

**EASTVAAL MOTORS
POPI POLICY
PROTECTION OF PRIVATE
INFORMATION**

EASTVAAL MOTOR GROUP FSP 23777

This policy sets out the categories of personal information we may collect from you or other sources when you make use of our financial services, enter, or apply to enter into agreements with us as well as how we process that personal information.

We may amend this policy from time to time, in line with changes required by legislation or otherwise. You therefore agree to review the Privacy Policy whenever you visit the website or whenever you request services from us that requires access to your private information, for any such change. Unless otherwise specified, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

If you have any questions about this policy or do not agree with it, please contact our Key Individual directly at cherylleao@eastvaal.co.za

By entering into any agreement with us, or by applying to enter any such agreement, or by using our financial services or other services, you agree to the terms as set out in this policy.

SECURITY

We protect and manage information that we hold about you

We make use of electronic and computer safeguards such as firewalls and data encryption.

We have physical and electronic access control to our buildings.

We only authorise access to information to those employees who require it to fulfil their designated responsibilities. Computers and websites are password protected.

We are committed to appropriate technical and other security measures in line with acceptable industry standards to safeguard your information.

COLLECTING YOUR INFORMATION

“Personal information” (referred to herein, simply as “information”) includes any personal information as defined in POPI.

We collect information about you as follows:

- Information you provide to us through our applications or on our website, by phone-call or e mail;

- Information you provide through other communications with us;
- From third party sources where allowed to do so by law and where you have provided permission.

When you use our services, we receive and record personal and financial information on our web based platforms and CRM's and we share that information with the financial service providers or third party providers as discussed and as agreed by you. We also share any documentation we request from you and that you have willingly provided us with. This information is only used to fulfil the service you have requested from us or that you have agreed to.

USE OF YOUR INFORMATION

Information we hold

We may for example collect and use the following information about you:

- Name, email address and cell phone number
- ID Number, physical address, banking details,
- Income and expenditure and employment details
- Next of kin details and ITC information
- Spouse's information if required by credit provider

and any other information which we reasonably need to perform our duties in pursuance of any agreement we may have with you, make decisions about you or fulfil our regulatory or other business obligations. The information mentioned above is always obtained from you and retrieved after you have granted your permission.

Special Personal Information

Eastvaal Motors also does not intend to process any "special personal information" as defined in POPI, which includes for example political or religious related information, and will only process special personal information with your consent or if otherwise allowed to do so by law.

Health related information may be requested in the instance where a specific financial product is being discussed and offered that requires information related to your current health status.

Information we share

We will only share your information with third parties with your consent or if otherwise allowed to do so by law. We have trusted relationships with selected third parties who

perform services on our behalf. All service providers are bound by contract to maintain the security of your personal information and to use it only as permitted by us.

We may share information about you:

- with employees in accordance with their employment relationships with us;
- with any provider, organisation or person we use to provide a service on our behalf;
- with any provider, organisation or person who provides us with products or services, where applicable;
- with regulatory and governmental authorities, ombudsmen, or other authorities, where we are requested by them to do so;
- with Credit Bureaus that collect information about credit applications; and
- with any other third party if allowed to do so by law to fulfil our service to you.

How we use your information

We undertake to only process your information insofar it is adequate, relevant and not excessive for the purposes set out below.

We will use your information to:

- perform our duties in pursuance of any agreement we may have with you or any service you have requested;
- operate and manage your agreement with us or correspondence you may have with us;
- carry out, monitor and analyse our business;
- contact you by email, SMS, letter, telephone or in any other way about our products and services as allowed for by law, unless you tell us that you prefer not to receive marketing communications;
- to form a view of you as an individual and to identify, develop or improve products or services that may be of interest to you;
- carry out market research, business and statistical analysis;
- perform other administrative and operational purposes including the testing of systems;
- trace your whereabouts, should it become reasonably necessary to do so;
- recover any debt you owe us;
- comply with our regulatory or other obligations;
- carry out any other reasonable business operation considering our business and the relationship between the parties.

Your information may also be used for other purposes for which you give your permission or where we are permitted to do so by law or it is in the public interest to disclose the information.

You may on reasonable grounds object to the processing of your personal information, after which we undertake not to continue to process such information, except as provided for by law.

ACCESS TO YOUR INFORMATION

You have a right to access certain personal records we hold about you. Requests can be made in writing to cheryllea@eastvaal.co.za