

PRIVACY POLICY

Last updated August 23, 2023

1. Introduction:

Nimble Group ('Company', 'we', 'us', 'our') and all of its subsidiaries understand your concern about how we use your personal data. This policy explains how we collect, share and protect your personal information, what your rights are and how you may complain, as required by the Protection of Personal Information Act ("POPIA"), and our Company Code of Ethics.

This policy applies to all personal information that we process including personal and special information you give to us or which we may collect from third parties. Some information fields will be mandatory if you want to use a product or service. This includes but is not limited to the following:

- If you are a customer or potential customer of one of our products or services or related to that person;
- If you are a customer or potential customer of our client or related to that person;
- If you are part of one of our legitimate databases.

We may change the policy from time to time if the law or our business needs require it. The latest version will always be published on the websites.

2. Definitions:

- **POPIA:** Protection of Personal Information Act.
- **Subsidiaries:** These include Nimble Group (South Africa, Namibia, Botswana, Kenya), Nimble Special Opportunities. Nimble Credit Solutions.
- **Nimble:** Means Nimble Group and all subsidiaries operating under the name "Nimble".
- **Personal Information** is Information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to –
 - information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;
 - information relating to the education or the medical, financial, criminal or employment history of the person;
 - any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
 - the biometric information of the person;
 - the personal opinions, views or preferences of the person;

- correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
 - the views or opinions of another individual about the person; and
 - the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.
- **Special Personal Information** is information that relates to the religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information of a data subject. It also includes criminal behaviour relating to alleged commissions of offences or any proceeding dealing with alleged offences.
 - **Process:** Means any operation or activity, whether automated or not, concerning personal information, including: collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking, as well as blocking, degradation, erasure or destruction of information. “Processing” will have a similar meaning.

3. Privacy

Nimble takes your privacy and the protection of your personal information very seriously, and we will only use your personal information ~~in accordance with this Policy and applicable data protection legislation.~~ *in accordance with this Policy and applicable data protection legislation.* It is important that you take all necessary and appropriate steps to also protect your personal information yourself.

4. Categories of Personal Information:

Different categories of Personal Information will be processed, depending on the reason for processing. Generally speaking we may process any or all of the following categories of Personal Information:

- General Personal Information and contact details like name, address, contact numbers, email address, age, employment etc.;
- Financial, payment, banking and account information;
- Credit bureau and fraud;
- Cookies and device information like browser settings, IP address, time of logging on etc.
- Advertising and online information like your interactions with websites and platforms where we advertise our products;
- Views and opinions;
- Consent records.

5. How we process Special Personal Information:

- We will only process Special Personal Information if:
 - Processing is carried out with the consent of a data subject; or

- Processing is necessary for the establishment, exercise or defence of a right or obligation in law.

6. How we collect Personal Information:

You may provide Personal Information to us either directly or indirectly (via third parties) by /when using our products and services in the following ways:

- You register for any service or product that we provide;
- You provide any information to us online or through any other communication channel;
- Our client provides your information to us.

We may also collect your Personal Information from our group entities and its partners, credit providers, service providers or other third parties that may hold such information.

Some Personal Information is automatically collected:

- When you use any of our digital channels, like our website, we receive and store information generated by your activities (usage data gathered by cookies) and other information that are automatically collected from your browser or mobile device. Cookies help us learn how well our site, services and tools perform in different locations. We also use cookies to understand, improve, and research products, features, and services, including when you access Nimble or any of our subsidiary websites, or from other websites, applications, or devices such as your work computer or your mobile device. Most of this data is generally not personally identifiable. However, some of this data, either alone or when linked with other information, may allow your identity to be discovered. We treat this combined data as personal information and we protect it accordingly.
 - Cookies are small text files that are created when you view a website. They gather usage data which includes information about the sites you visited, the number of times you visit, the date, time and length of your visit, which products or services you viewed and which areas of the site you visited. We may assign you one or more unique identifiers to help keep track of your future visits. We may use first-party or third-party cookies and web beacons to deliver content relevant to your interests, on our sites or on third party sites. This includes using technologies to understand the usefulness of the content that has been delivered to you.
 - Other information automatically collected may include your IP address, preferred language, geographic location, operating system and computer platform.

6. How we use your information:

We may use, transfer, share and disclose your personal information for the purposes of:

- Providing you with the services, products or offerings you have requested, and keeping you informed;

- Enriching the accuracy and quality of our data;
- Managing your account or contract/relationship with us;
- Detecting and preventing fraud and money laundering and/or in the interest of security and crime prevention;
- Assessing and dealing with complaints and requests;
- Operational, marketing, auditing, legal and record keeping requirements;
- Identifying you, verifying your identity or the identify of your beneficial owner;
- Complying with applicable laws, including lawful requests for information received from law enforcement, government and tax collection agencies;
- Recording and/or monitoring your telephone calls and electronic communications to/with Nimble in order to process instructions and requests;
- Conducting market research and providing you with information about Nimble's products or services from time to time via our website, email, telephone or other means;
- Disclosing your personal information to third parties for reasons set out in this Notice or where it is not unlawful to do so;
- Monitoring, keeping record of and having access to all forms of correspondence or communications received by or sent from Nimble or any of its employees, agents or contractors, including monitoring, recording and using as evidence all communications between you and Nimble;
- Run valuation models;
- Statistical, historical and research purposes; and
- Data analytics.

We may from time to time (and at any time) contact you about services, products and offerings available from Nimble or specific Group subsidiaries which we believe may be of interest to you, by email, phone, text or other electronic means.

7. Sharing information with third parties:

We will process and share your personal information with third parties where:

- You have agreed to it;
- We are permitted or required to do so by law;
- Processing is necessary to protect the legitimate rights or interests of Nimble or a third party, where processing is necessary to conclude/execute a contract with you.

Some of our subsidiaries share information with third parties, including our clients, for purposes of services, updating information, collections, and tracing.

We may also share your personal information with third party service providers, agents, contractors, employees, law enforcement agencies or business affiliates.

If we make use of third party service providers to provide products or services to you or to provide products or services on our behalf, we will regulate these relationships contractually to ensure that they process your personal information according to the law. Third party

service providers may only use your personal information directly for the purposes for which we provided it to them.

We may also share your information for the following purposes:

- Within the group for legitimate business purposes;
- Credit bureaus and fraud agencies;
- Any third party to whom we sell any part of our business or rights in law;
- Any other third party if the law allows or requires us to share the information.

8. Transferring personal information cross-border:

You agree that we may transfer your personal information cross border if our business interests require trans-border flow of information. This may typically happen where we have decided to store information with a trusted third party in another country or where a service provider makes use of systems or processes cross border.

Where it becomes necessary to transfer data to other countries to ensure an ongoing service to our Customers; we will ensure that all appropriate measures are in place to comply with Data Privacy and Security Laws applicable to that country, ensuring the safeguarding of your personal data.

9. Retention of your information:

We will retain your personal information as required by law and/or physical requirements and for as long as necessary considering the purpose for which it was collected.

Where we provide a service to a client, we will retain your information in accordance with the client's instructions.

10. Security

We have implemented reasonable technical and operational measures to keep your personal information secure.

Nimble ensures that personal data is stored securely using modern software that is kept-up-to-date.

Access to personal data is limited to personnel who need access and appropriate security is in place to avoid unauthorised sharing of information.

All our third-party suppliers must have appropriate Data Protection and Security measures in place that will comply with our Privacy Statements and rules if we choose to outsource any services.

When personal data is dehumanized this is done safely so that the data is irrecoverable.

In the event of a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data, we will inform you by contacting you on the contact details we have available, by press release, or by any other reasonably suitable method. We will also report a data breach to the Information Regulator.

11. Your rights:

You may request details of personal information which we hold about you under the Protection of Personal Information Act, 2013 (“POPIA”). Fees to obtain a copy or a description of personal information held about you are prescribed in terms of the Promotion of Access to Information Act, 2000 (“PAIA”). Confirmation of whether or not we hold personal information about you may be requested free of charge.

You may at any time request that we update or correct your personal information by contacting our Information Officer at Informationofficer@nimblegroup.co.za and by submitting the prescribed Form 2 as per Regulation 3 of Informationofficer.

Please ensure that the information we hold about you is complete, accurate and up to date.

You have a right in certain circumstances to request the destruction or deletion or dehumanization of and, where applicable, to obtain restriction on the processing of personal information held about you. If you wish to exercise this right, please contact us using the contact details set out below.

You have a right to object on reasonable grounds to the processing of your personal information where the processing is carried out in order to protect our legitimate interests or your legitimate interests, unless the law provides for such processing.

12. Complaints

Should you believe that Nimble has utilised your personal information contrary to applicable laws, we request that you contact our Information Officer to attempt to resolve any concerns with us.

If you are not satisfied with such process, you have the right to lodge a complaint with the Information Regulator, using the contact details listed below:

Website: <https://inforegulator.org.za>

Address: 27 Stiemens St, Braamfontein, Johannesburg, 2017

Contact number: 010 023 5200

Email: enquiries@inforegulator.org.za

13. How to contact us:

If you have any questions about this Policy, please contact our Information Officer at Informationofficer@nimblegroup.co.za.