

SMART FINANCE (PTY LTD) PRIVACY POLICY (POPIA)

Introduction

We at Smart Finance are ready for the new POPIA act taking effect on the 1st July 2021, attached hereto our policy below : Where we refer to "personal information", it means "personal information" as defined in the Protection of Personal Information Act and "personal data" as per the General Data Protection Regulation. Personal information includes any information about a person that can be used to identify a person directly or indirectly to Smart Finance and our cessionaries. It includes information like a name, an identification number, location information, an online identifier or one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that person. POPI includes the personal information of juristic persons in its ambit – so we will protect the personal information of juristic persons in the same manner as any other person's personal information. Where applicable this privacy policy applies in addition to any other agreement that you enter into with us, including the letter of acceptance, application form and any other relevant documentation supplied to us that you agree to when you become our client as we collect personal information.

Disclaimer:

Smart Finance do not share any personal info with any third party for marketing or any other 3rd party company or individual not associated with us. We will never share or use any information of a client or individual if the client or individual objects to it.

Information we use for clients.

personal details, such as your name, email address or telephone number;
billing information, such as relevant payment information and VAT registration number; and
legal and financial information required, which includes additional information that we may require to verify creditworthiness.

How we collect personal information

Directly from you when using our website, application forms, contracts or any of our services or if we request it from you.

Use of your personal information

We use your personal information for any legitimate business purposes relating to our services and/or business activities.

responding to your queries posted on our website or emailed to us providing you with our services;
onboarding you as a client and verifying your identity (as required by law);
referring you to other service providers with your consent;
improving our services by analysing certain information collected, including website cookies and other related information;
sending you information and inviting you to events; and/or complying with our regulatory or other obligations

Sharing your personal information?

We will only share your personal information for purposes of providing services to you or any other legitimate business purpose relating to our business activities, including but not limited to, the protection of our or your rights, complaints, marketing, or enforcing any agreement between us. Where required for our business operations, we may share your personal information with our service providers. We only share information with service providers after we enter into an agreement with the service provider to regulate the way in which the personal information will be secured.

Where the law requires us to do so, we may also share your personal information with third party service providers, agents, contractors, employees, law enforcement agencies or business affiliates. We will only share your personal information in these instances where it is necessary for us to do so and only to the extent that your personal information is needed for such third parties to perform their services or obligations.

Will we send your personal information trans-border?

We may transfer your information cross border for our legitimate business purposes, such as for cloud storage and for our billing practices. All information transfers will comply with the applicable laws.

Security

We will take all reasonable steps to ensure that your personal information is protected. We protect and manage personal information that we hold about you by using electronic and computer safeguards like firewalls, data encryption, and physical and electronic access control to our buildings. We only authorise access to personal information to those employees who require it to fulfil their designated responsibilities.