

29 June 2021

## NSDS GROUP – PRIVACY POLICY

### Introduction

This policy applies to the NSDS Group of Companies.

The privacy policy describes how the company collects and uses your personal information, with whom we share it and your choices and rights in relation to your personal information.

### How we collect your information

We may collect your personal information from you in a variety of ways when you interact with us, including:

- when you access our website, or interact with us in any other way, or use our solutions and services or
- from third party sources.

### The type of information we hold

The information we hold may be about yourself such as company and private names, address and contact details, race, gender, sex, age and financial information including details of the accounts and products you hold, related payments and transactions.

Sensitive information will only be used to provide the service you have requested.

Where you provide information about other people (such as joint applicants), you must ensure that you have their consent, or are authorised to provide their information to us.

### How do we use your information?

The below bullet points are examples of how your information could be used:

- to assess and process credit applications,
- to provide updates on our products, services and solutions,
- to verify your identity,
- to prevent fraud and money laundering,
- to manage our contractual relationship and
- for audit purposes, research and statistical analysis.



group of companies

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## Your rights as a data subject

As a data subject you have the right to have your personal information processed in accordance with the conditions for the lawful processing of personal information as referred to in Chapter 3 of POPIA, including the right:

- to be notified when personal information about you is being collected, accessed or acquired by an unauthorised person,
- to establish whether a responsible party holds personal information about you, and to request access thereto,
- to request, where necessary, the correction, destruction or deletion of your personal information;
- to object on reasonable grounds to the processing of your personal information,
- to object to the processing of your personal information for purposes of direct marketing,
- not to have your personal information processed for the purposes of direct marketing by means of unsolicited electronic communication except where the data subject has given their consent to the processing, or where the data subject is a customer of the responsible party,
- not to be the subject, based solely on automated processing of your personal information intended to provide a profile of you,
- to submit a complaint to the Regulator regarding the alleged interference with the protection of your personal information as a data subject and
- to institute legal proceedings regarding the alleged interference with the protection of your personal information.

## Contacting you

We will use your contact details to communicate with you to:

- help you manage your account,
- fulfil our regulatory obligations (for example, notify you of changes to terms and conditions) and
- remind you about the features and benefits of services you already hold and, with your consent, tell you about other services which may be of interest to you. These are called marketing messages and you can change your mind about these communications at any time.

## Information may be shared with

From time to time, we may share your information with other people or organisations (who are also bound to keep it safe and secure) if [1] we have a duty to disclose it [2] it is required for the management of your account/s or [3] law or regulation requires us to do so. For example, we may share it with:

- our service providers and agents (in some cases this might include outside the Republic of South Africa),
- credit reference agencies,
- fraud prevention agencies and
- regulators and authorities.



## **How can you access your information?**

A small administration fee is raised against authorised third party requests. However, you can access your information, within reason, free of charge by writing to the Information Officer at the address below. You can also ask us to change or delete any personal information previously provided.

How long will we keep your information?

We will not retain your personal information for longer than is necessary for the maintenance of your account, or to meet other legal or regulatory requirements.

## **Security of your personal information:**

We are committed to protecting your personal information from accidental or unlawful destruction, damage, loss, alteration, unauthorised access, or disclosure by using reasonable, physical, administrative and technical safeguards.

## **How do we tell you about future changes to this policy?**

Please check for updates on our websites from time to time.

## **How to contact us?**

If you have any queries or concerns about our use of your personal information, please write to [popi@nsds.co.za](mailto:popi@nsds.co.za).

