

PRIVACY POLICY

1 Privacy Policy

This Privacy Policy describes Our policies and procedures on the collection, use and disclosure of Your information when You use the Service and tells You about Your privacy rights and how the law protects You.

2 Introduction

The right to privacy is an integral human right recognised and protected in the South African Constitution and the Protection of Personal Information Act 4 of 2013 ("POPIA").

POPIA aims to promote the protection of privacy by providing guiding principles that are intended to be applied to the processing of personal information in a context-sensitive manner. TP Maxx (Pty) Ltd offers a variety of products and services, including prepaid cards, debit cards and credit cards through our partners.

We collect, use and disclose of certain aspects of the personal information of service providers, clients and other stakeholders. A person's right to privacy entails having control over his or her personal information and being able to conduct his or her affairs relatively free from unwanted intrusions.

Section 18 of POPIA determines that you have the right to know what personal information TP Maxx has about you, to correct it and to request its deletion as well as what information TP Maxx may have shared with third parties. You may also object to the processing of your personal information. The Privacy Policy addresses all these aspects below.

By using our Service, You agree to the collection and use of information in accordance with this Privacy Policy.

3 Interpretation and Definitions

Interpretation - The words of which the initial letter is capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions

For the purposes of this Privacy Policy:

- **Account** means a unique account created for You to access our Service or parts of our Service.

- **Company** (in this Agreement) refers to TP Maxx (Pty) Ltd, Little Fourways Office Park, Ground Floor, Block A, 1 Leslie Avenue East Fourways, Johannesburg, 2191.
- **Cookies** are small files that are placed on Your computer, mobile device or any other device by a website, containing the details of Your browsing history on that website among its many uses.
- **Country** refers to South Africa.
- **Device** means any device that can access the Service such as a computer, a cell phone or a digital tablet.
- **Personal Data** is any information that relates to an identified or identifiable individual.
- **Service** refers to the Website.
- **Service Provider** means any natural or legal person who processes the data on behalf of the Company. It refers to third-party companies or individuals employed by the Company to facilitate the Service, to provide the Service on behalf of the Company, to perform services related to the Service or to assist the Company in analysing how the Service is used.
- **Usage Data** refers to data collected automatically, either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).
- **Website** refers to TP Maxx, accessible from "http://www.tpmg.co.za"
- **You** mean the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

4 Collecting and Using Your Personal Data

Types of Data Collected:

Personal Data - While using Our Service, mandatory information will be requested in order to provide the service of bank card registration. Failure to provide the mandatory information, may result in TP Maxx being unable to open the bank account.

Personally, identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, City, Province, Postal code

- ID Number

Data may also be collected from third parties, such as your employers, social media, etc. Note that we will process any information from these sources in accordance with the law.

Usage Data

- Usage Data is collected automatically when using the Service.
- Usage Data may include information such as Your Device's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that You visit, the time and date of Your visit, the time spent on those pages, unique device identifiers and other diagnostic data
- When You access the Service by or through a mobile device, We may collect certain information automatically, including, but not limited to, the type of mobile device You use, Your mobile device unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile Internet browser You use, unique device identifiers and other diagnostic data. We may also collect information that Your browser sends whenever You visit our Service or when You access the Service by or through a mobile device.

5 Use of Your Personal Data

The Company may use Personal Data for the following purposes:

- To provide and register your bank account.
- To manage Your Account: to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.
- To contact You: To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- To provide You with news, special offers and general information about other products and services and events which we offer that are similar to those that you have already purchased or enquired about unless You have opted not to receive such information.
- To manage Your requests: To attend and manage Your requests to Us.

- For business transfers: We may use Your information to open your account or to enable business partners to contact you with product offerings
- For other purposes: We may use Your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional campaigns and to evaluate and improve our Service, products, services, marketing and your experience.

We may share Your personal information in the following situations:

- With Service Providers: We may share Your personal information with Service Providers to monitor and analyse the use of our Service, to contact You.
- For business transfers: We may share or transfer Your personal information to enable us to open a bank account for you.
- With Affiliates: We may share Your information with Our affiliates, if you are associated with them. in which case we will require those affiliates to honour this Privacy Policy.
- With business partners: We may share Your information with Our business partners to offer You certain products, services or promotions/marketing.

6 Retention of Your Personal Data

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes,

and enforce our legal agreements and policies. The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

7 Transfer of Your Personal Data

Your information, including Personal Data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of your, province or other governmental jurisdiction where the data protection laws will not differ from those from Your jurisdiction.

Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.. The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an organisation or a country unless there are adequate controls in place including the security of Your data and other personal information.

8 Disclosure of Your Personal Data

Business Transactions

If the Company is involved in an acquisition of a new client on-boarding management system, Your Personal Data may be transferred. We will provide notice before Your Personal Data is transferred and becomes subject to a different Privacy Policy.

Law enforcement

Under certain circumstances, the Company may be required to disclose Your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

Other legal requirements

The Company may disclose Your Personal Data in the good faith belief that such action is necessary to:

- Comply with a legal obligation.
- Protect and defend the rights or property of the Company.
- Prevent or investigate possible wrongdoing in connection with the Service.
- Protect the personal safety of Users of the Service or the public.
- Protect against legal liability.

9 Security of Your Personal Data

The security of Your Personal Data is important to Us, but remember that no method of transmission over the internet, or method of electronic storage is 100% secure. While We strive to use commercially acceptable means to protect Your Personal Data, We cannot guarantee its absolute security.

We review and update - security measures in accordance with and technological advances - legislation as amended from time to time. Access to personal data from within our organisation is limited to specific staff or specialists that are required to access our systems for service provider database maintenance purposes, and who are bound by the requirements of the legislation and are required to maintain safety and security measures.

TP Maxx will not transfer personal information to a third party in a foreign country without ensuring that such transfer complies with legislation.

10 Children's Privacy

Our Service does not address anyone under the age of 18 We do not knowingly collect personally identifiable information from anyone under the age of 18. If You are a parent or guardian and You are aware that Your child has provided Us with Personal Data, please contact Us. If We become aware that We have collected Personal Data from anyone under the age of 18 without verification of parental consent, We take steps to remove that information from Our servers. If We need to rely on consent as a legal basis for processing Your information and Your country requires consent from a parent, We may require Your parent's consent before We collect and use that information.

11 Links to Other Websites

Our Service may contain links to other websites that are not operated by Us. If You click on a third-party link, You will be directed to that third party's site. We strongly advise You to review the Privacy Policy of every site You visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

12 Changes to this Privacy Policy

We may update Our Privacy Policy from time to time. We will notify You of any changes by posting the new Privacy Policy on this page. We will let You know via email and/or a prominent notice on Our Service, prior to the change becoming effective and update the Last updated date at the top of this Privacy Policy. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

13 Contact Us

All correspondence to the Information Officer may be submitted by e-mail to: info@tpmg.co.za
Any requests to update, correct or delete your personal information or objection to the processing

of your personal information should be in writing on the prescribed form. These requests may take up to five working days to respond to and we may charge a small fee.

If you have any questions about this Privacy Policy, You can contact us: info@tpmg.co.za

In terms of POPIA, data subjects have the right to:

- Request what personal information TP Maxx holds about them and why.
- Request access to their personal information.
- Be informed on how to keep their personal information up to date.

Access to information requests can be made by email, addressed to the Information Officer at the email address listed above. The Information Officer will provide the data subject with a “Personal Information Request Form”. The Information Officer will verify the identity of the data subject before handing over any personal information. The Information Officer may take up to five working days to respond to your request.

14 POPIA Complaints and Objections Procedure

Data subject has a right to object to the use of personal information. Data subjects have the right to complain in instances where any of their rights under POPIA have been infringed upon. TP Maxx takes all complaints very seriously and will address all POPIA related complaints within five working days, in accordance with the following procedure:

- POPIA complaints must be submitted to TP Maxx in writing. Where so required, the Information Officer will provide the data subject with a “POPIA Complaint Form”.
- The Information Officer will provide the complainant with a written acknowledgement of receipt of the complaint.
- The Information Officer will carefully consider the complaint and amicably address the complainant’s concerns. In considering the complaint, the Information Officer will endeavour to resolve the complaint in a fair manner and in accordance with the principles outlined in POPIA.
- Where the data subject is not satisfied with the Information Officer’s suggested remedies, the data subject has the right to complain to the Information Regulator.
- The Information regulator’s contact details are as follows:
 - Complaints email: POPIAComplaints@inforegulator.org.za.

- General enquiries email: enquiries@info regulator.org.za

