

PRIVACY POLICY

Introduction

Rapid Financial Services (Pty) Ltd and Rapid Legal Services (Pty) Ltd t/a Rapid Pay Collect believes that the responsible use of personal information is critical to its business objectives and reputation and we are committed to protecting your personal information. It is important to us that personal information is used appropriately, transparently, securely and in accordance with the Protection of Personal Information Act, 4 of 2013.

The purpose of this policy is to set out the safeguards and procedures implemented to ensure the protection of personal information as required by POPI. This policy also aims to exercise effective control over the use and retention of personal information we may obtain during the normal course of business and provide you with peace of mind when it comes to your personal information.

“ECTA”	refers to Electronic Communications Act, 25 of 2002.
“Personal information”	refers to all information considered to be or which may be considered to be personal information about an identifiable individual in terms of Protection of Personal Information Act 4 of 2013 or other relevant South African legislation.
“Rapid Pay Collect” or “Rapid Group” or Rapid Financial Services or Rapid Legal Services	refers to Rapid Financial Services (Pty) Ltd with registration number 2020/929183/07 and Rapid Legal Services (Pty) Ltd with registration number 2019/414709/07 private company's registered and incorporated in accordance with the laws of the Republic of South Africa.
“User, you or your”	refers to any person who makes use of this website.
“Policy”	refers to our Online Privacy Policy.
“POPI”	refers to Protection of Personal Information Act, 4 of 2013.

Definitions:

Personal information collected

We will only process personal information if the purpose for which it will be processed is adequate, relevant and not excessive. The type of information we collect is only relevant for the provision of services to you as set out in our **Terms of Use** and will be processed for that purpose only. As far as possible, we will inform you when your personal information is required and whether the information is deemed optional. You are under no obligation to provide us with your personal information. In some instances, not having your personal information will prevent us from providing you with our service and you will not be able to make full use of the website.

The Rapid Pay Collect aims to have agreements in place with all third party service providers and trusted partners to ensure a mutual understanding with regards to the protection of our client's personal information. Our service providers will be subject to the same regulations as applicable to Rapid Pay Collect.

How we use your data

We will use your personal information to provide you with our service and to carry out transactions as requested. We will also periodically use your information to confirm, verify and update your details. We may use your information to conduct market or customer satisfaction research to allow continuous improvement on our solutions. Furthermore, your personal information may be used in connection with legal proceedings and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

How we may share your data

The Rapid Pay Collect may disclose your personal information to any of its subsidiaries, joint venture companies and or approved third party service providers whose services or products you require use of. We have agreements in place to ensure compliance with confidentiality and privacy conditions.

We will only share your data, without your written consent, under the following circumstances:

- Where disclosure is under compulsion of law;
- Where there is a duty to the public to disclose; and

- Where the interests of the company require disclosure.

We may also share your personal information with, and obtain information about you from third parties for the reasons already discussed. We may disclose your information where it may be deemed necessary in order to protect the legitimate rights of the Rapid Pay Collect. All of the Rapid Pay Collect employees have a duty of confidentiality in relation to the company and our clients.

Security

The Rapid Pay Collect has appropriate measures and controls in place to ensure that your personal information is adequately protected. We will also continuously review our security systems and protocols as new technology becomes available and in compliance with POPI.

This policy has been put in place throughout the Rapid Pay Collect and training on this policy and POPI will be conducted on an ongoing basis. Each new employee will be required to sign an employment contract containing relevant consent clauses for the use and storage of employee information, or any other action so required, in terms of POPI. Every employee currently employed by the Rapid Pay Collect will be required to sign an addendum to their employment contract containing relevant consent clauses for the use and storage of employee information, or any other action so required, in terms of POPI.

Archived client information is stored at the Rapid Pay Collect office and access to retrieve information is limited to authorised personnel. Swordfish third party service providers are required to sign a service level agreement guaranteeing their commitment to the protection of personal information.

Retention

We store and keep your personal information for periods as prescribed in the applicable and relevant legislation and regulations. Only information as required in terms of legislation is stored and we adhere to strict procedure as far as destruction of information is concerned. Destruction of data includes, but is not limited to, anonymising and aggregation of personal information.

Your rights

Your rights to privacy and confidentiality are important to us. These rights are also protected by the Constitution, ECTA and POPI.

Cookies

We sometimes use cookies on this website to improve the user experience and ensure that it is functioning effectively. In order to provide you with a more personalised and responsive service we need to remember and store information about how you use the website. This is done using small text files called cookies. Cookies contain small amounts of information and are downloaded to your computer or other device by a server for the website.

Your web browser sends these cookies back to the website on each subsequent visit so that it can recognise you and remember things like your user preferences. You can set your browser to notify you if cookies are to be transferred or to reject cookies, but this may prevent your use of some of our web pages.

Whenever you use this website, information may be collected through the use of cookies and other technologies and by proceeding to use this website you agree to the use of cookies.

Updating of this policy

We reserve the right, in our sole discretion to update, modify or amend (including without limitation, by the addition of new terms and conditions) this Policy from time to time with or without notice. You therefore agree to review the policy whenever you visit our website for any such change. Save as expressly provided to the contrary in this policy, the amended version of the Policy shall supersede and replace all previous versions thereof.

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