

PRIVACY POLICY

Policy Statement

Thank you for visiting our website. This Privacy Notice and Statement describes how we at Risc Free Dot Com (Pty) Ltd collect and use your personal data, who we share it with, along with your choices as well as rights in relation to your personal information.

Risc Free Dot Com (Pty) Ltd respects the privacy of our customer's personal information which shall be protected through the use and interaction with www.riscfree.com and all associated websites, mobile applications, social media sites and/or other online services, combined with our product and service offerings that are linked to this Privacy Notice and Statement, in writing or orally, or where personal data is collected offline and/or received from third party providers.

For the purposes of this Privacy Notice and Statement, "personal information" shall be defined as set out in the Protection of Personal Information Act, No.4 of 2013 ("POPIA").

1. Who we are.

Riscfree Dot Com (PTY) Ltd, Company Registration No-2019/290197/07, located at 1st Floor Block C, The Beachhead, 10 Niblick Way, Somerset West 7130. Riscfree Dot Com has established a central data processing structure for all entities and affiliates forming part of the Riscfree Group of companies ("Riscfree Dot Com Group of Companies") and personal information processed by us will form part of the data of the Riscfree Dot Com Group as a whole and may be used by the Riscfree Dot Com Group for the purposes contained in this Privacy Notice. Consequently, this Privacy Notice will apply to such processing.

This Privacy Notice has been developed to provide a framework for the appropriate level of data privacy and protection to our users and you the customer. Consequently, it represents our commitment to compliance with South African data protection legislation and any other applicable worldwide data protection laws, in an endeavour to achieve the highest standards in protecting your personal information.

2. What is personal information?

Personal information ("PI") is defined in POPIA as information relating to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person, and includes any information that identifies or relates specifically to you, including, for example, your name, age and identity number or other national identifier, your contact address, your location, your banking details, e-mail and contact numbers. In short, personal information refers to any information that identifies a person or specifically relates to a person.

Some types of personal information are considered special personal information. These include personal information revealing or related to a person's health, racial or ethnic origin, religious or philosophical beliefs, sex life, political affiliation, or trade union membership; criminal behaviour and proceedings related thereto.

3. What PI we process

We will only process your personal information for lawful purposes relating to our business in any one or more of the following circumstances:

- you are an existing customer on our customer database. This means you have purchased a product from us or used our services;
- where you communicate, interact and/ or transact with us, our strategic partners, VAS providers and/ or promoters;
- where you use NFC services;
- where your personal information is held by another member in the Risc Free Dot Com Group and you have agreed to the processing thereof by members of the Risc Free Dot Com Group;
- if, where required, you have consented thereto;
- if you have not requested that we refrain from processing your personal information;
- if a person legally authorised by you, the law or a court, has consented thereto;
- if it is necessary to conclude or perform under a contract, we have with you;
- if the processing is for statistical or research purposes;
- if the law requires or permits it; and/or
- if it is required to protect or pursue your, our or a third party's legitimate interest.

We may process your special personal information in any one or more of the following circumstances:

- if you have consented to the processing;
- if the processing is needed to create, use or protect a right or obligation in law;
- if the processing is for statistical or research purposes and all legal conditions have been met;
- if the special personal information was made public by you;
- if the processing is required by law;
- if the processing is required to identify you; and/or
- if health information is processed, and the processing is to determine your insurance risk, or to comply with an insurance policy or to enforce an insurance right or obligation.

4. What we collect

We collect a several of types of personal information for the purposes stated in this Privacy Notice, including:

- identifiers and contact information, such as your identity number, name, address, phone number/s, and/or email address;

- purchase or other commercial information, such as the products and/or services you purchase and/or use, delivery address, and contact information;
- payment information, such as your payment method and payment information (such as debit or credit card number), and billing address;
- profile and account information, which may include contact, purchase, and preference information as well as information about the products and services you have purchased and/or used, interaction with vendors at NFC events captured on an NFC chip purchased by you or offers you have shown an interest in and/or product or services review information;
- communications and interactions, which may include e-mail messages, chat sessions, text messages, and phone calls that we and/or our strategic partners and/or service providers exchange with you;
- demographic information, which may include age or birthdate, gender, postal code, your status as a customer, and other related information about you;
- call recordings, including information about your call and what you share when you call us or we call you on the phone;
- location or geolocation information of your device that you use, should your device settings allow us to collect location information;
- device and browsing information and other Internet activity information, including information about your phone, tablet, computer, or device, and online browsing activity (collectively, "automatically collected information"). Automatically collected information may include IP addresses, unique device identifiers, cookie identifiers, device and browser settings and information, and Internet Service Provider ("ISP") information. Automatically collected information also may include information about when and how you access and use the distribution channels or how you interact with us on the distribution channels, such as the date and time of your visit or use, the websites you visit before coming and after leaving our distribution channels, how you navigate and what you search for using our distribution channels, the website pages and items you view using our website and other distribution channels, and the items you purchase or offers you show an interest in; and
- inferences about any of the information above that may relate to your preferences, or other matters; and
- when we collect information that does not personally identify you, including, information that has been anonymised or aggregated, if we link this information with your personal information, we will treat such linked information as personal information.

You can choose not to provide personal information to us when requested. However, if this personal information is necessary to provide you with services and products and/or offers regarding the aforesaid, including access to our distribution channels, and/or to perform administrative functions, we may as a consequence be unable to perform such services.

5. How we use your PI



We use your personal information for the following reasons but always in line with our business and the purpose for which it is collected:

- to enable the conclusion, implementation and enforcement of transactions you enter into with us or our strategic partners for products and services;
- to respond to your enquiries and/or complaints;
- to process returns and/or refunds;
- to provide information about products and/or services you have requested and notifying you about important changes or developments to these Products and/or services;
- to follow-up as part of our customer care process;
- to update your records on our customer database and internal records;
- to administer offers and transactions we make and/or enter into with you;
- to improve our products, services and/or distribution channels;
- to comply with legislative, regulatory, risk and compliance requirements (including directives, sanctions and/or rules), voluntary and involuntary codes of conduct and industry agreements or to fulfil reporting requirements and information requests;
- sending marketing and other communications with the latest specials, deals, alerts, notifications and promotions in relation to our business, products and services, for marketing those products and services and to market related products, goods and services to you;
- to develop, test and improve products and services for you and making our services or those of our strategic partners and/or service providers easier for you to use;
- to detect, prevent and report theft, fraud, money laundering and other crimes. This may include the processing of special personal information, such as alleged criminal behaviour or the supply of false, misleading or dishonest information or avoiding liability by way of deception;
- to enforce and collect on any agreement when you are in default or breach of the agreement terms and conditions, for the purposes of tracing you or to institute legal proceedings against you;
- to contact you for market research purposes in relation to our business or the business of the Risc Free Dot Com Group and to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services;
- evaluating the effectiveness of our marketing and for the purpose of research, training and statistical analysis;
- for historical, statistical and research purposes, such as market segmentation;

- to record and/or assist appointed payment processors to process instructions payment instructions (i.e. debit order or EFT);
- to manage and maintain your relationship with us;
- to enable us to deliver products, services, documents or notices to you;
- for security, identity verification and to check the accuracy of your personal information;
- to communicate with you and carry out your instructions and requests;
- for customer satisfaction surveys, promotional and other competitions;
- to enable you to take part in customer loyalty reward programmes, to determine your qualification for participation, earning of reward points, determining your rewards level, monitoring your buying behaviour with our rewards partners to allocate the correct points or inform you of appropriate products, goods and services you may be interested in or to inform our reward partners about your purchasing behaviour;
- to enable you to take part in and make use of VAS; and/or
- for any other related purposes.

6. What are your rights

You have the right to:

- information about your personal details.
- access free of charge the information about yourself stored by us and its use.
- correct, destroy, or delete this data as permitted in law.
- opt-out of direct marketing calls or mail.
- remove your data from a direct marketing list.
- object on reasonable grounds to the processing of your personal information.
- withdraw your consent to the processing of your personal information.

By using the PAIA tab / link at the bottom of the landing page of our primary website, you may refer to our Promotion of Access to Information Act No. 2 of 2000 Manual ("PAIA Manual") for access to your PI and further information.

You also have the right to lodge a complaint with the Information Regulator about how we process your personal information.
E-mail: complaints.IR@justice.gov.za

7. What safeguards are in place to secure your PI

We will take all reasonable and appropriate technical and organisational steps to ensure that your personal information is kept secure and is protected against unauthorised or unlawful processing, misuse, unauthorised disclosure, loss, interference, destruction or damage, alteration, disclosure, or access.

Our security systems are in line with industry standards, and we monitor developments to ensure that our security systems evolve, as required. We also test our systems regularly.

Personal information is destroyed or anonymised when no longer needed or when we are no longer required by law to retain it (whichever is the later).

We will promptly notify you if we become aware of any unauthorised use, disclosure, or processing of your personal information.

Where storage is in another country, your personal information will be stored in a jurisdiction that has equivalent, or better, data protection legislation than South Africa or with a service provider which is subject to an agreement requiring it to observe data protection requirements equivalent to or better than those applicable in South Africa.

Notwithstanding the above, no data transmission over the Internet or data storage system can be guaranteed to be completely secure. Please do not send us sensitive information through email. If you have reason to believe that your interaction with us is not secure (for example, if you feel that the security of any account you might have with us has been compromised), you must immediately notify us of the problem by contacting us at privacy@riscfree.com

8. How long we retain your PI

We will retain your personal information for as long as is necessary to fulfil the purpose for which it was collected unless a longer retention period is required to comply with legal obligations, resolve disputes, protect our assets, or enforce agreements. The criteria we use to determine retention periods include whether:

- We are under a legal, contractual or other obligation to retain personal information, or as part of an investigation or for litigation purposes;
- Personal information is needed to maintain accurate business and financial records;
- There are automated means to enable you to access and delete your personal information at any time; You have consented to us retaining your personal information for a longer retention period, in which case, we will retain personal information in line with your consent.

We will continue to treat your personal information in accordance with this Privacy Notice so long as we retain it.

9. Sharing your PI

In general, we will only share your personal information if any one or more of the following apply:

- if the law allows it;
- if, where necessary, you have consented to this;
- if it is necessary to conclude or perform under a contract, we or our strategic partners, promoters, VAS providers and/or clients have with you;
- you have specifically consented to sharing your personal information during an interaction or transaction through our distribution channels or other communication channel;
- if the law requires it; and/or
- if it's necessary to protect or pursue your, our or a third party's legitimate interest.

Where required, we may share your personal information with the following persons. These persons have an obligation to keep your personal information secure and confidential:

- business units, divisions, branches and/or a representative office of any business within the Risc Free Dot Com Group, holding companies and subsidiaries of the Risc Free Dot Com Group, and any of the Risc Free Dot Com Group's associates, cessionaries, delegates or successors in title or duly appointed third parties such as its authorised agents, advisors, partners, service providers and contractors for any of the purposes identified in this Privacy Notice;
- strategic partners, promoters, VAS providers and other duly appointed service providers;
- other members of the Riscfree Dot Com Group for any of the purposes identified in this Privacy Notice;
- our employees in their performance of their duties;
- attorneys and other persons that may assist with the enforcement of agreements;
- payment processing services providers, merchants, banks and other persons that assist with the processing of your payment instructions, such as card scheme providers;
- law enforcement and fraud prevention agencies and other persons tasked with the prevention and/or the prosecution of crime;
- regulatory authorities, industry ombuds, governmental departments, local and international tax authorities and other persons the law requires us to share your personal information with;
- credit bureaux or other similar verification agencies;
- our service providers, agents and sub-contractors like couriers and other persons we use to offer and provide products and services to you;

- persons to whom we have ceded our rights or delegated our obligations to under agreements, like where a business is sold;
- courts of law or tribunals that require the personal information to adjudicate referrals, actions or applications;
- the general public where you submit content to our social media sites like our Facebook page;
- trustees, executors or curators appointed by a court of law;
- participating partners in our customer loyalty reward programmes, where you purchase products and services or spend loyalty rewards;
- our joint venture and other partners with whom we have concluded business arrangements.

10. Cookies and Similar Technologies

When you access our Online Services or Sites (“Sites”), we use cookies (small text files containing a unique ID number which are placed on your PC or device) and similar technologies including scripts, embedded web links and web beacons. We use cookies to assist us with activities such as:

- Enabling you to sign in to our Sites;
- Authenticating you;
- Keeping track of information, you have provided to us;
- Improving your browsing experience;
- Customising our interactions with you;
- Storing and managing your preferences and settings;
- Compiling statistical data;
- Analysing the performance and usability of our Sites;
- Measuring traffic patterns for our Sites; and
- Determining which areas of our Sites have been visited.

These technologies collect information that your browser sends to our Sites including your browser type, information about your IP address (a unique identifier assigned to your computer or device which allows your PC or device to communicate over the Internet), together with the date, time and duration of your visit, the pages you view and the links you click on.

The information that we collect using cookies is non-personal information. You are always free to decline our cookies if your browser permits, but some parts of our websites may not work properly should you elect to do so. We do not allow third parties to place cookies on our websites.

Our Sites may also contain web beacons or similar technologies from third party analytics providers, through which they collect information about your activities across our Sites to help us compile aggregated statistics.

11. Direct marketing

We may send you direct marketing communications about our products and services as well as new products, promotions, special offers and other information. We will do this in person, via e-mail, SMS, WAP Push, newsletters, telephonically, or through instant chat.

You may opt-out of receiving marketing materials from us at any time and manage your communication preferences by:

- Following the unsubscribe instructions included in each marketing communication from us or telling us you want to unsubscribe;
- Sending an email to the sender of the marketing communications; or
- Registering on the Do Not Contact list of the Direct Marketing Association of South Africa which can be found on www.dmasa.org
- Including your details and a description of the marketing material you no longer wish to receive from us.
- We will comply with your request as soon as is reasonably practicable.

If you elect to opt-out of receiving marketing related communications from us, we may still send you administrative messages as part of your ongoing use of our products and services which you will be unable to opt-out of.

We do not provide your personal information to unaffiliated third parties for direct marketing purposes or sell, rent, distribute or otherwise make personal information commercially available to unaffiliated third parties.

In all cases you can request us to stop sending marketing communications to you at any time.

If we are providing you with products or services, you will also be subject to the specific terms and conditions relating to the product or services and those terms will include additional information as to how we or any of our strategic partners and/or service providers may contact you.

If the reason you have given us personal information is to receive marketing or other communications from us, we will continue to provide this information to you unless you ask us not to do so.

12. How to contact us

If you have any questions about how your personal data is handled by the Risc Free Dot Com Group, you have a privacy concern or you wish to make a request or a complaint relating to your personal data, please contact our Data Privacy Office at the following email address: privacy@riscfree.com

13. Date of publishing

Last updated: 10 July 2023.

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