



BUSINESS PARTNERS LIMITED (‘BUSINESS/PARTNERS’)

WEBSITE PRIVACY POLICY

for use on Business Partners Limited’s website

www.businesspartners.co.za

This Website Privacy Policy pertains to Business Partners Limited, Business Partners International (Pty) Limited and the companies in the Business Partners Group listed in **Appendix A** of the PAIA Manual, hereinafter collectively referred to as “**BUSINESS/PARTNERS**”)

1. WHAT IS THE PURPOSE OF THIS DOCUMENT?

- 1.1 BUSINESS/PARTNERS collects and processes personal information (as defined in the Protection of Personal Information Act, 2013) (POPIA) through this website and application portal. This Website Privacy Policy describes how BUSINESS/PARTNERS collects and processes information we collect and/or receive from you.
- 1.2 BUSINESS/PARTNERS Website Privacy Policy must read with the [Terms of Use](#) of our website businesspartners.co.za that is incorporated into this Website Privacy Policy. To read BUSINESS/PARTNERS comprehensive external Privacy Policy, click [here](#).
- 1.3 By proceeding with the application process on our website, you accept our website [Terms of Use](#) and consent to the collection and processing of your personal information for usage during the application process including for drawing up contracts.

2. INFORMATION WE COLLECT AND RECEIVE

We collect and receive information about you in the following ways:

2.1. Information you give us

This includes any information that you provide to us directly:

- when you sign-up to obtain information about our products or to utilise our services;
- by filling in forms on our websites, or those provided to you;
- when you enter a competition, promotion or complete a survey;
- by posting comments or content on our social media pages; or
- when you contact us or we contact you and you provide information directly to us.

2.2. What personal information we collect

When you register to obtain information about our products, use our services, complete our enquiry forms or complete a pre-assessment or application for finance or premises, you, and the business you represent, will be required to provide us with the following information, depending on the form you complete, your:

- name and surname;
- contact number and email address;
- physical address;
- identity or passport number or registration number;
- date of birth;
- race;

- gender;
- financial information (personal balance sheet, bank statements, cashflow statement, income statement and management accounts);
- credit records;
- criminal records;
- business plans.

2.3. **Information we collect or receive when you use our website or social media platforms**

We collect information when you use websites or social media platforms by using cookies, web beacons and other technologies as defined in our [Cookie Policy](#). Depending on how you access and use websites, we may receive:

- log information;
- information we infer about you based on your interaction with products and services;
- device information (for example the type of device you're using, how you access platforms, your browser or operating system and your Internet Protocol ("IP") address);
- location information.

2.4. **Information from third-party sources**

We may receive additional information about you that is publicly or commercially available and combine that with the information we have collected or received about you in other ways.

2.5. If you fail to provide certain personal information requested, we may not be able to provide you with our services.

3. **HOW WE USE THE INFORMATION WE COLLECT AND RECEIVE**

We only use your personal information for the purpose for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. We use the information we collect and receive for the following general purposes:

- to provide you with information, finance, premises, other products or services you request from us;
- to improve our service
- in order to refer you to an appropriate third-party service provider;
- to communicate with you;
- conducting research and compiling research reports;
- preparing aggregate and anonymised reports;
- to conduct data analytics studies to review and better understand customer and consumer behaviour and attrition rates;

- administering any contract we might enter into with you;
- to prevent fraud;
- to monitor your use of our information and communication systems;
- to provide you with support relevant to you; and
- to provide effective advertising (for example to provide you with news, offers and general information about other products, services and events which we offer, that are similar to those that you have already signed up for or enquired about).

4. HOW WE SHARE THE INFORMATION WE COLLECT AND RECEIVE

4.1. We don't sell your personal information to third parties for their marketing purposes.

4.2. We may share your personal information with:

- our affiliates, in other words, other companies in our group;
- our employees;
- third party service providers (other than those who we refer you to), who we assist you to interact with upon your request;
- our business partners;
- other parties in response to legal process or when necessary to conduct or protect our legal rights;
- companies that provide services to us or act on our behalf. These companies are limited in their ability to use information they receive in the course of providing services to us or you; and
- third parties where you provide consent. We may share information with third parties, such as media platforms for interviews, where and **if you provide consent** in the form of an explicit opt-in. Before we ask you to opt-in, we will endeavour to provide you with a clear description of what data would be shared with the third-party. Remember that once you have opted in to allow us to send your information to the third-party, we cannot control what they do with your data; therefore, **be sure to investigate their privacy policies before providing permission for us to share your information.**

5. YOUR RIGHTS ABOUT DIRECT MARKETING

5.1. If you would like to receive marketing messages from us you can register by using the **"Opt-In" function** on our website.

5.2. You have the right to ask us not to contact you for **marketing purposes**. You can exercise this right at any time by using any of the various **"Opt-out" options** that we will always provide to you when we communicate with you or you can use the **"Opt-Out" function** on our website. We won't send you marketing messages if you tell us not to but we will still need to send you

service-related messages. You will always have the option to resubscribe to our marketing messages by using the “**Opt-In**” function on our website if you would like us to contact you.

5.3. Our websites use **cookies**. If you wish to reject our cookies, you can configure your browser to do so. Refer to our [Cookie Policy](#) for a detailed description of the cookies we use on our website, what we use them for, and how you can manage them during your visit to our website.

5.4. We want to make sure that any data we hold about you is **up to date**. If you think your personal information is inaccurate, you can verify the correctness of your data, and update your data on our website’s **Customer Portal**. You can also ask us to correct or remove it by **submitting a request to the Information Officer at the postal or physical address, facsimile number or electronic mail address set out on Appendix F of our Promotion of Access to Information Manual published on our website**.

6. RETENTION PERIOD OF DATA

We will retain your personal information only for as long as is necessary for the purposes set out in this Website Privacy Policy or to comply with our legal obligations, resolve disputes, and enforce our legal agreements and policies.

7. OUR COMMITMENT TO SECURITY

The security of your data is important to us. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security. However, we have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those Data Subjects, agents, contractors and other third parties who have a need to know for business reasons. They will only process your personal information on our instructions and they are subject to a duty of confidentiality.

8. TRANSFER OF DATA

8.1. We are based in and operate from South Africa. Your information, including personal information, may be transferred to and maintained on servers located **outside of your country of residence**, where the data privacy laws, regulations and standards, may not be equivalent to the laws in your country of residence.

8.2. We might transfer your personal information to places **outside of South Africa** and store it there, where our suppliers might process it. If that happens, your personal information will only be transferred to and stored in a country 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 comply with data protection requirements equivalent or better than those applicable in South Africa.

8.3. **Your use of our website, followed by your submission of information to us, represents your consent to such transfer.**

8.4. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Website Privacy Policy.

9. **LINKS TO OTHER WEBSITES**

Our website or social media platforms may contain links to and from websites, mobile applications or services of third parties, advertisers or affiliates. Please note that we are not responsible for the privacy practices of such other parties and advise you to read the privacy statements of each website you visit which collects personal information.

10. **CHANGES TO THIS WEBSITE PRIVACY POLICY**

We may update this Website Privacy Policy from time to time. Any material changes that we may make to our Website Privacy Policy will be posted on our website and will be effective from the date of posting.

11. **ACCESS TO YOUR PERSONAL INFORMATION**

11.1. You may at any time request:

11.1.1. confirmation that we hold your personal information;

11.1.2. access to your personal information;

11.1.3. the identities or categories of third parties to whom we have disclosed your personal information; or

11.1.4. that we correct or delete any personal information that is incomplete, misleading, inaccurate, excessive or out of date.

11.2. Requests may be made in writing to the Information Officer as set out in our Promotion of Access to Information [Manual](#) (commonly known as the PAIA Manual or “data subject access request”) on our website. To update or correct your personal information refer to the process explained under “Your Rights” above.

12. **INFORMATION REGULATOR**

Should you believe that we have utilised your personal information contrary to POPIA, you undertake to first attempt to resolve any concerns with us. If you are not satisfied with such process, you may have the right to lodge a complaint with the Information Regulator at complaints.IR@justice.gov.za