

Disclaimer, Privacy and Security

African Bank Limited (including all of its affiliate companies) (“the Company”) is committed to maintaining the privacy and security of your personal and private information (“your information”) submitted to the Company via this website.

Your choice

The choice to provide the Company with your information via its website is always yours. You should however be aware that withholding information may limit the services that the Company is able to provide to you.

What is your personal and private information?

Information that is of a personal and private nature and which identifies you or relates to you, as a customer falls within the category of ‘personal and private information’. This information may include details of your name, age, identity number, home address and work address and other contact details. It further encompasses details relating to your liability, income and payment records, financial information and banking details such as account numbers.

How the Company uses the information that its collects from you

To enable the Company to service your requirements and inform you of new products and services, the Company may need to collect personal or other information that you have submitted via the Company’s website. The Company does not and will not sell or provide your personal information to third parties for independent use, unless specifically consented to, by you.

Use of technology to monitor your use of our website

The Company gathers and analyses information of the visitor’s to its website. The Company then uses this information to monitor which areas of the website are most frequently visited, which assists the Company in continuing to develop a value-added service. This information is pooled so that any individual’s personal information, behaviour or patterns cannot be identified.

Cookies

The Company uses so-called “cookie” technology on certain parts of its website. Cookie technology comprises of small bits of data or small text files which are given to your browser by the Company’s web-server when visiting the Company’s website. Cookies are not computer programs and do not run on a computer like programs do. As such, Cookies are unable to gather information (about you

or your computer) or function on their own. Cookies simply enable the Company to provide a more valuable online experience to you.

Marketing material

When marketing the products and services of the Company, consent to collect or use information will be obtained from you. This consent can be expressed (for example by agreement) or implied (for example where you have been given an opportunity to opt out of a specific form of information sharing, but have chosen not to do so). The Company may mail, email or SMS information to you about products and services of the Company. If you do not wish to continue receiving this information you may contact the Company and your information will be removed from the mailing list.

Correspondence via email

Regular, non-encrypted email is not secure. As a result, the Company will not include confidential account information in an email response. In addition, the Company will never request that you provide it with your personal information, such as your account number, PIN or password, via email.

Third parties

Whenever the Company commissions other organisations to provide support services to it, the Company will bind them to our privacy policies as far as they may be required to have access to the Company's customers' personal information to perform such services. The Company shall at all times ensure that it complies with the Protection of Personal Information Act 4 of 2013 when dealing with the customer's personal information.

The Company's website may contain links to or from other sites. While the Company tries to link only with site's that share the

Company's standards and respect for privacy, the Company is not responsible for the security or privacy practices employed by these other sites.

Circumstances in which the Company will disclose personal information without your consent

The Company will not disclose personal information to anyone outside its organisation without your permission, unless: -

It is compelled to do so by law or in terms of a court order;

it is in the public interest to do so [sometimes the Company is asked to disclose customer information for matters of public interest, e.g. to assist in the prevention of crimes. Before complying with these requests, the Company takes every precaution to ensure the authorities involved have legitimate grounds to make such a request];

it is necessary to protect the Company's rights [basic procedures to protect the Company's interests sometimes lead to the disclosure of specific customer information to third parties];

credit reference agencies [information about a customer's personal debt owed to the Company may be disclosed to credit reference agencies, where the customer has fallen behind with payments and has not made proposals satisfactory to the Company for repayment of debt following formal demand or where the customer has given the Company written consent].

Storing personal information

Personal information that is collected via the Company's website is stored in a secure environment and is not available to any person outside the Company.

Our security practices

The Company is committed to providing secure online services. As such, the Company protects the transmission of your personal information, when completing online applications forms, by way of encryption. The Company's internet servers are protected by firewalls and intrusion detection systems. Access to information on these servers is restricted to authorised personnel only.

Right to amend this privacy and security statement

The Company reserves the right to amend this privacy and security statement at any time. All amendments to this privacy and security statement will be posted on the website. Unless otherwise stated, the current version viewed on the website shall superseded and replace all previous versions of this privacy and security statement.