

CAPE CONSUMERS (PTY) LTD

Privacy Policy

About the Policy

- Cape Consumers is committed to business practices in compliance with the Protection of Personal Information Act ("POPI").
- This policy explains how we will collect, use and retain your personal information.
- Personal information means personal information as defined in POPI.
- We may amend this policy from time to time. The version on the website at the time of interaction with us, will apply.
- For any questions or concerns about the policy please contact us on 021-4097600 or members@bsmart.co.za
- By entering into any agreement with us, or by applying to enter into any agreement, or by using our website, you agree that we may process your personal information in terms of this policy.

Security

- We protect and manage personal information that we hold about you.
- We make use of electronic and computer safeguards such as firewalls, access controls and data encryption.
- We have physical and electronic access control to our buildings.
- We only authorise access to personal information to employees who require it to fulfil their designated responsibilities.
- We are committed to appropriate technical and other security measures to safeguard your information.

Collecting your information

- We collect information about you as follows:
 - Information you provide to us through application;
 - Information you provide through any other communications with us, including our website, social media interaction and interaction through third parties;
 - From third party sources like credit bureaus and companies that we have business relationships with.
- We may obtain information through recorded calls, which calls will be recorded for quality checks, staff training and other business requirements.
- When you use our website, we automatically receive and record information on our server logs from your browser which may from time to time, include your location, IP address, cookie information, and the page you requested. We mostly treat this information as non-Personal Information, and only use this information in aggregate form, except where we are compelled to do otherwise by law or legal authority. This is statistical data about browsing actions and patterns and does not identify any individual.

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- We may also obtain information about your general internet usage by using a cookie file which is stored on the hard drive of your computer. Cookies enable us to improve our service to you, estimate our audience size and usage patterns, store information about your preferences and recognise you when you return to our website.
- You can set your web browser to refuse cookies, but if you do this you may not be able to enjoy full use of our website and you may not be able to take advantage of certain promotions we may run from time to time. Please note that third parties who advertise on our site may also use cookies, but we do not have access to, or control over them and therefore cannot take responsibility for them.

Using your information

Information we hold

- We will hold and use your personal information which we reasonably need to perform our duties in pursuance of any agreement we may have with you, or to operate your account, provide products or services to you, make decisions about you, consider or respond to interaction by you or fulfil our regulatory or other business obligations.
- We will retain your personal information in terms of our retention policy.
- If you have opted in to receive marketing material by electronic and/or other means, then we will hold your contact details (e-mail address, telephone numbers, name and address) from the time you last interacted with us. You may opt-out of this at any time by phoning us or unsubscribe from any marketing communication you receive from us.

Personal information about children and special personal information

- Cape Consumers will only process information about children with the consent of a competent person (someone like the parent or guardian) or if required to establish, exercise or defend a right or obligation in law.
- We do not intend to process any “special personal information” as defined in POPI about you, which includes e.g. political, religious or health-related information, except if we are under a legal obligation to do so or allowed to do so in law.

Information we share

- We will keep your personal information confidential and only share it with others for the purposes explained in this policy, or if you have consented to it or if we are legally obliged or entitled to share it. We have trusted relationships with carefully selected third parties who perform services for us or on our behalf. All service providers are bound by contract to maintain the security of your personal information and to use it only as permitted by us.
- We may share information about you:
 - o To help us to collect payments and recover debts or to provide a service on our behalf;
 - o With anyone who requires it to provide products or services to us;
 - o With anyone who has told us and who we reasonably believe to be your parent, carer or helper where you are unable to handle your own affairs;
 - o With any payment system we may use;
 - o With regulatory and governmental authorities ombudsmen, or other authorities, including tax authorities, where we are requested by them to do so;
 - o With Credit Bureaus which collect information about credit applications;
 - o With any other third party if allowed to do so in law.

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How we use your information

- We will only process your information insofar it is adequate, relevant and not excessive for the purposes set out below. We will use your information to:
 - Perform our duties in terms any agreement we may have with you;
 - Make, or assist in making decisions about you, including where applicable any credit decisions;
 - Verify information about you;
 - Operate and manage your relationship with us;
 - Carry out, monitor and analyse our business;
 - Contact you by email, SMS, letter, telephone or in any other way about our products and services, unless you tell us that you prefer not to receive marketing;
 - Identify or prevent fraud, money laundering;
 - Form a view of you as an individual and to identify, develop or improve products, that may interest you;
 - Track your consumer behaviour;
 - Carry out market research, business and statistical analysis;
 - Track your website use, social media interaction with us and interaction through other third parties connected to us;
 - carry out audits;
 - perform other administrative and operational purposes including the testing of systems;
 - trace your whereabouts;
 - recover any money you owe us;
 - comply with our regulatory or other obligations;
 - carry out any other reasonable business operation considering our business and the relationship between the parties.
 - Your personal information may also be used for other purposes for which you give your permission or where we are permitted to do so or allowed to do so by law or it is in the public interest to disclose the information.
 - You may on reasonable grounds object to the processing of your personal information, after which we undertake not to continue to process such information, except as provided for in legislation or in terms of any other lawful obligation.

Access to your information

- You have a right to access certain personal records we hold about you. Requests can be made in writing to info@bsmart.co.za. Fees to obtain a copy of your personal information record are prescribed in terms of POPI, which we will quote to you before we supply you with any such personal information.
- We want to make sure that your information is accurate and up to date. You may ask us to correct or remove any information that you think is inaccurate and you can do so by sending us an e-mail to info@bsmart.co.za or members@bsmart.co.za.

Breach

- We will report any security breach to both the Regulator and the individuals or companies involved.

Links

- Our website may include links to other apps or third party websites which do not fall under our supervision. We cannot accept any responsibility for your privacy or the content of these apps, but we display these links in order to make it easier for our visitors to find information about specific subjects.

Transborder flow of information

- We may transfer your information to foreign countries mainly for retention purposes or if our service providers are cross border or use systems cross border. If you continue to use the website, you expressly agree that we may transfer the information cross border for these purposes.
- We will only share information cross border to recipients who have similar laws like POPI that apply to them, or who entered into an agreement with us to include the relevant POPI principles.

Changes to the Privacy Policy

- This privacy policy may be updated from time to time. The date of the most recent revisions will appear at the bottom of this page.

Last updated: March 2018