

RCS CUSTOMER PRIVACY POLICY

1. PRIVACY STATEMENT

RCS respects your privacy and as a registered credit provider and authorised financial services provider, we have a legal obligation to keep the personal information of our customers (including potential customers) confidential. We take this obligation, as well as other legislation governing data protection, very seriously and only deal with personal information as authorised by law or by you. **This Policy sets out our commitment in this regard. If you have any queries with regards to this Policy or the protection of your personal information, feel free to e-mail us on paia@rcsgroup.co.za.**

2. INFORMATION COLLECTED

RCS may, from time to time, collect personal information through our website, electronic applications, through applications for a product that we sell, through other sources such as retailers, third party service providers or marketers. Some information is collected as required by law. Please note that our website makes use of cookies to gather anonymous data about your interactions with our website and other websites. In this regard, please refer to our Website Terms of Use for more information.

3. USE OF INFORMATION

RCS uses personal information to assess applications for a product that we offer, to manage products held by you, to carry out obligations in terms of agreements with you (including disclosing such information to underwriters, retailers where applications are originated or organisations supporting products held by you), to market to you if you have not opted out of such marketing, and otherwise conduct, monitor and analyse our business. We will never share your sensitive personal information, such as bank details or information about your health, unless you have authorised us to do so or if we are required to do so by law or a court order. Our online application terms & conditions, Website Terms of Use and our credit or insurance product terms and conditions set out the circumstances for use in more detail.

4. STORAGE OF INFORMATION

RCS applies strict technical and organizational measures to ensure the security, integrity and confidentiality of personal information. We do this to prevent loss of or damage to personal information and to prevent unauthorised access to personal information.

5. MARKETING OPT-OUT

If you no longer wish for us to contact you about offers and promotions or do not want us to share your information with the retailer where you applied for one of our products, please contact our call centre on 0861 729 727 and we will add you to our Do Not Contact list. If we received your contact details through any third party, we will let you know in order for you to also contact such third party and opt-out of further sharing of your information by such third party. We are a founder member of the Direct Marketing Association of South Africa (DMASA) and abide by its Codes of Ethics and Best Practice. If you register on the DMASA Opt Out Service, we will not send direct marketing communications to you.

6. ACCESS TO INFORMATION

For information about records that we hold and how you can access information, as permitted by law, please see our Access to Information Manual that is available on our [website](#). You can also get a copy of this manual by e-mailing us on paia@rcsgroup.co.za.

7. CORRECTION OF PERSONAL INFORMATION

If you would like for us to correct any errors or update any personal information that we have on you, please contact our call centre on 0861 729 727. We may ask you to verify your identity by taking part in a security test before we update your information. This is for your protection, as well as ours.

8. CHANGES TO THIS POLICY

We may from time to time amend the provisions of this Policy and upload the updated Policy to our website. Please check our website for the most recent version.