

PRIVACY POLICY Date: 25 May 2021

1. Definitions and Interpretation

In this Privacy Policy, the following words bear the following meanings:

1.1. "consent" means any voluntary, specific and informed expression of will in terms of which permission is given by or on behalf of you of the website for the processing of the Information;

1.2 "Kanga" means Kanga Finance (Pty) Ltd ("the company"), registration number 1998/013565/07;

1.3 "Information" means any personal and commercial information or information relating to you and/or your business, including but not limited to:

- contact information such as name, business name, email address, mailing address, registration number, and phone number;
- IP address;
- business information including company size and business type;
- correspondence sent by you which is of a private or confidential nature;
- the views or opinions of others about you

1.4 "Kanga website" means the website or any part thereof which is accessible from <https://www.kanga.co.za>;

1.5 "users/s / you / your / or yourself" means any person accessing any part of this website

1.6 "Privacy Policy" means the privacy policy of Kanga Finance contained in this document.

2. Introduction

Kanga Finance respects your privacy and is committed to protecting it. This Privacy Policy is intended to inform you of our Privacy Policy and of the choices you can make about the way your personal Information is collected online and how the Information is utilized by us.

Certain pages on the Kanga Finance website have been structured so that you can access the Kanga Finance website without identifying yourself or revealing any personal information. However, should you wish to make full use of the Kanga Finance website you may be required to provide us with personal information and accordingly we have made this notice readily available on the Kanga Finance website.

By accessing and using the Kanga Finance website and/or by interacting with Kanga Finance in any capacity whatsoever, you consent to the processing of the Information on the basis set out below. If you do not consent you should stop accessing and/or using the Kanga Finance

website. This consent will apply in relation to each interaction between yourself and Kanga Finance.

3. Applicability

This Privacy Policy applies to the Kanga Finance website, including all services rendered by Kanga Finance. This statement is not applicable to other related websites not specifically included.

The Kanga Finance website may contain links to or from other sites ("Linked Sites"), including sites maintained by Kanga Finance but which are not governed by this Privacy Policy. Accordingly, Kanga Finance is in no way responsible for the content or the privacy and security policies employed by Linked Sites.

Certain services are linked with those Linked Sites, some which offer you the option to share with both Kanga Finance and the third party personal data you provide. However, Kanga Finance will not share the Information with those Linked Sites unless you make that choice.

4. When, why & how will we process and/or use your personal Information?

Once you choose to register with Kanga Finance and provide us with the Information, it will be used for the purposes of providing you with the requested service, products or finance if your application is successful and to assist us to better understand your needs and interest in the future. Kanga Finance will comply with all laws, contracts or regulations when it processes the Information.

We will collect and use your personal Information, including the Information of any required related person or representatives. Should you provide Information regarding any related person, you warrant that related person is aware of same.

If you refuse to supply the Information, certain consequences may naturally flow from such refusal, such as preventing Kanga Finance from concluding or performing any contracts with you.

We will furthermore only process and/or use the Information in the following circumstances:

- if you have provided us with consent;
- if the Information was made public by you;
- if a person who is legally authorised to act on your behalf has provided us with the said consent;
- to verify your identity;
- to process your loan application;
- for purposes relating to our business;
- to provide you with and/or to process, administer and manage any of our products and services;

- to communicate with you, respond to customer service requests, send marketing communications, and send account update notifications;
- to market our products and services;
- to market any third party's services which may relate to our products or services;
- to perform any obligations under any agreement with you;
- when responding to your enquiries and/or complaints;
- for statistical or research purposes;
- to test, develop and improve our products and services;
- to process any payment instructions;
- to obtain any personal information from credit bureau when conducting credit checks;
- to do any necessary reference checks with third parties;
- if we are required or permitted by law;
- if it is required to protect or to pursue your, or a related third party's legitimate interest;
- to pursue our collection process and/or to commence any legal process in order to collect any payments due and/or should you be in breach of any agreement;
- to detect and prevent fraud, theft, money laundering and other crimes;
- for any other related purposes not disclosed above.

5. Types of information collected and processed

When you register on the Kanga Finance website we need to collect, use, process and in some instances, share the Information in order to provide you with the services, products or finance you have applied for. The Information may include, but is not limited to:

- contact information, which includes names, surname, physical address, email address, telephone numbers;
- Identity numbers;
- Call recording and chat transcripts data from our online live chat sessions;
- demographic information;
- photographs that identify you and testimonials;
- financial information;
- IP address;
- credit information;
- business information; and
- any other information that may be provided by you to Kanga Finance or obtained by Kanga Finance or required by Kanga Finance in relation to the provision of the services of Kanga Finance to you.

6. How Kanga Finance collects the Information

We may collect the Information in several ways, including:

- directly from you (such as where you provide information to us when you complete an application form or agreement for one of our services, or contact us with a query or request);
- from third parties, such as our related entities, financial institutions;
- business or commercial partners and credit agencies;
- from your service providers;
- from any person duly authorised to act on your behalf;
- from publicly available sources of information; and
- from our records of how you use your products or services.

7. How & when Kanga Finance will share the Information and with whom

Kanga Finance will share the Information with third parties if you have provided us with the necessary consent to do so. In the latter event, we may inform the relevant third party to contact you directly regarding any other products/services.

This may include the processing of the Information for credit reporting purposes. For this purpose, you hereby consent to Kanga Finance requesting and obtaining credit information pertaining to you from a credit agency for concluding any transaction offered by Kanga Finance through the Kanga Finance website.

Kanga Finance may partner with other organizations who may provide you with the services requested through the Kanga Finance website. These partner organizations are required to keep the Information confidential received on behalf of Kanga Finance and may not use it for any purpose other than to carry out the services they are performing for Kanga Finance.

We will share your personal information in the following circumstances:

- if you have provided consent;
- if it is necessary in order to conclude and/or perform under an agreement with you;
- if we are required by law;
- if it is necessary to protect or pursue your, our or a third party's legitimate interest.

We may disclose the Information to third parties who provide services to us, including organizations and contractors that assist us with the purposes for which we use the Information. These services include:

- customer enquiries and support services;
- mailing operations, billing and debt-recovery functions;

- information technology and network services;
- market research and marketing;
- credit related (credit-worthiness, credit rating, default listing etc.);
- insurance providers;
- credit bureaux;
- credit providers;
- fraud checking agencies;
- persons to whom we have ceded any of our rights and/or delegated our obligations to under any agreement;
- any other providers/services we are required by law to disclose any personal information to.

We may use information about you to market our products and services in the following circumstances:

- To notify you about our products and services;
- To advertise our products and services to third parties, with your consent;
- To post testimonials on our website, with your consent.

8. When & how will Kanga Finance obtain and share your Information from/with credit bureau

We may obtain your Information from credit bureaux under the following circumstances:

- if you have provided us with consent (see clause 9 below);
- to verify your personal identity;
- to obtain a credit report about you;
- to determine your credit risk; and
- for our credit scorecards used to evaluate your loan application.

We will share your Information with credit bureaux under the following circumstances:

- to report payment behaviour on and/or non-compliance with a loan agreement.

9. Consent to obtain information from credit bureau

We may fast-track your loan application should you provide us with consent to run a bureau credit check on you. Should you select this option, you agree to the below warranties:

- You authorise us to do a credit report enquiry at any NCR registered credit bureau.
- You warrant that all information supplied to us are to the best of your knowledge true and correct and that you are not aware of any other information that would affect the accreditation in any way.

10. How we use the Information for direct marketing

We may also use the Information so that we can promote and market products, services and special offers that we think will be of interest to you. This marketing may be carried out in a variety of ways (including by email, SMS/MMS, or social media or by customizing on-line content and displaying advertising on websites) and may continue after you cease acquiring any products services or finance from us until you opt-out. You may opt out by calling us on 086 000 3030.

11. Data access, accuracy, amendments, retention and opting out

Kanga Finance will try to keep the Information accurate. We will provide you with access to the Information. To protect your privacy and security, when doing so, we will also take reasonable steps to verify your identity. Upon request, Kanga will:

- correct the Information that you state is incorrect; or
- permit you to "opt out" of further contact (excepting notification of major changes to the service), either on the original site of registration or at any time subsequently, while still allowing basic access to the site;
- remove you and the Information provided electronically from our database, thereby cancelling your registration. To request a correction or cancellation, send an e-mail to POPIA@kanga.co.za.

If we are required by law to keep your Information, it will not be deleted upon your request. Note that your request for us to delete your Information may lead to the termination of your business relationship with us as we might not be able to process your agreement and/or conduct any future business with you.

You have the option to opt-out and provide us with your objection to processing your Information. This will have the effect that we will not be able to continue our business relationship with you.

Should you withdraw your consent at any time after providing initial consent, we may still proceed to process your Information, if we are permitted by law to do so.

We may keep your Information for as long as:

- we are permitted by law, which shall include for any lawful business practices, even if you no longer have a business relationship with us;
- an agreement between yourself and Kanga Finance requires us to keep it;
- you have provided your consent for us to keep it;
- we are required to keep it for any purpose detailed in this Privacy Policy;
- we require it for statistical and/or research purposes.

12. Use of cookies

Certain non-personal information may be collected while you are using the Kanga Finance website. This will comprise of data about usage and service operation that is not associated with a specific personal identity. Kanga Finance may collect and use this non-personal information to evaluate how the Kanga Finance website is being used.

Most non-personal data may be collected via cookies or other analysis technologies. The Kanga Finance website pages normally use cookies for data analysis and potential personalization of the website and services offered.

Cookies are alphanumeric identifiers that we transfer to your computer's hard drive through your web browser to enable our systems to recognize your browser and to provide features that recognize your account as logged on and other website features. Further, to help us tailor the website to the needs and interests of our users, or for other purposes, we may gather aggregate, permanently non-personally identifiable information via cookies. Examples include the type of internet browser our users are using, the frequency of visits to our site and which pages our users viewed. We may share these aggregate statistics with others. The use of cookies is standard on the internet and many major web sites use them.

Technologies may vary, but in many cases, may involve a small file stored locally on the computer used to access the Kanga Finance website, and may be used to store and collect information relating to your viewing and use of the Kanga Finance website. Information collected through cookies is used to create a profile of our users. A profile is stored information we keep on individual users that details their preferences, their use and request history and behavioural activity, and can minimize the need for you to re-enter information.

Most cookies expire after a defined period, or you can delete your cookie file at any time. Most web browser software is initially set up to accept cookies. You can reset your web browser software to refuse cookies or to indicate when a cookie is being sent. However, some parts of the Kanga Finance website will not function properly or may be considerably slower if you refuse cookies. For example, without cookies, you will not be able to set personalized preferences, and/or may have difficulty completing transactions.

Kanga Finance may collect your computer's IP ("Internet Protocol") address and domain name address, the identity of your internet service or access provider, the type of web browsing software you use, your computers operating system, the URL of the web page from which you came to visit the Kanga Finance website and the language you selected for your web browsing software (collectively referred to herein as clickstream data). We use these technologies to identify our users, to help diagnose problems with our server, and to administer the Kanga Finance website and the services offered thereon.

13. Security

Kanga Finance undertakes to take all reasonable measures to protect the Information you provide us. These measures include, but are not limited to, preventing unauthorised access or disclosure, maintaining data accuracy, and ensuring the appropriate use of the Information. Kanga Finance has in place reasonable physical and managerial procedures to safeguard the Information we collect.

As the internet is not a secure medium of communication, Kanga Finance cannot guarantee the security of any of the Information you input on the Kanga Finance website or send to Kanga Finance via the internet. Kanga Finance is not, and will not be, responsible for any damages you or others may suffer because of the loss of confidentiality of any of the Information.

If the Information about you is inadvertently leaked or Kanga Finance's security has been unlawfully breached by any unauthorized party, Kanga Finance shall immediately identify the relevant users who may be affected by the security breach and shall contact them at their last known email address or contact details or by the quickest means possible

Kanga Finance shall provide sufficient information to you to allow you to take the necessary protective measures against the potential consequences of the compromise or shall advise you of the steps to be taken by you and the possible consequences that may ensue from the breach for you.

14. Changes to this statement

Kanga Finance may amend the provisions of this Privacy Policy to comply with any changes in the law, and/or pursuant to any changes to its information processing activities or privacy practices. Such amendments will be published on the Kanga Finance website and will become operable from the date of such publication.

Please note that these guidelines are subject to change at any time. Any such changes will be posted on this page. You are encouraged to review this Privacy Policy at the inception of each session.

15. Law and jurisdiction

This Privacy Policy is governed by the laws of the Republic of South Africa and without regard to the conflict of laws principle. You agree that any cause of action that may arise under this Privacy Policy shall be commenced and be heard in the appropriate court in South Africa. You agree to submit to the personal and exclusive jurisdiction of the courts located within South Africa.

16. Acceptance of policy

By using the Kanga Finance website, or otherwise providing your information to Kanga Finance, you signify your acceptance of our Privacy Policy. If you do not agree to this policy, please do not use the Kanga Finance website or provide any information to Kanga Finance.