;

10.1.2 access to your personal information;

10.1.3 the identities or categories of third parties to whom we have disclosed your personal information; or

10.1.4 that we correct or delete any personal information that is incomplete, misleading, inaccurate, excessive or out of date.

10.2 Requests may be made in writing to popia-io@pepkor.co.za

11. VERSION CONTROL

The policy document:			
Published Date:	01.03.2023	Version Control:	V1.0

12. 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.