



PRIVACY POLICY

About the Privacy Policy

We respect your privacy and we are committed to protecting the privacy of the users of this website, web-based application and/or mobile application (the “Secure Citizen Application”) or other products or services provided via this website or its applications. A summary of the type of information that is collected when you use the Secure Citizen Application and how this information will be used is set out in this Privacy Policy. We seek to employ best practice when it comes to the collection and processing of personal information. It is important that you take all necessary and appropriate steps to protect your data yourself, for example, by ensuring that all passwords and access codes are kept secure. If you follow a link to any other website or use any other application, please check their policies before you submit any personal information to those websites/applications.

The Terms, as may be amended from time to time shall be effective from the date on which you first access and/or use the Secure Citizen Application and govern both the online and offline access to and use of the Secure Citizen Application or any part thereof and related services for new and existing users.

These Terms provide legal protection for Secure Citizen, the Southern African Fraud Prevention Service (“SAFPS”) and any other party who may provide a license in respect of the Secure Citizen Application or other products or services, including OneVault (Proprietary) Limited, Contactable (Proprietary) Limited and/or any other third party licensors and platform service providers (“the Licensors”); the Secure Citizen Application’s content suppliers; and any subsidiaries of such parties (collectively known as “the Companies”).

Your Consent and Agreement

BY USING THE SECURE CITIZEN APPLICATION AND RELATED SERVICES:

- YOU CONSENT TO THE COLLECTION, STORAGE, USE AND TRANSFER OF YOUR PERSONAL INFORMATION, WHICH INCLUDES IF APPLICABLE YOUR BIOMETRIC DATA AND INFORMATION RELATED TO YOUR LOCATION, BY THE COMPANIES FOR PROCESSING AS DESCRIBED IN THIS PRIVACY POLICY; AND
- YOU FURTHER AGREE THAT YOU HAVE READ, UNDERSTOOD AND ACCEPT THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY, THE PRODUCT TERMS, THE [SUBSCRIBER AGREEMENT](#) AND OUR [TERMS OF USE](#).

We reserve the right to change our Privacy Policy as necessity dictates. Continued use of the Secure Citizen Application and related services implies acceptance of this Privacy Policy, the [Subscriber Agreement](#), the Product Terms and our [Terms of Use](#), as updated from time to time.

All disputes over privacy and your data shall be governed as set out in this Privacy Policy and our [Terms of Use](#).

Southern African Fraud Prevention Service NPC 2000/020784/08
Helpline: 0860 101 248 T: +27(0)11 867 2234 F: +27(0)11 867 2315
SecS@safps.org.za www.safps.org.za P.O. Box, 2629, Alberton, 1450 NCRCB20

[Own your Identity](#)



What is personal information?

Personal information is information which identifies you as an individual, and includes:

- your biometric information;
- your name if it appears with your other personal information or if your name itself would reveal information about you;
- information relating to your 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;
- information relating to your education or medical, financial, criminal or employment history;
- any identifying number symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to you;
- your private or confidential correspondence (including correspondence that can reveal your original private or confidential correspondence);
- the views or opinions of another individual about you;
- any other information defined as “Personal Information” in terms of the Protection of Personal Information Act 4 of 2013 ("**POPI**"); and
- any other information included under “personal data” and “special categories of personal data” in terms of the General Data Protection Regulation 2016/679 ("**GDPR**").

Information collected

The Companies may collect your personal information through your access and use of the Secure Citizen Application, during conversations or correspondence with the Companies’ representatives, or when you use the services and/or purchase goods and/or complete an online application form.

The Companies may collect, store and transfer personal information from you in connection with and for the following purposes:

- Know Your Customer (KYC) requirements;
- Anti-Money Laundering and/or Counter Terrorism Financing Legislation, Rules and Regulations, as relevant to your country;
- Financial Intelligence Centre Act 38 of 2001 legislation, as amended (FICA);
- Regulation of Interception of Communications and Provision of Communication-Related Information Act 70 of 2002 legislation, as amended (RICA);
- The provision of any product or service that the Companies and/or our affiliates may offer now or in the future;
- Orders, activations, and registrations for any products or services;
- Creation of a user profile on the Secure Citizen Application and verification of such profile;
- Information requests or complaints;
- Direct marketing, newsletter or support subscriptions;
- Contest entries or survey participation;
- Employment applications;
- Registration for events; and

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- Visits or browsing on the Companies' websites.

The Companies may collect, store and transfer the following types of personal information, including, but not limited to:

- Personal and business contact information, such as name, address, telephone number, and email address;
- Biometric information;
- All information and documentation required in terms of Anti-Money Laundering and/or Counter Terrorism Financing Legislation, Rules and Regulations, as relevant to your country;
- All information and documentation required in terms of FICA;
- All information and documentation required in terms of RICA;
- All information and documentation required in terms of other legal and/or business requirements relating to KYC;
- Financial information, such as your credit/debit card number or other billing information;
- Other unique information such as user IDs and passwords, product functionality, product and service preferences, contact preferences, educational and employment history;
- Any information necessary in order for us to provide the services you have requested;
- Geo-location information such as your IP address or physical location;
- Details of the products and services you have purchased from us or which you have enquired about, together with any additional information necessary to deliver those products and services and to respond to your enquiries;
- Any additional information relating to you that you provide to us directly through the Secure Citizen Application or indirectly through use of the Secure Citizen Application, offline or online, through our representatives or otherwise; and
- Information you provide to us through our service centre, customer surveys or visits by our representatives from time to time.

The Companies may store your personal information manually or electronically. By registering on the Secure Citizen Application, you also expressly consent to receive direct marketing from the Companies about goods or services offered by the Companies and any other affiliate, or entity within the Companies and their group of companies. The Companies may also collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our webmasters. This information reveals nothing personal about you. It is statistical data about our users' browsing actions and patterns which does not identify any individual and allows us to ensure that content from our site is presented in the most effective manner for you and for your computer.

BY SUPPLYING YOUR PERSONAL INFORMATION AND USING THE SECURE CITIZEN APPLICATION AND RELATED SERVICES, YOU CONSENT TO THE COLLECTION, STORAGE, USE AND TRANSFER OF YOUR PERSONAL INFORMATION, WHICH INCLUDES YOUR BIOMETRIC DATA AND INFORMATION RELATED TO YOUR LOCATION, BY THE COMPANIES.



How the information collected is used

Personal information provided to the Companies by you will only be used for the purposes for which it was provided as well as for the purposes listed in this Privacy Policy. In light of the nature of the services we offer, we may share your information with our third-party service providers in order to provide our services to you. In the provision of the services, we may also allow other users to access your personal information, provided you have agreed to any such user being granted access. Personal information will not be sold to third parties, or provided to direct marketing companies or other such organisations without your permission. We may disclose your personal information to third parties if

we are under a duty to disclose or share such information in order to comply with any legal obligation or to protect the rights, property or safety of the Companies, its clients or any other person.

The Companies may use your information to:

- To carry out our obligations arising from any contracts entered into between you and us;
- Provide the Secure Citizen Application and any related products or services to you, this may also necessitate the sharing your personal information with our third-party service providers located in South Africa as well as outside of South Africa;
- Provide third parties with your KYC formation and documentation for the purposes of validating and verifying your identity and residence (or place of business);
- Manage our relationship with you and the service providers;
- Provide you with access to protected areas of our website;
- Communicate with you about the Companies' products, services or support as well as that of our affiliates and service providers and send marketing communications in connection therewith;
- Provide support to you in respect of the products or services;
- Improve our products and services and develop new products and services;
- Provide personalised promotional offers;
- To allow you to participate in interactive features of our service;
- Measure performance of marketing initiatives;
- Allow you to participate in contests and surveys;
- Answer enquiries, provide information, support or advice about existing and new products or services;
- Assess and improve the performance and operation of the website;
- To keep your contact details up to date and provide updated details to the Companies' service providers and suppliers where necessary;
- Prevent and detect security threats, fraud or other malicious activity; and
- To process and respond to any complaint made by you.

If you are asked to provide your credit card information, such credit card information is used only for payment processing and fraud prevention. This information is not used for any other purpose by us or our financial services providers and will not be kept longer than necessary for providing the services, unless you ask us to retain your credit card information for future purchases.

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Demographical and statistical information about user behaviour may be collected and used to analyse the popularity and effectiveness of the Secure Citizen Application. Any disclosure of this information will be in aggregate form and will not identify individual users.

If you subscribe for data, news, announcements, alerts or any such information to be emailed to you from the Companies, we will hold your details on our database until such time as you chose to unsubscribe from this service. You may do this at any stage by selecting the appropriate option in the alerts section of this site.

Transfer of your personal information to other countries

Considering the use of cloud service providers and cloud-based technology in the Secure Citizen Application, the personal information which we collect from you may be transferred to, and stored on a cloud server located in South Africa as well as outside of South Africa (for example in the European Union, United Kingdom or the United States). Such country may offer a lower level of data protection than in your country/region. It may also be processed by staff operating outside your country who work for the Companies or for one of our affiliates, partners or associates. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy, which includes hosting on secure servers, encryption of transactions and password protection. Where we have given you (or where you have chosen) a password which enables you to access certain parts of the Secure Citizen Application, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

BY SUPPLYING YOUR PERSONAL INFORMATION, AND USING THE SECURE CITIZEN APPLICATION AND RELATED SERVICES, YOU CONSENT TO THE COLLECTION, STORAGE, USE AND TRANSFER OF YOUR PERSONAL INFORMATION, WHICH INCLUDES YOUR BIOMETRIC DATA AND INFORMATION RELATED TO YOUR LOCATION, BY THE COMPANIES TO AND IN ANOTHER COUNTRY.

Storing of personal information

We will only retain your personal information for as long as is necessary. We undertake to delete your personal information once we no longer require such information. We will keep your personal information for only so long as we need it in order to:

- honour your choices;
- fulfil the purposes described in this document; or
- use it for any other purpose as may be required or permitted by applicable laws and regulations.



Protection of your personal information

We implement generally accepted standards of technology and operational security in order to protect personal information from loss, misuse, alteration or destruction. Unfortunately, the transmission of information via the internet is not always completely secure. Please therefore be advised that we cannot fully eliminate security risks associated with the storage and transmission of personal information and any submission of personal information is at your own risk. We will however take all reasonable and necessary steps in order to ensure that your personal information is sufficiently protected.

Links to other applications and websites: please note that this Privacy Policy does not apply to the practices of companies that we do not own or control or to people that we do not employ or manage. Our services may provide a link or otherwise provide access to third party sites. We provide these links merely for your convenience. We have no control over, do not review, and are not responsible for third party sites, their content, or any goods or services available through the third party sites. Our Privacy Policy does not apply to third party sites, and any data you provide to third party sites, you provide at your own risk. We encourage you to review the privacy policies of any third-party sites that you may interact with.

Your rights in relation to your personal information

You may have certain rights under your local law (GDPR, POPI, Promotion of Access to Information Act) in relation to the personal information we hold about you. In particular, you may have a legal right to:

- Obtain confirmation as to whether we process personal information about you, receive a copy of your personal information and obtain certain other information about how and why we process your personal information;
- The right to withdraw consent:
 - Where we process personal information based on consent, individuals have a right to withdraw consent at any time, unless the personal information is processed to fulfil legal requirements.
- The right to request for your personal information to be updated, amended or rectified where it is inaccurate (for example, if you change your address) and to have incomplete personal information completed;
- The right to delete your personal information in the following cases:
 - The personal information is no longer necessary in relation to the purposes for which they were collected and processed;
 - Our legal ground for processing is consent, you withdraw consent and we have no other lawful basis for the processing;
 - Our legal ground for processing is that the processing is necessary for legitimate interests pursued by us or a third party, you object to the processing and we do not have legitimate grounds to override your objection;
 - You object to processing for direct marketing purposes;

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- Your personal information has been unlawfully processed; or
- Your personal information must be erased to comply with a legal obligation to which we are subject.
- The right to restrict personal data processing in the following cases:
 - For a period in order to enable us to verify the accuracy of personal information where you contested the accuracy of the personal information;
 - Your personal information has been unlawfully processed and you request restriction of processing instead of deletion;
 - Your personal information is no longer necessary in relation to the purposes for which it was collected and processed, but the personal information is still required by you to establish, exercise or defend legal claims; or
 - For a period in order to enable us to verify whether the legitimate grounds relied on by us for the processing of your personal information override your interests, in the event that you have objected to the processing of your personal information based on it being necessary for the pursuit of a legitimate interest identified by us.
- The right to object to the processing of your personal information in the following cases:
 - Our legal ground for processing is that the processing is necessary for a legitimate interest pursued by us or a third party; or
 - Our processing is for direct marketing purposes.
- The right to data portability:
 - The right to receive your personal information provided by you to us and the right to send the data to another organisation (or ask us to do so if technically feasible) where our lawful basis for processing the personal information is your consent or necessity for the performance of our contract with you, and the processing is carried out by automated means.
 - You can exercise your rights at any time by contacting info@securecitizen.co.za We will respond to your request within 30 days.

Use of cookies

Cookies are small files that a site or its service provider transfers to your computer's hard drive through your web browser (if you allow) that enables the site's or service provider's systems to recognize your browser and capture and remember certain information. We use cookies to understand and save your preferences for future visits and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service providers are not permitted to use the information collected on our behalf for any reason other than to help us conduct and improve our business.

Some cookies we use are from third party companies, such as Google Analytics. These cookies are utilised to provide us with web analytics and intelligence about our sites. These companies use programming codes to collect information about your interaction with our sites, such as the pages you visit, the links you click on and how long you are on our sites. This code is only active while you are on the Secure Citizen Application. For more information on how these companies collect and use

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information on our behalf, please refer to their privacy policies: Google at [Google Privacy & Terms](#).

By using the Secure Citizen Application, you agree that we can place cookies on your device as explained above. If you want to remove existing cookies from your device you can do this using your browser options. If you want to block future cookies being placed on your device you can change your browser settings to do this. Please bear in mind that deleting and blocking cookies will have an impact on your user experience as parts of the site may no longer work. Unless you have adjusted your browser settings to block cookies, our system will issue cookies as soon as you visit our site or click on a link in a targeted email that we have sent you, even if you have previously deleted our cookies.

Applicable Law

This Privacy Policy will be governed by the laws of the Republic of South Africa. You consent to the jurisdiction of the South African Courts for any dispute which may arise out of this Privacy Policy.

Changes to our Privacy Policy

If we decide to change our Privacy Policy, we will include those changes in the Secure Citizen Application.



Disclosures required in terms of section 43 of the Electronic Communications and Transactions Act 25 of 2002

In respect of **Secure Citizen** as follows:

Full name: Secure Citizen Proprietary Limited
Registration number: 2019/547916/07
Email: info@securecitizen.co.za

In respect of **SAFPS** as follows:

Full name: The Southern African Fraud Prevention Service
Registration number: NPC 2000/020784/08
Country of incorporation: South Africa
Telephone number: 0860 101 248
Email: SecureCitizen@safps.org.za

In respect of the **Licensors** as follows:

Full name: Contactable (Proprietary) Limited
Registration number: 2012/154640/07
Country of incorporation: South Africa
Telephone number: 010 100 3647
Email address: privacy@staycontactable.com

Full name: OneVault Proprietary Limited
Registration number: 2011/126825/07
Country of incorporation: South Africa
Telephone number: 087 310 5890
Email address: info@onevault.co.za

Data Protection Questions

If you have any questions regarding this Privacy Policy, you may contact us at:

Email: info@securecitizen.co.za

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