



M4JAM GROUP PRIVACY NOTICE

(This policy is in respect of all the M4JAM group companies as may exist and operate from time to time, Including M4JAM Proprietary Limited its subsidiaries & associate companies being M4Jam South Africa Proprietary Limited & M4Jam Fanaka Proprietary Limited)

Who are we?

M4Jam Proprietary Limited (“**M4JAM**” or “**we**”) are a Responsible Party in terms of the Protection of Personal Information Act, 4 Of 2013 (“**POPIA**”) with respect to your Personal Information. We process all such Personal Information in order to enable us to do business with you. In this notice, “**you**” means you as an individual or in your representative capacity of a juristic person with whom we are dealing whose Personal Information we may need to collect and process for any of the purposes described below.

What Personal Information is collected?

Please note that in accordance with Section 18 of POPIA you are hereby expressly informed of the fact that when you provide services to, transact with, or otherwise deal with M4JAM (“**M4JAM Dealing**”) you may need to provide M4JAM with your Personal Information, including but not limited to –

- full names;
- identity numbers;
- gender;
- date of birth;
- registration numbers;
- financial information, including banking account information;
- statutory information;



- physical and postal address particulars;
- telephone numbers;
- email addresses;
- biometric; and
- where applicable geo-location information.

What do we do with your Personal Information and why do we collect it?

We take the privacy of any data subjects with whom we engage very seriously and we only collect and process Personal Information for specific purposes which are connected to our legitimate business purposes, which we generally need in order to comply with our obligations towards you and also to comply with obligations which are imposed upon us in terms of applicable laws regulating us. The Personal Information you provide to M4JAM pursuant to your M4JAM Dealing is typically processed for the following purpose(s), which purposes are connected to our legitimate business purposes -

- to provide or manage any information, products and/or services requested by you pursuant to your M4JAM Dealing;
- to evaluate whether or not to offer, extend or modify any offering or services requested by, or provided to, you;
- using, processing, sharing/transferring or engaging in analytics of your Personal Information for (i) routine business purposes; or (ii) the purposes of new business or product development;
- to establish your needs, requirements and preferences in relation to the products and/or services provided by M4JAM;
- to identify your risk profile and make an election as to whether we wish to enter into a contractual relationship with you and if so, on what terms;
- to allocate unique identifiers to you for the purpose of processing your Personal Information, securely storing, retaining, and recalling your Personal



Information from time to time, regardless of whether you conclude an agreement with M4JAM;

- for general administration purposes pertaining to your request/s and to reply to you when you contact us for support;
- to improve the quality of M4JAM's products and services;
- to analyse your Personal Information collected for research and statistical purposes;
- to transfer your Personal Information across the borders of South Africa to other jurisdictions should it be required in the legitimate pursuit of our business requirements;
- to identify products and services by any of our affiliates which might be of interest to you, as well as to inform you of such products and/or services;
- to investigate and attempt to resolve any queries, complaints or requests;
- to verify that the personal information provided is true and accurate;
- to, unless you expressly "opt out", process your Personal Information as defined above for the purposes of direct marketing and advertising to you of products and services provided by any of our affiliates M4JAM in future; and/or
- to, for the purposes of enhancing the scope of products and services we can offer to you or the method of delivery, share or transfer all or any part of your Personal Information to a third party who is a potential business partner or actual provider/supplier of outsourced services to us.
- To, at any time procure or share information relating to your credit worthiness and risk profile from or with any registered credit bureau or credit provider's industry association or industry body, which includes information pertaining to your credit history, financial history, judgements, default history and sharing information for purposes of risk analysis, tracing and related purposes.



This notice applies to all data (including all Personal Information) past, present or future submitted by you to M4JAM or which we otherwise obtain pursuant to undertaking our normal business activities.

Who do we share your Personal Information with?

We are, from time to time, required to share your personal information with some of our suppliers, service providers and business partners. We use service providers and suppliers who we trust, who we have agreements with and they have agreed to keep your personal information secure and confidential, and to only use it for purposes which we have agreed to.

Where do we store your Personal Information?

All your personal information is stored securely by M4JAM through its servers, some of which may be cloud-based. In storing your Personal Information, we may transmit or transfer Personal Information outside South Africa to a foreign country, as such, personal information may be stored on servers located outside of South Africa in foreign countries that have different data protection laws in place. We are comfortable that these foreign countries protect Personal Information to an extent that compares to the way in which we do, which is acceptable to us. If you are interested in who these suppliers are, you are welcome to ask us at any time, we will happily disclose this information to you upon request.

What are your Rights?

It is important that you know what your rights are with regards to our processing of your personal information and we want to make this clear to you also. Although we take steps to safeguard your personal information, process it lawfully and only share it with suppliers and service providers we trust, you have the following rights -

- You can ask us at any time what personal information of yours we hold – **we don't have any hidden agenda here!**



- You can ask us what personal information of yours is, or was, shared with any of our suppliers, service providers, or any third parties – **we will happily tell you!**
- You can ask us to update your personal information or even delete any information which is no longer accurate – **we want to make sure your information is accurate and complete, but we need your help!**
- You can object to our processing of your personal information – **we don't want to process your information if you don't want us to, but just bear in mind it may influence our ability to fulfil our obligations towards you!**
- You are more than welcome to lodge a complaint with the information regulator if you feel that we are not complying with POPIA – **please do try and speak to us first, but this is a remedy available to you and we want you to know about it!**

The contact details of the Information Regulator are:

The Information Regulator (South Africa)
JD House 27 Stiemens Street Braamfontein Johannesburg, 2001
PO Box 31533
Braamfontein, Johannesburg, 2107
E-mail: infoereg@justice.gov.za

With that said, we have (and continue to) implement reasonable security measures and protocols to protect the personal information we hold. These measures are to protect any personal information we hold from being disclosed without authorisation, from loss, damage, destruction or unauthorised access. As you will appreciate nothing is 100% secure in this day and age and therefore, we ask that if you suspect that either you, or we, have had an information security breach, please notify us immediately so that we can take action. You can do so by contacting our Information Officer whose information is set out below.

If you need to speak with our Information Officer, feel free to contact her. Our Information Officer is Georgina Midgley and any queries or even questions you may have regarding this privacy notice and M4JAM's POPIA compliance efforts can be directed to legal@m4jam.com marked for her attention.