

PRIVACY POLICY

This Privacy Policy sets out how Imali Capital (Pty) Ltd ("imali", "us", "our" or "we") uses and protects any information that you provide to us when you use this website.

The overall objective of this policy is to set out the minimum standards practically required to meet the legal and operational requirements for managing customer consent. The policy drives standard practice in obtaining, recording and managing customer consent and thereby support best practice risk management.

imali is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then imali will only use same in accordance with this policy.

imali may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are up to date with any changes. This policy is effective from July 2019.

WHAT we collect

We may collect the following information:

- Name, identity/business registration number, address, industry and job title
- Contact information including email address
- Demographic information such as postcode, preferences and interests
- Other information relevant to customer verification, customer requirements, customer surveys and/or offers

By providing that information, you irrevocably authorise imali to process (i.e., collect, use, store, update, make available to third parties and otherwise deal in) same (1) in order not only to contact you, assess your requirements, but also for its own purposes in the conduct of its business, (2) to comply with any legal or compliance related requirements, to detect and report fraud, theft, money laundering and other crimes, to enforce and collect amounts due to it, to process payment instruments and instructions, to do affordability and credit assessments and to do credit scoring, to manage and maintain its relationship with you, to communicate with you, and for statistical, historical and research purposes, (3) and obtain other personal data relating to you and your credit profile from any credit bureau and to transmit to any credit bureau personal data relating to you and imali's dealings with you, (4) to communicate with you and with third parties on email, including in respect thereof, and imali will not be responsible for the security of any such email communication.

WHAT WE DO with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- Internal assessments
- Internal record keeping
- We may use the information to improve our products and services
- We may periodically send promotional emails about new products, special offers or other information which we think you may find interesting using the email address which you have provided.
- From time to time, we may also use your information to contact you for market research purposes. We may contact you by email, phone, fax or mail. We may use the information to customize the website according to your interests.

SECURITY

In order to prevent unauthorized access or disclosure of your information, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

HOW we use cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added, and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

CONTROLLING your personal information

You may request details of personal information which we hold about you under relevant South African legislation. A fee will be payable. If you would like a copy of the information held on you please send an email to privacy@imalicapital.co.za

If you believe that any information we are holding on you is incorrect or incomplete, please email us at privacy@imalicapital.co.za as soon as possible. We will correct any information found to be incorrect.

imali will not sell your personal information to third parties unless we have your permission or are required by law to do so.

We may use your personal information for direct marketing purposes or to send you promotional information about third parties which we think you may find interesting. If you do not want your information to be used by anybody for direct marketing purposes you may choose to opt out at any time by writing to or emailing us at privacy@imalicapital.co.za

Our customers' right to privacy is protected by the provisions of the Bill of Rights in the Constitution and other relevant laws and legislation.

imali will investigate and seek to resolve lawful complaints lodged by consumers regarding customer consent grievances.