

Introduction:

PAYM8 (Pty) Ltd is dedicated to protecting the privacy and confidentiality of personal information. PAYM8 (Pty) Ltd provides a website for our existing as well as prospective clients that is used to request more information regarding certain products and services, and to enquire about their existing products and services. The personal information provided by prospective clients and existing clients to be able to use our products and services is then stored on our internal database. Our privacy notice applies to any member of, and / or visitor to, our services. It excludes any other PAYM8 services that are offered under a different privacy notice. The group has developed this group client privacy notice to enable its clients to understand how the group collects, uses and safeguards their personal information.

PAYM8 (Pty) Ltd has reasonable security measures in place to protect against the loss, misuse and interception by third parties of the information under its control, but to the extent permitted by law, PAYM8 (Pty) Ltd assumes no liability for any loss or damages you or anyone else may suffer as a result of interception, alteration or misuse of information transmitted over the Internet.

The above wording limits and excludes obligations, liabilities, and legal responsibilities of PAYM8 (Pty) Ltd, and limits and excludes your rights and remedies and places various risks, liabilities, obligations and legal responsibilities on you.

By using the Site, you are consenting to this privacy policy and the collection, use and disclosure of your personal information by PAYM8 (Pty) Ltd as outlined in this privacy policy. If this privacy policy is not acceptable to you, please do not submit any of your personal information.

Who we are:

PAYM8 was founded in 2001 and since then we have expanded our footprint across the African continent. Today the business processes over approximately R3 billion in annual transaction value for our clients. To date, we are one of the few payment solution providers in Africa capable of offering a single offering to merchants spanning both payer and payee-initiated payments.

PAYM8 (Pty)Ltd

Thornhill Office Park, Building 25, Bekker Road, Midrand Private
Bag X83, Halfway House, 1685, South Africa
Reg. No.: 2001-000-415-07 | Vat No.: 4650210646

T +27 (0)11 564 2460 F +27 (0)11 564 2496
E info@paym8.co.za W www.paym8.co.za

Directors: A Springate | R Frew

The logo for PAYM8, featuring the word "PAYM8" in a bold, sans-serif font. The "8" is stylized with a white circle inside it. The logo is set against a dark grey background with a large, abstract, golden-yellow graphic element that resembles a stylized "8" or a circular path.

In addition to our commercial offerings, we continue to develop and manage bespoke payment solutions, including Mascom 109, the first mobile top-up service of its kind on the African continent. Innovations include PAYM8's Ezzi2Pay mobile payment solution that uses Global messaging platforms (including WhatsApp) to facilitate secure card payments anywhere and at any time.

Our understanding of the rapidly changing payments landscape has allowed us to remain a step-ahead in transaction interoperability, machine learning and business-driven processes, allowing us to offer our clients best of breed payment solutions.

The type of personal information we collect include but are not limited to:

We currently collect and process the following information:

- Personal identifiers, contacts and characteristics (for example, name and contact details)
- Addresses
- Email details
- VAT Numbers
- Company registration numbers
- Industry certificates
- Financials i.e., bank statements, audited financials, managerial accounts

How we get the personal information and what we use it for:

Most of the personal information we process is provided to us directly by you for one of the following reasons:

- Contractual obligations
- Delivery of services to you
- New developments or changes to the services provided

We also receive personal information indirectly, from the following sources in the following scenarios:

- Credit Checks



We may share this information with:

- Banking institutions for purposes of processing
- Industry bodies

When will we process your personal information:

In terms of the Protection of Personal Information Act (POPIA), the justification ground which we base our processing on consist out of the following:

- The data subject or a competent person where the data subject is a child **consents** to the processing. Kindly note that you have the right to withdraw your consent;
- The processing is **necessary** to carry out actions for the conclusion or performance of a contract to which the data subject is a party;
- The processing complies with an **obligation** imposed by law on the business;
- The processing protects a **legitimate** interest of the data subject;
- The processing is necessary for the proper performance of a **public law** duty by the business;

Or

- The processing is necessary for pursuing the legitimate **interests** of the business or of a third party to whom the information is supplied.
- Third parties to assist us in providing services which you have elected to receive. Third parties are not permitted to use this information for any other purpose than to carry out the services
- We may, in our sole discretion, contact law enforcement authorities if we believe that anything unlawful is occurring in connection with the Site. In this process, we may provide the law enforcement authorities with any personal information that is held by us.

How we store your personal information:

Your information is securely stored as follows:

- We store your information on our system and at our premises.
- We keep your information according to our data retention policy.
- We will then dispose your information according to our data destruction policy.

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Your data protection rights:

- You are entitled to access your personal data by sending a written request to helpdesk@paym8.co.za. We may charge you a fee for this service.
- You may also request us to correct or supplement any of your personal data which we will undertake as soon as practicable.
- Request the destruction of your personal data. We will consider your request in light of any other laws or regulations prohibiting us from destroying your personal data.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at 011 564 2460 if you wish to make a request.

Contact details:

Information officer: Andrew Charles Springate (CEO)
With delegated powers to Johan Christiaan Schlebusch (FM)

Postal address: Private Bag X83, Halfway House, 1685

Physical address: Building 25, Thornhill Office Park, Bekker Road, Midrand, 1685

Telephone number: +27 11 564 2460

Website: www.paym8.co.za

Email address: admin@paym8.co.za or info@paym8.co.za

How to complain:

If you have any concerns about our use of your personal information, you can make a complaint to us at admin@paym8.co.za or info@paym8.co.za.

You can also complain to the Information Regulator if you are unhappy with how we have used your Information.

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Their contact details are as follows:

The Information Regulator (South Africa)

33 Hoofd Street

Forum III, 3rd Floor, Braampark

P.O. Box 31533

Braamfontein, Johannesburg, 2017

Complaint's email:

POPIA: POPIAcomplaints.IR@justice.gov.za

PAIA: PAIAcomplaints.IR@justice.gov.za

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PAYM8