



## PRIVACY POLICY

Welcome to FeverTree Finance. In the day and age of advanced telecommunication we believe you should be made fully aware of the security and use of your personal information. Our Privacy Policy applies to all current and former customers and may change from time to time.

### Your consent

By submitting your details and/or using our service you accept this Privacy Policy and expressly consent to the use and disclosure of your personal information in the manner described below. If you do not agree with the terms of this Privacy Policy you will not be able to proceed with the loan application.

### Confidentiality & Use of Personal Information

We will take all reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. Your personal information is stored in databases that have built-in safeguards and firewalls to ensure the privacy and confidentiality of that information.

We recognise the need for appropriate protection and management of the personal information you share with us. FeverTree Finance is subject to South African data protection laws, with which we comply with.

Personal information is information that identifies or relates specifically to you and may include for example, your name, age and identity number, your assets and liabilities, your income and your bank details. In fact, any information that we know about you will be regarded as your personal information and we will take all reasonable steps to protect your personal information.

Part of this personal information is collected in order to ascertain whether in terms of the provisions of the National Credit Act you are eligible to get a loan. We make use of two methods to collect your information, firstly – directly from your completed credit application and secondly from third party sources such as credible credit bureau's. Once we have collected and analysed your personal information, we may use this information for statistical analysis involved with creating internal credit risk decision analytics, to update your records, to identify which of our products, or our partners' products which might interest you and to send you promotional material or details which we think may be of interest to you. If any of this promotional information relates to products, promotions, news or services of a third party, and if you indicate that you would like more details, we may inform the third party to contact you

directly. We will however, only inform third parties to contact you directly if you have indicated that this is agreeable to you. In addition, we utilise your personal information for the other purposes set out in this Privacy Policy.

In terms of the Consumer Protection Act and section 45 of the ECT Act, you understand that you have the option to opt out of any mailing list used for commercial and marketing communications.

### [Additional data collection](#)

If you decide to apply for a loan from FeverTree finance directly through one of our websites, we may collect information about your personal computer or personal mobile device including, your IP address, operating system and browser type. This information may be used for system administration purposed as well as to report aggregate information to our advertising partners. To enhance the quality of this data the use of cookies may be implemented to track our users as they travel from website to website. This information is statistical data and concerns browsing actions and patterns and does not identify any individual. Personal identification and confidentiality is therefore not compromised. You can set your web or mobile browser to refuse cookies, but if you do this you may not be able to enjoy full use of our website.

### [Sharing your data for service provision](#)

It is often necessary to share your information and data with third parties who are involved in the process of providing the services you have requested. These third parties include credit bureaus, customer service providers and collection agencies. We believe that these institutions are credible and they are furthermore bound to maintain confidentiality and security of your personal information.

### [Selling and disclosing your data to third parties](#)

FeverTree Finance may decide to sell some or all of your data to selected third parties who have entered into contractual agreements with FeverTree Finance regarding the data who may otherwise use it to contact you by post, telephone, SMS or email in relation to offers which they feel might be of interest to you.

By clicking the “**PROCESS LOAN APPLICATION**” box you hereby agree that we may disclose your personal information under the following circumstances:

- In the event that FeverTree Finance sells its business or the assets thereof or a part of its business or a portion of its assets;
- In the event that FeverTree Finance acquires or merges with another business;
- If we are obliged to disclose your personal information in order to comply with a legal request under the laws of the Republic of South Africa
- In order to enforce with any of our terms and conditions

## Contact from FeverTree Finance and/or third parties

We may transfer your personal information to selected third parties (see “Selling and disclosing your data to third parties” above). If at any time you wish to stop receiving such contact from a third party, you will need to follow the instructions about unsubscribing provided at the time by the relevant third party. Please note that we only partner with trusted companies who will respect your right to unsubscribe from any such marketing communications, but we will not be responsible for managing that process or any disputes.

You may also register on the National “Opt Out” register of the Direct Marketing Association of South Africa by going to [www.nationaloptout.co.za](http://www.nationaloptout.co.za).

## Age

To register with us for a loan you must be at least 18-years of age or older.

## Changes to this Privacy Policy

We reserve the right, without limitation to in our sole discretion update or amend this Privacy Policy from time to time with or without notice. By clicking “PUSH TO PROCESS APPLICATION” you therefore agree to review the Privacy Policy whenever you visit our website or that of any of our partners who extend credit on our behalf, for any such amendments.

The most recent Privacy Policy will at all times supersede any previous versions of the Privacy Policy made available to users.

## Which laws apply?

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of the Republic of South Africa.