PRIVACY POLICY STATEMENT

Respecting and protecting your Personal Information (please refer to the definition of Personal Information at the end of this policy statement) is very important to EFRC Holdings (Pty) Ltd. It is also a Constitutional right, legal and good business practice requirement, which we take very seriously.

In line with the 8 Conditions in the Act, EFRC Holdings (Pty) Ltd:

- ✓ Accept joint responsibility and accountability with you to responsibly manage and protect your Personal Information when providing our services and solutions to you;
- ✓ Undertake to receive, only from you, and process the Personal Information that is absolutely necessary for the purpose to assist you with your required solutions, conclude the necessary related agreements and consider the legitimate legal interests of everyone concerned, as required by the Act and to respect your right to withdraw your consent for the processing of your Personal Information;
- ✓ Undertake to only use your Personal Information for the purpose required to assist you or provide solutions to you;
- ✓ Undertake not to share or further process your Personal Information with anyone if not required for assisting you with your solutions or by the law;
- ✓ Undertake to be open and transparent and notify you as and when required by law regarding why and how your Personal Information need to be collected;
- ✓ Undertake to safeguard and protect your Personal Information in our possession;
- ✓ Undertake to freely confirm what Personal Information we have, to update and correct the Personal Information and to keep it for no longer than legally required.

We or the companies who provide or assist with the solutions you require need to collect, use and keep your Personal Information as prescribed by relevant laws and regulations and for reasons such as:

- ✓ To share with and provide relevant products or services to you, to carry out the transaction you requested and to maintain our relationship;
- ✓ To respond to your queries;
- ✓ To confirm and verify your identity or to verify that you are an authorised user for security purposes;
- ✓ To assess and process claims;
- ✓ To conduct credit reference searches or verification, only if you authorise this or if it’s a requirement to provide your solutions to you;

- ✓ For operational purposes required to assist you with the solutions your require;
- ✓ For audit and record keeping purposes;
- ✓ In connection with possible requirements by the Information Regulator or other Government agency allowed by law, legal proceedings or court rulings.

EFRC Holdings (Pty) Ltd and the companies providing the solutions to you, may use “cookies” on our and their websites. They enable us and them to improve your future visits to our site as well as provide you with a more user-friendly experience. The Cookie Policy can be found on the various websites.

Any additional information or concerns can be found and raised with the Information Regulator, who can be contacted as shared below, but please feel free to contact EFRC Holdings (Pty) Ltd first to discuss any questions or concerns you may have:

Website: https://www.justice.gov.za/
inforeg/ Tel: 012 406 4818
Email: inforeg@justice.gov.za

Your Personal Information is defined by the Protection of Personal Information Act (the Act) as:

“means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to—

(a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;
(b) information relating to the education or the medical, financial, criminal or employment history of the person;
(c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
(d) the biometric information of the person;
(e) the personal opinions, views or preferences of the person;
(f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
(g) the views or opinions of another individual about the person; and
(h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person”.