



ARUN PLACE SUITE 7C  
SIR LOWRY'S PASS ROAD,  
SOMERSET WEST,  
7130  
CO. REG. NO. 1999/015438/07  
NCRCP309  
PH: 021 852-9797  
FAX: 021 852-9151  
INFO@VECTOFINANCE.CO.ZA

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## PRIVACY POLICY

**We respect your privacy and take the protection of personal information very seriously.**

This privacy notice provides details of the personal information we collect from you, what we do with it, who it may be shared with and how you can access it.

### **What is personal information?**

Personal information means information relating to an identifiable, living, natural person or juristic person (eg a company). If you can be identified using this information, it is regarded as personal information.

The following is excluded from this definition:

- Information that does not identify a specific person
- Permanently de-identified information that cannot be traced back to you
- Non-personal statistical information collected and compiled by us

### **What personal information do we collect?**

We only collect the minimum amount of information that is required for a particular business purpose. If you use our services, we may require personal information to fulfil the requirements of those services.

The type of information we collect may include the following: your name, ID number/passport number, date of birth, employment details, address, phone number, email address, marital status, next of kin details, financial details (income and expenses), bank account details and credit history.



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## **Why do we collect personal information?**

We will only process personal information where a legal justification for such processing exists. POPIA provides the following lawful basis for processing personal information:

### **Entering into or performance of a contract**

This includes all the processing that is required to enable us to sign you up for one or more of our products or services and to perform in terms of the obligations of contracts concluded with you for provision of our products or services and the management of the client relationship for the duration of the contract and as required after termination of the contract.

### **Compliance with law**

We operate in a highly regulated environment which means that there are a number of laws, regulations and directives that require us to collect certain personal information and perform certain processing activities.

### **Legitimate interest**

We process personal information in order to protect your legitimate interest and where it is necessary for pursuing the legitimate interest of the responsible party or a third party to whom the information is supplied. We process personal information in this way only when we believe that this processing is beneficial to you and is limited to the processing necessary to achieve this purpose. We will always consider the nature of the legitimate interest and whether there is a risk of harm or an unreasonable infringement of your right to privacy.

### **Consent**

From time to time we may perform the following processing activities based on your consent:

- Promotions

You may withdraw your consent at any time.

If we direct market to prospects we will obtain consent in terms of section 69 of POPIA



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## **What do we do with your personal information?**

### **Use of personal information**

We use your personal information only for the purpose for which it was provided. This purpose could be to provide a service, assist us with administration or to comply with a legal obligation.

We may use your personal information for marketing and communication purposes only where we have your consent to do so.

### **Sharing of Personal Information**

We may share your personal information with credit bureaus as permitted by law.

We may share your personal information with our service providers under contract who help with parts of our business, including but not limited to, collections and information technology services. In these cases we will expect them to treat the information confidentially and only use it to the extent required to perform their tasks and not for their personal benefit.

We may need to disclose personal information to our employees to enable them to do their jobs. These include our management, human resources, accounting and sales personnel.

We may disclose your personal information to your employer to the extent that it relates to the processing and administration of your loan with us. We will only share the minimum personal information as required to provide our loan services. In these cases we will expect them to treat the information confidentially and only use it to the extent required to perform their tasks and not for their personal benefit.

We may disclose your personal information if required by a court order, to comply with any law, to protect the safety of any individual or the general public or to prevent a violation of our customer relationship terms.

## **How do we look after personal information?**

We limit the amount of personal information collected to only what is fit for the purposes as described above. We will take all practical, reasonable measures to restrict, secure and control our information assets against unauthorised access, damage, loss or destruction. Should any of your personal information be compromised despite the measures taken to safeguard this information, we will notify you as soon as possible.

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Directors: Jaco van Rensburg, Andre du Plessis, Koos Cloete



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While in our possession, together with your help, we will do try to maintain the accuracy of your personal information.

We will not sell your personal information to a third party without your consent.

In the event that Vecto Finance is sold, the rights to your personal information may be transferred to the new owner. We will place a notice of such change on our website and you may at that point exercise your right to have your personal information removed from our systems.

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

You have the right to request access to any of your personal information that we may hold. If any of this information is incorrect, you may request that we correct it. If we are improperly using your information, you may request that we stop using it or even delete it completely.

You may contact us as per the details set out below to exercise any of your rights as described above.

Where it may have been necessary to get your consent to use your personal information, you have the right to withdraw that consent at any time. We will then stop using your personal information from that point onwards, without affecting the lawfulness of processing based on consent before your withdrawal.

### **Acceptance**

When you request our services you accept all the terms of this policy. If you do not agree with anything in this policy you may not request our services.

### **Our Information Officer**

WJ Janse van Rensburg

[info@vectofinance.co.za](mailto:info@vectofinance.co.za)

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## The SA Information Regulator

You have the right to lodge a complaint with the SA Information Regulator using the contact details below:

The Information Regulator (South Africa)

Postal address: PO Box 31533  
Braamfontein  
2001

Physical address: JD House  
27 Stiemens Street  
Braamfontein  
2017

Email: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za) (complaints) OR [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za) (general enquiries)

This policy will be updated from time to time. Last update - 30 June 2021.