

## **Privacy Policy**

Small Enterprise Finance Agency SOC Limited (“sefa”) is committed to protecting your privacy. This Privacy Policy, which is part of our Terms and Conditions, describes the information we collect through the **sefa** funding website (“Our Site”), how we use it, how we share it, and how you can make choices about our use of the information.

**By using Our Site, you consent to our collection and use of information as described in this Privacy Policy.**

## **Updates**

We may be required to change the terms of this Privacy Policy and/or our Terms and Conditions, from time to time and will post an updated version on Our Site as appropriate. Your use of our site indicates that you agree to the Privacy Policy and Terms and Conditions posted on Our Site. If you do not agree, you may not use Our Site. Your use of Our Site implies that you understand that each time you access Our Site the then-current Privacy Policy will apply. Should we have amended the Privacy Policy, this amended version will supersede and replace all previous versions.

## **Location of Servers and Transfer of Information**

Our servers are located in the Azure Cloud Centres based in West Europe and in South Africa North. Please be aware that the information you provide to us will be transferred to West Europe and to South Africa North. By using Our Site or providing your Personal Information (as defined below) to us, you consent to this transfer and to the collection, storage, processing and use of your Personal Information in West Europe. Microsoft Azure may decide to open a data centre in South Africa and, should this happen, we may transfer some, or all, of our data to this centre. We will amend this Privacy Policy to inform you should this happen.

## **Collection and Use of Personal Information**

We collect personally identifiable information (e.g., name, address, postal code, phone number, and email address i.e. “Personal Information”) only when you voluntarily provide it to us, such as through online registrations, finance matching assessments, contact forms and survey forms.

We use your Personal Information for the purposes for which you provide it (e.g., to respond to requests, to match you to appropriate finance products and to send email communications). We may send you information from third parties that we consider to be of interest to you.

We may also share your Personal information if the following apply:

- if you have consented to the sharing of Personal Information (by accepting the Privacy Policy and the Terms and Conditions on registration);
- if it is necessary to conclude or perform under a contract, we have with you;

- if the law requires it; and/or
- if it is necessary to protect or pursue your, our or a third party's legitimate interests.

### **Collection of Business Owner and Business Information**

Should you use the funding match assessment options, we collect the necessary information so that we can match you to appropriate finance products, which may include, amongst others:

#### *Funding Need*

The amount of funding you require and the reason the business needs the funding.

#### *Business Owners*

Race, gender, age, name, citizenship, ID or Passport Number, contact details, and shareholding details.

#### *Business Information*

Company name, registration number, type of incorporation, the age of business, type of business, industry sector, location, annual turnover, regularity of income, profitability, jobs created, availability of collateral, type of collateral available, website address. We may also collect information about you from outside sources, such as credit bureaus and other sources, to validate key company details.

#### *Other Business Information*

Depending upon your stated finance need, we may need to collect additional business information to enable us to match you to appropriate funders.

These are detailed below:

Type of property, franchise membership, type of available collateral, business growth possibilities, contract/invoice/tender value, property bond value, type of business expansion you envisage, project location, business accreditations, export destinations, research locations and institutions, job creation opportunities.

### **Use of Business Owner and Business Information**

**sefa** uses the data you provide to match you to suitable finance products from its database to enable you to see which finance products match your specific needs. Your information may be sent to third parties including other matching lenders so that they may contact you and assist you to raise the finance you require, in the event **sefa** is not able to assist.

By submitting such Personal and Business Information, you consent to our processing of such information, and disclosing such information to other lenders and for such lenders to further process your Personal Information.

Your information may also be used for research purposes. However, only de-identified data (all data that would enable this information to be linked to either an owner or a specific business has been removed) is used for research purposes. The research will be used to

provide policy makers with relevant information that can assist them in forming SMME policies and programmes that create an enabling environment for SMMEs in South Africa.

### **Use of Cookies**

Please read our [Cookie Policy](#).

To improve the operation and usability of Our Site, we also collect other information when you visit Our Site, such as IP address (i.e., the number assigned to a visitor's computer to identify its location on the Internet), web pages viewed, time and date of visits to Our Site, the first page viewed upon arrival on Our Site, actions taken during a visit to Our Site (e.g., links clicked), the web site that referred or linked you to Our Site, the device used to access Our Site and web browser used.

Parts of Our Site rely on cookies, which are small data files placed on your computer (or we may rely on other technology methods in the future). We use information collected by cookies to facilitate your use of Our Site. For example, cookies (or other methods) help make certain web-based forms work properly. You are not required to accept cookies from Our Site. You can disable the cookies' function (or delete existing cookies) using your web browser's options, although some functions of Our Site may not work properly if you do so.

### **Sharing Information with Third Parties**

We may share your Personal Information with our service providers, such as companies that help us operate Our Site or companies that provide support for SMMEs in South Africa.

We reserve the right to disclose and use Personal and Business Information and other information: to enforce this Privacy Policy or our Terms and Conditions; to take action regarding suspected illegal activities; to protect the rights, safety or property of any one; to comply with legal process (e.g., a search warrant, subpoena, statute, or court order); to carry out a merger or consolidation with another entity or in connection with a sale or transfer of some or all of our assets or a similar transaction; or for other reasons we determine in good faith are necessary, appropriate, or required by law.

### **Review and Correction of Personal and Business Information/Opt-Out**

You may ask us to review your Personal and Business Information and, upon your instructions, to correct inaccuracies in your Personal and/or Business Information. If you wish to review or correct your Personal and/or Business Information, or if you would like to request how we use your Personal and/or Business Information in certain ways, please email us at [sefa@finfind.co.za](mailto:sefa@finfind.co.za). If you no longer wish to receive communications from us, you can follow the opt-out or unsubscribe instructions in the materials you receive or email us at [sefa@finfind.co.za](mailto:sefa@finfind.co.za).

### **Security**

We strive to keep your Personal Information secure and to safeguard it from unauthorised access. We take all reasonable steps to protect your Personal and Business Information from

loss, misuse or unauthorised alteration. Your Personal and Business Information is stored in databases that have built-in security, backups and firewalls to ensure the privacy and confidentiality of this information.

Our Site is automated, and access to confidential information is strictly controlled. No confidential data can be stored on local drives and access to sensitive and confidential data is controlled via use of user codes and security levels. Our security systems meet industry standards.

However, no security measures can be guaranteed to be 100% effective, so you provide your Personal and Business Information at your own risk.

### **Links to Third-Party Web Sites, including Social Networks**

Our Site may contain links to third-party websites and content providers which may interest you. If you follow any link to a third-party site, you leave Our Site. You should review those sites' privacy policies to find out how they treat your information.

### **Questions**

Please email us at [sefa@finfind.co.za](mailto:sefa@finfind.co.za) if you have any questions about this Privacy Policy.

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