1. Introduction

Select Online (Pty) Ltd (Select) respects the privacy of all individuals who communicates with Select Online directly, by electronically means, by using any of our social media platforms and/or visits or uses our website (<u>www.selectonline.net</u>).

This Privacy Notice sets out Select's approach towards the use of your personal information. By submitting or communicating your personal information to Select, and/or by using the website and/ or any social media platforms and/or any forms of electronic and/or telephonic communication, you will be regarded as having given your consent – where necessary and appropriate – for the processing of personal information referred to in this policy. Consequently, by continuing to use them you acknowledge and agree that Select may collect, use and transfer your personal information in accordance with this policy, and applicable legislation in South Africa.

Select Online is a Debt Collection Company situated in KwaZulu Natal. We are registered members of The Council for Debt Collectors and ADRA.

2. Overview of the information we collect

We may from time-to-time need your personal information in order to update our communication information with you, action accounts handed over for collections, assist you with payment arrangements, any queries or complaints and to process your payments so that you can receive the best possible service from Select Online. This information will be collected and used in accordance with the Protection of Personal Information Act 4 of 2013 ('**POPIA**') and applicable South African legislation.

Furthermore, and in accordance with POPIA, we may use your personal data to carry out our obligations arising from any agreement with you, to notify you about your account, and in connection with any legal proceedings, or where we have a right or duty to disclose the information in terms of law or industry codes.

3. Specific information we may collect and hold

Data is provided by our creditor who hands over their default debt for collections. This data is then updated either directly, telephonically, electronically or via our social media platforms by the data subject. In addition, we may occasionally use third party contacts (such as Tracing Company's) for additional contact information.

We may (but not limited to) collect and use the following information about you:

- Name and Surname or Company Name;
- ID Number or CK Number
- Contact information including email address, physical address, postal address, Contact numbers including cell phone numbers.
- Employment Details
- Financial details to activate payment arrangement.
- Any other information which we reasonably need to perform our duties or fulfill our business obligations.

4. Personal information about children and special personal information

Select Online does not collect personal information about children.

However, in the case of Medical accounts we may process information about children who are patients for reference purposes only.

Select also does not process any "special personal information" as defined in POPIA, which includes for example political, religious or health-related information, and we will only process special personal information with as per Agreement or if otherwise permitted to do so in law.

5. Specific Information we may share

We will only share your information with third parties that we have trusted relationships with, and selected third parties who perform social and electronic communication on our behalf. All social and electronic communication providers are bound by contract with us to maintain the security of your personal information and to use it only as permitted by us, in accordance with this policy and in accordance with POPIA and applicable law.

6. How we use your information

We undertake to only process your information where it is relevant, adequate, specific and not excessive for the purposes set out below. Further, we will only use your personal information for a purpose compatible with that for which it was collected.

We will use your information to:

- Proceed with our Business functions in respect of Debt Collection and Tracing;
- Enable and facilitate the collection of defaulted accounts handed over to Select for collection;
- Comply with our regulatory or other obligations;

Your information may also be used for other purposes for which you give your permission or where we are permitted to do so in law or it is in the public interest to disclose the information.

You may on reasonable grounds object to the processing of your personal information, after which we undertake not to continue to process such information, except as provided for in law.

7. Cookies and Web Beacons

Our website may contain cookies and electronic image requests (sometimes referred to as "web beacon" requests). Any electronic image viewed as part of a web page (including an ad banner) can act as a web beacon. Our web beacons do not collect, gather, monitor or share any of your personal information.

8. Security

The security of your personal information is important to us, but no method of transmission over the Internet, or method of electronic communication, is 100% secure.

While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security, but we can guarantee that we will take all reasonable measures to protect the security of your data.

9. Access to your information

You have a right to access certain personal records we hold about you. Requests can be made in writing to <u>enquiries@selectonline.net</u>.

We want to make sure that your information is accurate and up to date. You may also ask us to correct or remove any information that you think is inaccurate and you can do so by sending us an e-mail to <u>enquiries@selectonline.net</u>.

You have a right to lodge a complaint with the Information Regulator, Michelle Daniels. Requests can be made in writing to <u>admin@selectonline.net</u>.

10. Transfers of personal information outside South Africa

We will not transfer personal information outside South Africa to a foreign country. We will at all times ensure that all reasonable measures to protect the security of your data are taken and that any data transferred nationally will be processed in accordance with Selects consent.

11. Links to other websites and social media platforms

This privacy policy applies only to our website and not to websites or social media platforms or pages owned and/or operated by third parties.

12. Changes to this policy

We may amend this policy from time-to-time. Please check our website periodically to inform yourself of these changes.