

Privacy Policy

Koopkrag (Pty) Ltd

Registered financial services (FSP2763) and credit provider (NCRCP196)

Introduction

For the purpose of this policy “Applicable legislation” means any laws, regulations, treaties and codes which may be applicable to your relationship with us.

“Client” means any prospective, new or existing client of Koopkrag.

This policy sets out how your personal information will be used by Koopkrag. Please read this policy carefully before submitting any of your personal information to us. By submitting personal information to Koopkrag you provide consent to the processing of your personal information as set out in this policy. Please do not submit any personal information if you do not agree with any of the provisions as stated herein.

How to contact us If you have any questions or comments about this policy please contact our Information Officer, Pierre Naudé.

Privacy Koopkrag takes your privacy and the protection of your personal information very seriously and we will only use your personal information in accordance with this policy and any applicable legislation.

We have implemented reasonable technical and operational measures to keep your personal information secure.

You may provide personal information to us directly by completing an application form or through our website, per telephone, CCTV cameras, digital recordings or any other means.

In instances where you have applied for credit and given us permission we may conduct a search regarding your credit history at credit bureaus. Record of our enquiry will be kept by the credit bureaus and will also be available to other entities enquiring about your credit history.

Use of information collected We may use, transfer and disclose your personal information for the purposes of:

- Providing you with the services and / or facilities you have requested;
- Managing your contractual relationship with us;
- Detecting and preventing fraud or money laundering;
- Assessing and dealing with complaints and requests;
- Operational, marketing, auditing, statistical, legal and record keeping requirements;
- Verifying your identity;
- Transmitting to a registered credit bureau any information concerning your application for credit, our agreement with you, account history, termination and non-compliance with the terms thereof;
- Complying with any applicable legislation;
- Recording of telephone and electronic communications;
- Conducting market research.

Direct marketing We may from time to time contact you about our services or offerings unless you have unsubscribed from receiving such communications.

If you no longer wish to receive emails from us and want to be removed from

our mailing list please email us at koopkrag@koopkrag.com.

Disclosure of your information

Your information may be shared with selected third parties who process the information on our behalf.

We may also disclose your personal information to third parties when we are entitled or obliged to do so under applicable legislation, including to:

- Arrange short-term or long-term insurance cover for you;
- Facilitate a credit facility;
- Comply with requests from third parties, including regulators, to comply with applicable legislation.

If you do not wish us to disclose your information to third parties, please contact our Information Officer. We may, however, not be able to provide any of our products or services to you if disclosure of your personal information is a requirement.

Retention of information

We may retain your personal information indefinitely, unless you object, in which case we will only retain it as we are permitted or required to in terms of applicable legislation.

Access to, correction and deletion of your personal information

You may request details of the personal information which we hold about you.

You also have the right to contact any relevant credit bureau to have your credit record disclosed or to correct any inaccurate information.

You may request the correction of the personal information we hold about you. Please ensure that the information we hold about you is complete, accurate and up to date.

Under certain circumstances you have the right to request the destruction or deletion of the information held about you or to restrict the processing of your information. If you wish to exercise this right please contact our Information Officer. This may however influence our ability to provide our products and services to you.

Complaints

Complaints regarding the utilisation of your personal information can be referred to our Information Officer. If you are not satisfied with the resolution process you have the right to lodge a complaint with the Information Regulator.

Contact details are:

Tel: 012 406 4818

Fax: 086 500 3351

Email: infoereg@justice.gov.za