

Privacy & Cookies Policy

The Protection of Personal Information Act, 2013 (“POPI”) came into effect in its entirety on 1 July 2021. As a result of this, we have a number of obligations and duties in terms of POPI which we must comply with. The protection of your personal information is a high priority for us and we have taken steps to ensure that your personal information is protected and remains private.

In addition to this document serving as our privacy policy, this document will also serve as our data subject notification as contemplated in section 18 of POPI. In this regard, this document will inform you of what personal information we collect, why we collect it, how we use it and what safety measures are in place to protect it.

Where we refer to “process”, it means how we collect, use, store, make available, destroy, update, disclose, or otherwise deal with your personal information. As a general rule we will only process your personal information if this is required to deliver or offer a service, or carry out a transaction.

We may combine your personal information and use the combined personal information for any of the purposes stated in this Privacy Policy.

In this document any reference to “we” or “us” or “our” is reference to PaydDay Software Systems (Pty) Ltd.

If you use our services, goods and/or products, you agree that we may process your personal information as explained under this Privacy Policy.

We may change this Privacy Policy from time to time if the law or our business practices require it.

The version of the Privacy Policy displayed on our website at the time of your interaction with us is the privacy policy which will be applicable.

What is personal information?

Personal information refers to any information that identifies you or specifically relates to you or your organization. Personal information includes, but is not limited to, the following information about you:

Age	Financial history	Personal views
Belief	Gender	Physical address
Birth	Identity number	Physical health
Biometric	Language	Pregnancy
Colour	Location information	Race

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Conscience	Marital Status	Religion
Correspondence	Mental Health	Sex
Criminal history	Medical History	Sexual orientation
Culture	Name	Social origin
Disability	National Origin	Symbol
Education	Online identifier	Telephone number
E-mail address	Other particular assignment	Well being
Employment history	Personal opinions	
Ethnic origin	Personal preferences	

Is the supply of the personal information voluntary or mandatory?

The supply of certain personal information is mandatory, meaning the law requires us to collect this information from you. If you do not supply this information, we cannot comply with our legal obligations. As a result, if this information is not supplied to us, we will be unable to conduct business with you. We collect personal information as is required by the following legislation:

- Basic Conditions of Employment Act, No 75 of 1997;
- Compensation for Occupational Injuries and Diseases Act, No. 130 of 1993;
- Employment Equity Act, No. 55 of 1998;
- Financial Intelligence Centre Act, No. 38 of 2001;
- Income Tax Act 58 of 1962;
- Labour Relations Act, No. 66 of 1995;
- Regulation of Interception of Communications and Provision of Communications relation Information Act, 70 Of 2002;
- Skills Development Act 97 of 1998;
- Trademarks Act, 194 of 1993
- Unemployment Insurance Act, No. 63 of 2001;
- Financial Advisory and Intermediary Service Act, No. 37 of 2002;
- Occupational Health and Safety Act No. 85 of 1993

In other instances the supply of personal information is voluntary, which means there is no law imposed on us to collect this personal information. Even though there is no law that imposes the collection of the personal information, we may require the personal information to deliver the service to you. As a result, if you do not supply us with the personal information, we will not be able to conduct business with you.

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When will we process your personal information?

We will only process your personal information for lawful purposes relating to our business if one or more of the following applies:

- you have consented thereto.
- a person legally authorised by you, the law, or a court, has consented thereto.
- it is necessary to conclude or perform under a contract, we have with you.
- the law requires or permits it.;
- it is required to protect or pursue your, our or a third party's legitimate interest.

What is special personal information?

Special personal information is personal information about the following:

Biometric information	Philosophical beliefs	Sex life
Criminal behaviour	Political persuasion	Trade union membership
Ethnic origin	Race	
Health	Religious beliefs	

When will we process your special personal information?

We may process your special personal information in the following circumstances:

- if you have consented to the processing of your special personal information;
- if as an employee, the information is being used for any Human resource or payroll requirement.
- if the processing is needed to create, use, or protect a right or obligation in law;
- if the processing is for statistical or research purposes and all legal conditions are met;
- if the special personal information was made public by you;
- if the processing is required by law;
- if racial information is processed, and the processing is required to identify you;
- if health information is processed, and the processing is to determine your insurance risk, comply with an insurance policy or to enforce an insurance right or obligation.

When and from where we obtain personal information about you?

We may collect personal information about you from the following sources:

- We may collect personal information directly from you;
- We may collect personal information from a public record;

- We may collect personal information from an area where you have deliberately made it public;
- We may collect information about you based on your use of our products, services, or service channels;
- We may collect information about you based on how you engage or interact with us such as via our support desk, emails, letters, telephone calls and surveys;
- We may collect personal information from a third party; and
- We may collect personal information from another source if you give us consent to do so.

If the law requires us to do so, we will ask for your consent before collecting personal information about you from third parties.

The third parties from whom we may collect your personal information include, but are not limited to, the following:

- Partners of our company for any of the purposes identified in this Privacy Policy.
- your spouse, dependents, partners, employer, and other similar sources whom you have authorised to give us your consent;
- attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements;
- payment processing services providers, merchants, banks, and other persons that assist with the processing of your payment instructions, like EFT transaction partners.
- insurers, brokers, other financial institutions, or other organisations that assist with insurance and assurance underwriting, the providing of insurance and assurance policies and products, the assessment of insurance and assurance claims and other related purposes;
- law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime;
- regulatory authorities, industry ombudsman, governmental departments, local and international tax authorities;
- trustees, Executors or Curators appointed by a court of law;
- our service providers, agents and sub-contractors like couriers and other persons we use to offer and provide products and services to you;
- courts of law or tribunals.

Reasons we need to process your personal information.

We will process your personal information for the following reasons:

- to provide you with services and fulfill the transactions we are concluding with you;
- to market our products, goods, and services to you;
- to respond to your enquiries and complaints;
- to comply with legislative, regulatory, risk and compliance requirements (including directives, sanctions, and rules), voluntary and involuntary codes of conduct and industry agreements or to fulfil reporting requirements and information requests;

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- to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services or to determine your credit or insurance risk;
- to develop, test and improve services for you;
- for historical, statistical and research purposes, like market segmentation;
- to process payment instruments;
- to create, manufacture and print payment issues (like a payslip);
- to enable us to deliver documents, or notices to you;
- for security, identity verification and to check the accuracy of your personal information;
- to communicate with you and carry out your instructions and requests;
- for customer satisfaction surveys, promotional offerings;
- insurance and assurance underwriting and administration;
- to process or consider or assess insurance or assurance claims;
- to assess our lending and insurance risks; and / or;
- for any other related purposes.

When how and with whom we share your personal information?

In general, we will only share your personal information if any one or more of the following apply:

- if you have consented to this;
- if a competent person who you have authorised to consent consents to this;
- if it is necessary to conclude or perform under a contract, we have with you;
- if the law requires it; and / or;
- if it's necessary to protect or pursue your, our or a third party's legitimate interest.

Under what circumstances will we transfer your information to other countries?

We will only transfer your personal information to third parties in another country in any one or more of the following circumstances:

- where your personal information will be adequately protected under the other country's laws or an agreement with the third-party recipient;
- where the transfer is necessary to enter into or perform under a contract with you, or a contract with a third party that is in your interest.
- where you have consented to the transfer; and / or
- where it is not reasonably practical to obtain your consent, the transfer is in your interest.

This transfer will happen within the requirements and safeguards of the law. Where possible, the party processing your personal information in the other country will agree to apply the same level of protection as available by law in your country or if the other country's laws provide better protection the other country's laws would be agreed to and applied.

How we secure your personal information

- We will take appropriate and reasonable technical and organisational steps to protect your personal information according to industry best practices. Our security measures (including physical, technological, and procedural safeguards) will be appropriate and reasonable. This includes the following:
- keeping our systems secure (like monitoring access and usage);
- storing our records securely;
- controlling the access to our buildings, systems and/or records;
- safely destroying or deleting records;
- ensuring compliance with best practice standards.

How long do we keep your personal information?

We will keep your personal information for as long as:

- the law requires us to keep it;
- a contract between you and us requires us to keep it;
- you have consented for us keeping it;
- we are required to keep it to achieve the purposes listed in this Privacy Policy;
- we require it for statistical or research purposes;
- a code of conduct, by law or regulation requires us to keep it; and / or;
- we require it for our lawful business purposes.

Take note: We may keep your personal information even if you no longer have a relationship with us, for the historical data that may be required by your employer or employee.

Your duties and rights about the personal information we have about you.

You must provide proof of identity when enforcing the rights below.

You must inform us when your personal information changes.

Please contact our Information Officer to give effect to any of the below rights.

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You have the right to request access to the personal information we have about you by contacting us. This includes requesting:

- confirmation that we hold your personal information.
- a copy or description of the record containing your personal information; and
- the identity or categories of third parties who have had access to your personal information.

We will attend to requests for access to personal information within a reasonable time. You may be required to pay a reasonable fee to receive copies or descriptions of records, or information about third parties. We will inform you of the fee before attending to your request.

Please note that the law may limit your right to access information.

You have the right to request us to correct or delete the personal information we have about you if it is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully or we are no longer authorised to keep it. You must inform us of your request in writing. It may take up to 15 business days for the change to reflect on our systems. We may request documents from you to verify the change in personal information.

It is important to always ensure you supply us with the most accurate and up to date personal information and also ensure that if your personal information changes, we are updated accordingly.

A specific agreement that you have entered into with us may determine how you must change your personal information provided at the time when you entered into the specific agreement. Please adhere to these requirements. If the law requires us to keep the personal information, it will not be deleted upon your request. The deletion of certain personal information may lead to the termination of your business relationship with us.

You may object on reasonable grounds to the processing of your personal information.

We will not be able to give effect to your objection if the processing of your personal information was and is permitted by law; you have provided consent to the processing and our processing done according to your consent or the processing is necessary to conclude or perform under a contract with you.

Where you have provided your consent for the processing of your personal information, you may withdraw your consent. If you withdraw your consent, we will explain the consequences to you. We may proceed to process your personal information even if you have withdrawn your consent if the law permits or requires it. It may take up to 15 business days for the change to reflect on our systems, during this time we may still process your personal information. You must inform us of any objection in writing.

You have a right to file a complaint with us or any Regulator with jurisdiction about an alleged contravention of the protection of your personal information by us. We will address your complaint as far as possible.

The contact details for the Information Regulator is as follows:

Email:	Complaints.IR@justice.gov.za
Postal Address:	P.O. Box 31533, Braamfontein, Johannesburg, 2017
Physical Address:	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001.

How can you get in touch with us?

For any queries in relation to this letter or our processing of your personal information in general, you can contact our Information Officer and/or Deputy Information Officer at the following details:

Name:	Tessa Venter
Contact Number:	(012) 803 7730
Email Address:	payday@payday.co.za
Physical Address:	382 Rossouw Street, Murrayfield, 0184

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