

PRIVACY POLICY



This Privacy Policy is to be read in conjunction with LendLink's Terms and Conditions.

This website is owned and operated by LendLink. LendLink wants Users to understand what information is collected, how LendLink safeguards that information and how LendLink uses such information. This Privacy Policy applies to the information LendLink collects through the Website and otherwise. The use of the LendLink's website and its services is subject to this Privacy Policy as well as Terms and Conditions.

The Website is a general audience site and LendLink does not knowingly collect personal, or other, information from children under the age of 18. Users under the age of 18 are urged to cease all further browsing and leave the Website.

LendLink has developed its Privacy Policy in the best interest of its Users. As a show of commitment, LendLink continuously updates its Terms and Conditions and Privacy Policy. The following points are discussed hereunder:

1. Information collected by LendLink;
2. How LendLink collects information;
3. How LendLink uses information;
4. The manner in which LendLink discloses information to third-parties;
5. Updating and Accessing your information
6. Security
7. Choice/Opt-out
8. Information obtained from third-parties
9. Notification of Privacy Policy changes
10. Contact information

This privacy statement describes how LendLink collects and uses the personal information collected from Users on the Website. It also describes the choices available to the User regarding LendLink's use of the Users personal information and how such information may be accessed and updated.

In accordance with clause 12.9 of the Terms and Conditions, all Users are bound to this Policy by mere browsing on the Website.

1. WHAT INFORMATION LENDLINK COLLECTS

- 1.1. LendLink collects the following personal information:
 - 1.1.1. Contact information such as name, residential address, e-mail address and telephone numbers;
 - 1.1.2. Personally identifiable information such as the Users ID number, date of birth and / or their company's registration number;
 - 1.1.3. Unique identifiers such as user name, account number and password; and / or
 - 1.1.4. Preferences information such as demographic data and data about the Users online activity on the Website.
- 1.2. LendLink may collect the following information regarding a User's business:
 - 1.2.1. Name, address, telephone number, size, type, and various other aspects regarding your business, whether a company, closed corporation, partnership, trust or sole proprietary.
- 1.3. Business Documents:
 - 1.3.1. Users may provide various business and personal documents to LendLink to provide to certain potential Lenders;

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- 1.3.2. These documents may include personal and business tax returns in addition to other sensitive documents;
- 1.3.3. Any such documents are securely stored and safeguarded;
- 1.3.4. At the Users request and permission, these documents may be shared with certain Lenders;
- 1.3.5. Under no circumstances will LendLink disclose, transmit, or share in any way, these documents without your permission.

2. HOW LENDLINK COLLECTS YOUR INFORMATION

- 2.1. Log Files: Any time the User visit the Website, LendLink's servers automatically gather information from the User's browser (such as IP addresses, browser type, Internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks) to analyse trends, administer the Website, prevent fraud, track visitor movement in the aggregate, and gather broad demographic information. Log Files are not shared externally.
- 2.2. Cookies: LendLink uses "cookies" to keep track of some types of information while the User is visiting the Website or using LendLink's services. Cookies are very small files placed on the Users computer, and they allow LendLink to count the number of visitors to the Website and distinguish repeat visitors from new visitors. They also allow LendLink to save User preferences and track User trends. LendLink relies on cookies for the proper operation of the Website; therefore, if the Users browser is set to reject all cookies, the Website will not function properly. Users who refuse cookies renounce any right of action for any resulting loss of functionality.
- 2.3. Sign-Up Information: To process sign-ups, LendLink may require Users name, address, phone number, email address and other personal information. Such information is used primarily to process the Users finance application or as otherwise described herein. This is information the User provides to LendLink.
- 2.4. E-mails and Telephone Calls: LendLink requires an e-mail address from the User when registering for LendLink's services. LendLink uses the Users e-mail for both transactional (e.g., financing confirmation, refund and renewal processing) and promotional (e.g., newsletters, new product offerings, special discounts, event notifications, special third-party offers) purposes. E-mail messages sent by LendLink may contain code that enables LendLink's database to track the User's usage of the e-mails, including whether the e-mail was opened and what links (if any) were clicked. LendLink reserves the right to send Users certain communications relating to LendLink's services, such as service announcements and administrative messages, without offering the User the opportunity to opt out of receiving them. LendLink may furthermore contact the User by telephone or sms (including to any wireless number the User may provide) solely in connection with LendLink's services. If the User would rather not receive telephone calls or sms from LendLink, the User may ask to be removed from LendLink's contact list if and when the User receives a call or sms message from LendLink.
- 2.5. Other Sources. LendLink may obtain information about the User from third parties such as credit reports. In this instance, the User shall expressly submit to consent to all credit searches upon registration on the Website or manually.

3. HOW LENDLINK USES INFORMATION

- 3.1. In general, LendLink uses information collected to:
 - 3.1.1. Deliver the products and services;
 - 3.1.2. Manage the customer relationships;
 - 3.1.3. Research and analyse the Users use of, or interest in, LendLink's products and services and those offered by third parties;
 - 3.1.4. Communicate with Users about products and services;
 - 3.1.5. Deliver tailored and targeted advertisements;
 - 3.1.6. Understand the overall effectiveness of LendLink's online advertising, content, programming and other activities; and
 - 3.1.7. Manage LendLink's business.

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3.2. Business and financial information provided by Users is used to attempt to match the User to an appropriate Lender.

4. DISCLOSURE OF INFORMATION TO THIRD PARTIES

4.1. The User acknowledges and agrees that LendLink may disclose information provided by Users if required to do so by law, at the request of a third party, or if LendLink, in its sole discretion, believe that disclosure is reasonable to:

4.1.1. Comply with the law, requests or orders from law enforcement, or any legal process (whether or not such disclosure is required by applicable law); and

4.1.2. Protect or defend LendLink's, or a third party's, rights or property.

4.2. By mere submission of an online or manual application with LendLink, the User confirms its agreement that LendLink execute its mandate and that the User is consenting, acknowledging and agreeing to the disclosure of information with Lenders subject to LendLink's terms and conditions.

4.3. Users are urged to consult all Lender's privacy policy as such personal information shared with Lenders is controlled by Lenders whereby LendLink accepts no liability, for any damage caused to the User by any beach of personal information with a Lender.

4.4. Any updated information provided to LendLink to obtain financing shall be shared with Lenders.

5. UPDATING AND ACCESSING INFORMATION

5.1. The User may update or access their profile information at any time by logging into their account and making any changes or updates.

5.2. Any changes made will be updated immediately.

5.3. If the User wants to stop using its account, the User may deactivate it or delete it. When the User deactivates an account, the Users information will not be sent to any further Lenders, however the information will not be deleted by LendLink. By deactivating the Users account, the User will have the ability to restore its account in its entirety upon application to LendLink.

5.4. The User may delete its account with LendLink. If the User chooses to delete its account, it will be permanently deleted from LendLink. The User should only delete its account if it is certain that it never wants to reactivate it again.

5.5. Upon deletion of the Users account, data that the User provided to LendLink will be retained by LendLink in a commercially reasonable manner.

5.6. Once the Users account is deleted, LendLink will not share the Users information, and will only use the Users data for internal research and LendLink marketing.

5.7. Data that is retained by LendLink will be retained for a commercially reasonable period of time as determined by LendLink or mandated by law.

6. SECURITY

6.1. LendLink has extensive security measures in place to protect the loss, misuse, interception and alteration of the personal information stored in its database.

6.2. These measures include the use of Secure Socket Layer (SSL) technology during administrative access to site data.

6.3. LendLink will exercise reasonable care in providing secure transmission of information between the Users computer and LendLink's servers, but given that no information transmitted over the Internet can be guaranteed 100% secure, LendLink cannot warrant the security of any information transmitted to LendLink over the Internet and hence LendLink accepts no liability for any unintentional disclosure.

6.4. For further information, please see the terms and conditions.

6.5. In the event there is a data breach at LendLink, LendLink will notify Users within 30 days.

6.6. LendLink will notify the User that a breach occurred, what type of information was breached, when the breach occurred, what steps the User can follow to further protect its information, what actions LendLink

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is taking regarding the breach and what steps LendLink is taking to ensure the breach does not happen again.

7. **CHOICE/OPT-OUT**

- 7.1. Users may choose to stop receiving LendLink's newsletter or marketing emails by following the unsubscribe instruction included in these emails or Users can contact LendLink at support@LendLink.co.za.
- 7.2. Users can choose not to provide LendLink with certain information, but this will likely result in the inability to use certain features of the Website and to obtain the services and products Users are seeking. As a general rule, Users are urged not to post personal information on public forums. Users are solely responsible for the posting of any personal information on public forums
- 7.3. If, after signing up for LendLink's services, the User decides it no longer wishes to receive LendLink's services or future contact from Lenders to which its information has been referred, the User may delete its account.
- 7.4. Upon deletion of the User's account, the User's information will no longer be sent to Lenders. This does not guarantee that these Lenders will cease contacting Users or using their information.
- 7.5. Please be sure to request an Opt-Out from any Lender who persists in contacting the User.

8. **INFORMATION OBTAINED FROM THIRD PARTIES**

- 8.1. LendLink reserves the right to contact Users based on any leads generated from third-parties and to furthermore collect information from such third parties to better understand the Users financing needs.

9. **NOTIFICATION OF PRIVACY POLICY CHANGES**

- 9.1. LendLink may update this privacy policy to reflect changes to its information practices.
- 9.2. If LendLink makes any material changes, LendLink will notify the User by email (sent to the email address specified the account data) or by means of a notice on the Website.
- 9.3. We encourage Users to periodically review this page for the latest information on LendLink's privacy policy.
- 9.4. When LendLink make changes to this Privacy Policy, it will revise the revision date at the bottom of the Privacy Policy.

10. **CONTACT INFORMATION**

Users can contact LendLink about this privacy policy by writing or email as per the address below:
LendLink (Proprietary) Limited: Suite 2, 267 Waterkloof Road, Pretoria.
Email: support@lendlink.co.za
Tel: 087 980 1217

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