

Moroane Micro Finance (Pty) Ltd – Data Privacy Policy

1. Introduction

Moroane Micro Finance (Pty) Ltd (“M-M-F”) is committed to protecting the privacy and personal information of all our clients, in accordance with the **Protection of Personal Information Act, 4 of 2013 (POPIA)**. This policy outlines how we collect, process, store, and protect personal data obtained during the loan application process and throughout our business relationship.

2. Purpose of Collecting Personal Information

M-M-F collects personal and financial information solely for the following purposes:

- To assess and verify the applicant’s identity and creditworthiness
 - To conduct affordability and risk assessments
 - To comply with legal and regulatory obligations (e.g. National Credit Act)
 - To process and manage approved loan applications
 - To maintain accurate customer records
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3. Information Collected

The following personal and financial data may be collected from loan applicants:

- Full name and ID number
- Proof of identity (e.g. South African ID)
- Contact details (e.g. address, phone number, email)

- Proof of residence (not older than 3 months)
 - Employment and income details (e.g. payslips, bank statements)
 - Credit history and existing debt obligations
 - Completed loan application form and supporting documentation
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4. Lawful Processing of Personal Information

All personal information is processed lawfully, fairly, and transparently. M-M-F ensures that:

- Information is collected **directly from the client**, unless otherwise authorised by law
 - Data is only used for the **purpose for which it was collected**
 - Clients are informed of their rights and the intended use of their information
 - Consent is obtained where necessary
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5. Use and Disclosure of Information

M-M-F will not use or disclose personal information for any purpose other than the original intent, unless:

- The client has given explicit **written consent**
- It is required by law or regulatory authorities (e.g. NCR, SARS)
- Disclosure is necessary for **credit bureau reporting or verification**

Under no circumstances will personal data be sold or distributed to third parties for marketing or unrelated purposes.

6. Data Security and Retention

M-M-F implements strict security measures to protect personal data against loss, unauthorised access, alteration, or disclosure. These include:

- Secure physical and digital storage systems
- Access controls limited to authorised personnel only
- Secure transmission of data where applicable

Personal information is retained only for as long as necessary to fulfil the purpose for which it was collected or as required by applicable laws.

7. Client Rights Under POPIA

Clients have the right to:

- **Access** their personal information held by M-M-F
 - **Correct or update** inaccurate or outdated information
 - **Withdraw consent** for processing (where applicable)
 - **Object** to the processing of their personal data under certain conditions
 - **Lodge a complaint** with the Information Regulator if they believe their privacy rights have been violated
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8. Contact Information

For any privacy-related queries or to exercise your data rights, please contact:

Information Officer

Moroane Micro Finance (Pty) Ltd

Email: [Insert Email Address]

Phone: [Insert Phone Number]

Address: [Insert Physical Address]

9. Policy Review

This policy is reviewed annually or whenever there are significant changes in legislation or M-M-F's operations. Clients will be notified of any material changes.