

## ACL GROUP Privacy Policy

For purposes of this Privacy Policy, personal information is information as defined in the Protection of Personal Information Act 4 of 2013.

### What information do we collect?

We collect information from you when you interact with us via any channel (such as the ACL Group website, ACL Mobile Application, Supplier Development Portal, or when you use our prepaid services). We also collect information from you when you place an order or when you sign up for any of our service offerings. This information may include your name, e-mail address, mailing address, phone number, or information relating to your business, depending on the service you are using.

### What do we use your information for?

The information we collect from you may be used to:

1. personalize your experience (your information helps us to better respond to your individual needs);
2. improve customer service (your information helps us to more effectively respond to your customer service requests and support needs);
3. process transactions or provide you with the services we offer;
4. send periodic emails, such as order processing, information and updates pertaining to your orders, in addition to receiving occasional company news, updates, related product or service information;
6. process and evaluate your company's credentials and business proposal (for supplier development portal applications).

### How do we protect your information?

We implement a variety of security measures to maintain the safety of your personal information when you place an order or enter, submit, or access your personal information. We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our Payment gateway providers database only to be accessible by those authorized with special access rights to such systems, and are required to keep the information confidential. After a transaction, your private information will not be stored on our servers.

### Do we disclose any information to outside parties?

We only disclose your information to third parties who assist us in operating our website, conducting our business, or providing a service to you, so long as those parties agree to keep this information confidential.

These third parties can include suppliers, business partners who participate in our service program, third party service providers who assist us to interact with you via our Website, email or any other method, for the ordering of services. Our employees, divisions or associates may also have access to your information by virtue of their employment or association but we ensure that confidentiality agreements are in place.

We may be required to release your information when we believe such release is appropriate to comply with the law, to enforce our site policies, or to protect ours or others rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

We may share information with affiliate institutions if such processing is necessary to ensure that you are receiving proper service. We are required to do this in terms of the law and are allowed to share this information in terms of POPIA.

We do not sell, trade, or disclose your personally identifiable information to outside parties under any other circumstances.

#### Direct Marketing

Where you are a pre-existing customer of ACL, we will be entitled to send electronic communications to you for the purpose of marketing similar products or services offered by us. You can object, free of charge, to the use of your details either when the information is first collected from you or when each subsequent electronic communication is sent to by us. You can opt out of receiving further marketing in writing alternatively, telephonically via the ACL Customer Service Centre on +27 87 138 1516. If you opt out of receiving marketing related communications from us, we may still send you administrative messages which may be necessary as part of the services we provide.

#### Your Consent

By providing us with your personal information and/or continuing to use our various products or services, you consent to us processing your personal information which we undertake to process strictly in accordance with this Privacy Policy. This includes: (a) your personal information being processed by ACL within the ACL database; (b) your personal information being shared within the ACL group of companies; (c) your personal information being shared with our Affinity Associates; (d) receiving printed and electronic marketing material to inform you of special offers and products that may be of interest to you if you have consented to marketing, each marketing communication will contain an opt out to enable you to opt out at any time.

Remember: You have the right to object to your information being shared at any time, however this may have implications regarding how we communicate with you, we may need to contact you to run

through these with you. We may still however send you administrative messages which may be necessary as part of the services we provide for example, emails to inform you about your cash back rewards.

If you object to the sharing your personal information subsequent to the information being shared with Affinity Associates or third parties, please allow ACL some time to instruct such Affinity Associates or third parties to destroy or delete all records containing your personal information and to refrain from retaining any record thereof.

#### Keeping your information current

We would appreciate it if you would keep your personal information accurate and we therefore rely on you to ensure we hold up to date information

#### Changes to our Privacy Policy

This page has the latest version of our Privacy Policy and is updated as required from time to time.

#### Terms and Conditions

Please also visit our Terms and Conditions section establishing the use, disclaimers, and limitations of liability governing the use of our website at [www.aclgroup.co.za](http://www.aclgroup.co.za)

You may contact the Information Regulator at:

<https://www.justice.gov.za/inforeg/index.html>

Tel: 012 406 4818

Fax: 086 500 3351

Email: [inforeg@justice.gov.za](mailto:inforeg@justice.gov.za)

You may also contact the ACL Group Information Officer at [POPIA@aclgroup.co.za](mailto:POPIA@aclgroup.co.za)