

# CAPX BUSINESS FINANCE (PTY) LTD

P O BOX 4402 TYGER VALLEY 7536 SOUTH AFRICA  
Tel +27 (21) 979 1960 Fax +27 (21) 979 1996

## Privacy Notice

### Introduction

CapX Finance (Pty) Ltd ('We', 'us' and 'our') cares about the privacy, security and safety of our customers' ('you' and 'your') personal information. We take our responsibility to protect your personal information very seriously. This notice explains how we collect, use, share and protect your personal information, as required by the Protection of Personal Information Act 4 OF 2013 (POPIA).

### The meaning of processing your personal information

We include the explanations of the terms 'personal information' and 'process' as used in the POPI Act to help you understand this privacy notice:

- Personal Information and Special Personal Information means any information relating to an identifiable living or juristic person. Some examples are: race, gender, marital status, nationality, age, physical or mental health, disability, language, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history.
- Process means any operation or activity, whether automated or not, concerning personal information, including: collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking, as well as blocking, degradation, erasure or destruction of information. Processing" will have a similar meaning.

1. To provide you with our products and services, we will process the following Personal Information of yours:

- 1.1 Name and contact details
- 1.2 Identity and/or company information and directors' information
- 1.3 Banking and financial information
- 1.4 Information about products or services; and
- 1.5 Other information not specified, reasonably required to be processed for business operations.

2. The purpose of Processing is:

Your personal information is also gathered through our website and other channels we use to distribute, communicate, and deliver our services. We use your personal information to do the following:

- 2.1 verifying and capturing information
- 2.2 performing duties in terms of any agreement with you
- 2.3 undertaking credit checks and make, or assist in making, credit decisions about you
- 2.4 discounting your agreement with us to a finance house
- 2.5 transferring your information to a third party for the purposes set out in clauses 2.3, 2.4 and 2.13
- 2.6 purposes relating to the agreement or business relationship or possible agreement or business relationships between us
- 2.7 operate and manage your account and manage any application, order, agreement or correspondence you may have with us
- 2.8 transferring your information to third party freight companies for the products to be delivered to the you

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- 2.9 communicating (including direct marketing) with you by email, SMS, letter, telephone or in any other way about our products and services, unless you indicate otherwise
  - 2.10 to identify gaps in the product offering and improve product offerings to you
  - 2.11 carrying out an analysis regarding product purchase trends
  - 2.12 performing other administrative and operational purposes
  - 2.13 recovering any debt, you may owe us
  - 2.14 complying with our regulatory and other obligations; and
  - 2.15 any other reasonably required purpose relating to our business.
3. We may transfer your Personal Information to:
- 3.1 any firm, organisation or person that we use to collect payments and recover debts or to provide a service on our behalf
  - 3.2 any firm, organisation or person that/who provides us with products or services
  - 3.3 any payment system we use
  - 3.4 regulatory and governmental authorities or ombudsmen, or other authorities, including tax authorities, where we have a duty to share information
  - 3.5 credit bureaux and financial institutions
  - 3.6 freight companies
  - 3.7 any other Operator not specified; and
  - 3.8 employees, contractors, and temporary staff.
4. Planned cross border flows of personal information
- Our cloud servers, which electronically store, inter alia, certain of the Personal Information aforementioned, may be situated outside of the borders of South Africa.
5. You hereby indemnify and hold us harmless from any loss, damages, or injury that you may incur as a result of you furnishing incorrect or incomplete Personal Information to us.
6. Our Information Officer, Pieter Venter, can be contacted should you require any further information regarding the contents of this letter, on [info@capx.co.za](mailto:info@capx.co.za) or 021 979 1960.
7. Should you not consent to your Personal Information being Processed as set out above, please send an email stating same to the following email address: [info@capx.co.za](mailto:info@capx.co.za), detailing which Personal Information may not be Processed. You confirm that you are duly authorised to advise of your dissent as set out above. You may also request to change and access your personal information from our records.