

SECTION 18 NOTICE AND CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (POPIA)

Mzazela Finance Corporation (Pty) Ltd

Registration No: 2023/888893/07

Address: Colan Ext 2, Bancor Avenue, Parkland West Building, Menlyn Maine, Waterkloof Glen, Pretoria, 0181

Email: complianceoffice@mzazelafinance.com

Tel: Contact Number

1. PURPOSE OF COLLECTION

Mzazela Finance Corporation (“the Company”) collects, processes, and stores personal information for the following purposes:

- To assess, verify, and process credit or finance applications;
- To perform FICA (Financial Intelligence Centre Act) compliance checks;
- To provide financial advice and comply with FSCA (Financial Sector Conduct Authority) obligations;
- To maintain and update client and transactional records;
- To comply with contractual, legal, and regulatory requirements;
- For marketing and communication relating to our financial products or services (where consent is granted).

2. PERSONAL INFORMATION COLLECTED

We may collect the following categories of personal information:

- Identification details (ID or passport number);
- Contact details (residential address, email, phone number);
- Financial and banking information;
- Employment, income, and affordability information;
- Credit history and payment records;
- Supporting documentation (ID, payslips, proof of address, bank statements).

3. SOURCE OF PERSONAL INFORMATION

Personal information is obtained directly from you (the data subject) or, where applicable, from third parties such as credit bureaus, financial institutions, employers, or public databases, in compliance with applicable laws.

4. RECIPIENTS OF INFORMATION

Your personal information may be shared with:

- Regulatory and statutory bodies (FIC, FSCA, SARS);
- Credit bureaus and financial institutions;
- Auditors, legal advisers, and insurers;
- Third-party service providers who assist with data processing or verification, under strict confidentiality and POPIA compliance.

5. CONSEQUENCES OF REFUSAL TO PROVIDE INFORMATION

If you do not provide the required personal information, Mzazela Finance Corporation may be unable to:

- Process or approve your finance or credit application;
- Provide you with financial or advisory services; or
- Fulfil its legal and compliance obligations under FICA and FSCA regulations.

6. YOUR RIGHTS UNDER POPIA

You have the right to:

- Access your personal information;
- Request corrections or updates to your information;
- Object to the processing of your personal information for direct marketing purposes;
- Request the deletion or destruction of personal data (subject to statutory retention requirements); and
- Lodge a complaint with the Information Regulator.

Information Regulator Contact Details:

Website: <https://www.justice.gov.za/inforeg>

Email: complaints.IR@justice.gov.za

7. DATA RETENTION AND SECURITY

Your personal information will be retained only as long as necessary to achieve the purpose for which it was collected or as required by law.

Mzazela Finance Corporation implements appropriate technical, physical, and administrative safeguards to protect all personal data from loss, misuse, and unauthorised access.

8. CONSENT AND DECLARATION

I, the undersigned, acknowledge that I have read and understood this Section 18 POPIA notice and consent to the collection, processing, and storage of my personal information by Mzazela Finance Corporation for the purposes described above.

Full Name: _____

ID/Passport No.: _____

Signature: _____

Date: _____