



| JustMoney Protect Customer Privacy Notice

Introduction

We at Just Money Protect (Pty) Ltd ("**JustMoney Protect**") are committed to protecting our customers' privacy and ensuring that their personal information is collected and used appropriately, lawfully and transparently.

This **Privacy Notice** sets out briefly how we use your personal information in accordance with the **Protection of Personal Information Act** ("**POPI**").

"**Personal Information**" means any personal information that identifies or relates to a person, as defined in **POPI**.

If you provide Personal Information to us about another person (like family members or dependents), you must inform that person about this **Privacy Notice** and get their permission (where possible) for sharing their Personal Information with us.

To provide our products and services and run our business, we will collect, use and disclose your Personal Information, including "special" Personal Information, such as health information. Where we do this, we will either rely on your consent or on lawful grounds set out in **POPI**, for example:

- preparing to enter into or performing a contract with you;
- complying with obligations placed on us by law;
- protecting your legitimate interests;
- having a legitimate interest to require your Personal Information.

What Personal Information we collect

We may collect Personal Information about you, including:

- general identification and contact information;
- information that is necessary to verify your identity;
- information about your gender, marital status and birth date;
- information we require to perform our contract with you and to provide you with advice and intermediary services;
- employment and remuneration information;
- information about previous or current financial products, such as insurance policies;
- financial information such as bank account details, tax information, loans and credit commitments, sources of income and expenditure and information about your debt review (with our sister company, DebtBusters);
- information about your family circumstances and details of dependents;
- certain special Personal Information like information about health, race and criminal proceedings;
- other information we require to provide our services to you.

Where we may get Personal Information from

We collect and record your Personal Information from a variety of sources, but mainly directly from you. We may also collect some of your Personal Information from third parties, such as your financial product suppliers, DebtBusters (who performs your debt review), your credit providers, credit bureaux, medical practitioners, employers and other third parties from whom we are legally entitled to collect Personal Information.

How we use your Personal Information

We will only collect your Personal Information for specific and lawful purposes, for example to:

- support and maintain our contractual relationship with you;
- provide our advice, products or services to you;
- carry out transactions you have requested;
- confirm and verify your identity for security purposes;
- to perform intermediary services between you and financial product suppliers;
- conduct credit scoring and assessment, and credit management (where applicable);
- carry out market research and analysis;
- comply with applicable legal and regulatory requirements;
- detect and prevent fraud, crime, money laundering or other malpractice;
- detect, investigate and prevent crime, including fraud and money laundering;
- market products and services of the IDM Group or third parties, if you have agreed.

Who we may share Personal Information with

We may share Personal Information about you with certain third parties, but only for the purposes collected, where you have consented or where it is otherwise lawful. These third parties include:

- other companies of the IDM Group, Centriq Life (our contracted life insurer) or other third parties for marketing purposes (if you have agreed);
- our third party or service providers;
- JustMoney Protect in their capacity as your financial adviser and our binder holder;
- DebtBusters and their payment distribution agents;
- your insurers or other financial product suppliers in respect of whom we provide financial services
- your credit providers;
- credit bureau for example for credit reporting purposes (where applicable);
- legal and regulatory bodies;
- law enforcement and fraud prevention agencies.

Our services and products

We also process your Personal Information for specific business purposes to enable us to give you the best products and services and the best and most secure experience. For example, we would like to use your Personal Information to keep you informed about other financial products and services in the IDM Group which may be of particular interest to you and may be tailored to your interests.

You may opt out at any time if you don't want to receive any communications of this nature by contacting us at info@intelligentdebtgroup.co.za

Retention of your Personal Information

We keep your Personal Information only as long as is necessary to fulfill the purposes for which the information was collected or as required by law or to meet regulatory or legislative requirements or as otherwise permitted by law. Personal Information will be securely disposed of when it is no longer required.

Automated decision making

Sometimes, as part of our business operations, decisions are taken about you using automated computer software and systems. These decisions do not involve human input. For example, we may use automated decision making to assess your financial position, affordability and eligibility for financial products.

Security of personal information

We use appropriate technical and physical security measures to keep your Personal Information safe and secure. When we provide your Personal Information to a third party or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures to protect the confidentiality and security of your Personal Information.

Your rights

You have a number of rights under **POPI** in connection with our use of your Personal Information. These rights include:

- a right to access your Personal Information;
- a right to correct inaccurate Personal Information;
- a right to erase data or suspend our use of Personal Information;
- a right to object to our use of your Personal Information;
- a right to withdraw consent; and
- a right to complain to the **Information Regulator**.

Please bear in mind that if you erase or suspend our use of your Personal Information or if you object or withdraw consent, this may affect our ability to carry out the tasks mentioned above for your benefit.

If you would like to exercise any of your rights set out above, please contact us at info@intelligentdebtgroup.co.za