

## Data Protection policy for the BetterGroup website

### 1. Introduction

- 1.1. By providing us with any information you will be agreeing to the provisions set out below, together with any other terms you have agreed with us where relevant. Please ensure you have read and understood these terms before you send us any information. They will apply to any information you have already provided.
- 1.2. If you are a customer or client of BetterGroup, details of the information we collect and how we use it will also be set out in the terms and conditions of the relevant product or service. In the event of a conflict between this Data Protection Policy and the terms and conditions of your specific product or service, the terms and conditions of your specific product or service will take precedence.
- 1.3. We reserve the right to revise or supplement this Data Protection Policy from time to time at our sole discretion, and you agree to revisit this policy regularly at [www.bettergroup.co.za](http://www.bettergroup.co.za) to ensure you are familiar with the most current version. By continuing to deal with us you will be agreeing to any such changes.
- 1.4. You must not send us personal information about someone else without first getting his or her consent for it to be used and disclosed in the ways set out in this policy. This is because we will assume he or she has consented – although we may still ask for confirmation from them. Where you do give us information about someone else, or someone else discloses a connection with you, that information may be taken into account with your other personal information.
- 1.5. We treat your privacy very seriously and we understand that you will wish to know how we will use the information we collect from or about you. We use your personal information in accordance with this Data Protection Policy and will fully comply with all applicable South African legislation. It is important that you take all necessary and appropriate steps to protect your data yourself (for example, by ensuring that all passwords and access codes are kept secure).

## 2. Use of information collected

2.1. We may process, transfer and disclose your information for the purposes of:

- providing you with services, managing your accounts with us and complying with your instructions;
- verifying your identity;
- taking credit decisions;
- detecting and preventing fraud;
- compliance with laws and public duties;
- monitoring and/or recording your telephone calls and electronic transactions in order to accurately carry out your instructions;
- to assist in improving our services and in the interests of security and crime prevention;
- market research and providing you with information via mail, telephone or other means about the BetterGroup products or services from time to time; and
- analysis in order to assess and improve BetterGroup's business or the business of the BetterGroup and the services BetterGroup offers.

2.2. The processing, transferring or disclosing of your information as set out above will be undertaken strictly in accordance with South African legislation

2.3. We may use credit scoring or other check mechanisms and search files of credit reference agencies when carrying out identity and anti-fraud checks, when considering any application you may make and in the course of providing any products or services to you. We may also carry out other identity and anti-fraud checks. Credit reference agencies may keep a record of any search. Further checks and searches may be carried out from time to time for the purposes of fraud prevention and credit control.

2.4. We may contact you about products and services available from the BetterGroup that we believe may interest you from time to time. We may do this by post or by phone unless you have told us in writing not to; and by e-mail, text or other electronic means if you have told us in writing that we can. You may tell us in writing at any time if you change your mind. We will respect any election by you, through signing up to a preference service or otherwise, not to be contacted by a certain method of communication unless and until you notify us in writing that you wish to be contacted by such method again.

2.5. Your personal information may be passed to and used by companies within the BetterGroup companies and our agents and sub-contractors who administer or process the information

on our behalf. Please contact the Company Secretary at our address for an up-to-date list of the current members of BetterGroup.

3. **Access rights**

You may request details of personal information, which we hold about you under South African legislation. A small fee will be payable. If you would like a copy of the information held on you please write to the Manager Information Systems (IT) at PO Box 3695, Northcliff, 2115. If you think any information we have about you is incorrect or incomplete, please write or e-mail us as soon as possible. We will correct or update any information as soon as possible.