

THE PROTECTION OF PERSONAL INFORMATION ACT CUSTOMER PRIVACY NOTICE

This Notice explains how we obtain, use and disclose your personal information, in accordance with the requirements of the Protection of Personal Information Act (“POPIA”).

At Cashloop Pty Ltd we are committed to protecting your privacy and to ensure that your personal information is collected and used properly, lawfully and transparently.

About the Company

Cashloop is an integrated peer to peer communication, payments, and collections application. Our goal is to provide users with a more convenient and flexible method of paying, communicating, and requesting money.

The information we collect

We collect, process and store personal data only, if it is directly provided to us by users when registering on the Cashloop app or website. The purpose of the information collected is to understanding our users requirements, and to deliver functionality and services accordingly.

We will collect information including the users full name, date of birth and contact details and where possible, we will inform the user what information you are required to provide and what information is optional.

Website usage information may be collected using “cookies” which allows us to collect standard internet visitor usage information.

How we use your information

The information that we collect and store relating to you is primarily used by not limited:

- To enable us to provide services to you and to communicate with you. This may include Identity, Contact, and Transactional data.
- To notify you about any changes to our business and services. This may include Identity and Contact Data.
- To confirm and verify your identity or to verify that you are an authorised user for security purposes;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- For audit and record keeping purposes;
- Research purposes;
- Where we need to comply with a legal obligation.

Disclosure of information

We may disclose your personal information to our service providers who are involved in the delivery of products or services to users. We have agreements in place to ensure that they comply with the privacy requirements as required by the Protection of Personal Information Act.

We may also disclose user information:

- Where we have a duty or a right to disclose in terms of law or industry codes;
- Where we believe it is necessary to protect our rights.

Information Security

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of personal information. We will, on an on-going basis, continue to review our security controls and related processes to ensure that your personal information remains secure.

Our security policies and procedures cover:

- Physical security;
- Computer and network security;
- Access to personal information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information;
- Governance and regulatory issues;
- Monitoring access and usage of private information;
- Investigating and reacting to security incidents.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that personal information that we remain responsible for, is kept secure.

We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

Your Rights: Access to information

You have the right to request a copy of the personal information we hold about you. To do this, simply contact us at the numbers/addresses as provided on our website and specify what information you require. We will need a copy of your ID document to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to a payment of a legally allowable fee.

Correction of your information

You have the right to ask us to update, correct or delete your personal information. We will require a copy of your ID document to confirm your identity before making changes to personal information we may hold about you. We would appreciate it if you would keep your personal information accurate.

Definition of personal information

According to the Act “personal information” means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person.

How to contact us

If you have any queries about this notice; you need further information about our privacy practices; wish to withdraw consent; exercise preferences or access or correct your personal information, please contact us at the numbers/addresses listed on our website (www.cashloop.co.za/support).