

Our privacy policy

Welcome to [Make life easy loans](#) We believe you deserve the utmost respect when it comes to the security and use of your personal information, so we have described our Privacy Policy as clearly as possible in the summary below.

Your consent

By submitting your details and/or using our service you accept this Privacy Policy and expressly provide voluntary, specific and informed consent to the use and disclosure of your personal information in the manner described below. You have the right to object to our use of your personal information. Depending on the information you object to, we may not be able to proceed with your loan application/s as certain information is required for the conclusion or performance of this contract and we are obliged by law to obtain same.

Security and Confidentiality

We understand the value of your personal information and therefore will take all reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. Your personal information is stored in databases that have built-in safeguards and firewalls to ensure the privacy and confidentiality of that information.

We recognise the need for appropriate protection and management of the personal information you share

with us. We protect that information using secure socket layer (SSL) encryption technology and by limiting employee access on a need-to-know basis. We store data in encrypted form on computers and control access via secure web pages. We employ firewalls and other security technologies to protect our servers from external attack.

Our security systems meet or exceed industry standards and we are constantly monitoring internet developments to ensure our systems evolve as required. We also test our systems regularly to make sure our security mechanisms are up to date.

Finally, we are subject to South African data protection laws, including the Constitution of the Republic of South Africa 1996, Protection of Personal Information Act 2013, the Electronic Communications and Transactions Act, 2002, the Regulation of Interception of Communication Act 2002, the National Credit Act 2005 read with the National Credit Amendment Act 2014 and the Consumer Protection Act 2008 which we comply with fully and give the greatest respect.

Personal Information

Personal information is information that identifies or relates specifically to you including your financial information, for example, your name, age and identity number, your assets and liabilities, your income and your payment records. In short, any information that we know about you will be regarded as your personal information.

Collecting your data

We collect information about you in two ways - directly from your online application and also from outside sources such as credit bureaux and customer service providers. We may use data that identifies your personal information for a number of things including: statistical analysis; to develop and improve our products; to assess lending risks; to update your records; to identify which of our products, or our partners' products which might interest you; to identify and prevent fraud, money laundering and other criminal activities; to carry out regulatory checks, keeping you informed about your loan, and for market research; and in the products and services which we offer on behalf of third parties.

Collection and Use of Personal Information

In order to make your use of this loan product and electronic service offered by Make life easy loans as successful as possible, it is necessary for us to find out exactly what you need and want from us and to ascertain whether in terms of the provisions of the National Credit Act you are eligible to get a loan. The following are some of the reasons why we would collect your personal information:

- to identify you;
- in order for us to process your instructions or requests;
- in order for us to ensure that you meet our lending criteria, we may collect and analyse your personal information and combine all the information that we have about you to compile a credit profile of

you in order for us to grant you a loan and to meet your specific needs;

- Once we have collected and analysed your personal information, we may send you promotional material or details which we think may be of interest to you but will only do so with your permission. If any of this promotional information relates to products, promotions, news or services of a third party, and if you indicate that you would like more details, we may inform the third party to contact you directly. We will however, only inform a third party to contact you directly if you have indicated that this is agreeable to you.

In addition, we utilise your personal information for the other purposes set out in this Privacy Policy.

“PIN”

When you use the Make life easy loans Website and the services provided by us, you may be given an access number, user name, password and/or personal identification number (PIN). You are responsible for maintaining the secrecy and confidentiality of your user name, access card, password and/or personal identification number (“PIN”).

Sharing your data for service provision

We share the data you submit with third parties involved in the process of providing the services you request, such as lenders, credit bureaus, customer service providers and collection agencies. We have trusted relationships with these carefully selected third parties who perform services on our behalf. All service

providers are bound by contract to maintain the confidentiality and security of your personal information and are restricted in their use thereof as per this Privacy Policy. The service provider is required to notify us immediately where there are grounds to believe your personal information has been accessed or acquired by any unauthorised person.

By clicking the "I Accept" box, beneath the loan agreement and direct debit mandate you hereby agree that we may disclose your personal information:

- In the event we sell or buy any business or assets (in which case we may disclose your personal information to the prospective seller or buyer of such a business or assets)
- If our business or substantially all of its assets are acquired by a third party (in which case personal information held about customers will be one of the transferred assets)
- If we have a duty to disclose your personal information in order to comply with a legal request, or in order to enforce any of our terms and conditions

Right to request access to your personal information

As aforementioned, we are committed to the protection of your personal information and any information disclosed to third parties is only done so with our knowledge and express authorisation. You are entitled to request access to your information at a prescribed fee and to request that inaccurate, irrelevant, excessive, outdated, misleading or unlawfully obtained

information be corrected, deleted or in the case of a dispute, indicate that a correction has been requested, but not made.

Electronic Communications and Transactions Act

We also voluntarily subscribe to the principles, outlined in Section 51 of the Electronic Communications and Transactions Act 2002 ('ECT Act'), which govern your right to having your personal information kept private. We briefly outline these principles below:

- We will only collect, collate, process and store ('use') your personal information with your permission as set out in this Privacy Policy, unless legally required to do so, and will only use such information for the lawful purpose for which it is required as set out in this Privacy Policy.
- We hereby disclose in writing, the specific purpose for which we use, request and store your personal information. We will also keep a record of that personal information and the specific purpose for which we have used it.
- We will not use your personal information for any purpose, other than that which we disclosed to you herein, unless you give us your express written permission to do so, or unless we are permitted/required to do so by law.

Further to the requirements of the ECT Act; we will disclose your personal information without your consent:

- If we are required to do so by law or a court order;
- If disclosure is in the public interest;

- If disclosure is in Make life easy loans interest;
- With your implied consent.

In terms of the Consumer Protection Act and section 45 of the ECT Act, you understand that you have the option to opt out of any mailing list maintained by Make life easy loans for commercial and marketing communications (see the next paragraph for more information on how to opt out).

Contact from “Make life easy loans” and third parties

As part of the application process, we ask you whether we or any of our partners may contact you about our products and services by telephone, post, email and SMS (or other reasonable method). If you ticked “yes” but no longer wish to receive such communications, please visit the My Account page, login and change your communication preference at any time, or follow the instructions in the message itself.

You may also register on the National “Opt Out” register of the Direct Marketing Association of South Africa by going to www.dmasa.org.

We may transfer your personal information to selected third parties (see “Selling and disclosing your data to third parties” above). If at any time you wish to stop receiving such contact from a third party, you will need to follow the instructions about unsubscribing provided at that time by the third party. Please note that we only partner with trusted companies who will respect your right to unsubscribe from any such marketing communications, but we will not be responsible for managing that process or any disputes.

Age

To register with us you must be 18-years of age or older. Minors are strictly forbidden from using the service.

Changes to this Privacy Policy

We reserve the right, in our sole discretion to update, modify or amend (including without limitation, by the addition of new terms and conditions) this Privacy Policy from time to time with or without notice. You therefore agree to review the Privacy Policy whenever you visit the Make life easy loans Website for any such change. Save as expressly provided to the contrary in this Privacy Policy, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

Which laws apply?

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of South Africa. To the extent that a court has jurisdiction over any dispute which may arise out of or in connection with this Privacy Policy, we both submit to the jurisdiction of the South African courts.

Who to Contact?

Should you have any queries, please contact Us, Make life easy loans, on 076 420 8708 or info@makelifeeasyloans.co.za