

Whizzoh (Pty) Ltd Privacy Policy

Effective date: 1 October 2024

This privacy policy is to inform you regarding the use of your personal information which is collected during your use of this Whizzoh website and Application. By using the website and Application, you agree to the practices described in this Privacy Policy.

This policy applies to all personal information that we process. This includes but is not limited to the following:

- if you are a customer or potential customer of one of our products or services or related to that person;
- if you are a customer or potential customer of our client or related to that person;
- if you are part of one of our legitimate databases;
- if you are a contractor, service provider or supplier of Whizzoh.

We may update this Privacy Policy from time to time to reflect changes in our practices or for legal, operational, or regulatory reasons. We will post any revisions on this page with an updated effective date. We encourage you to review this Privacy Policy periodically to stay informed about how we handle your personal information.

Company structure and overview

Whizzoh is part of the Digicall Holdings (Pty) Ltd group. You can refer to the Digicall website at www.digicallgroup.co.za for further details regarding the group structure and service offering.

Definitions

“**Act**” means the Protection of Personal Information Act 4 of 2013, including its Regulations;

“**personal information**” includes any personal information as defined in the Protection of Personal Information Act;

“**website**” means the website located at: www.whizzoh.co.za;

“**you**” or “**your**” refers to the user of the website or user of any service or product made available through the website or any person whose personal information we are processing for legitimate business purposes.

Personal information about children and special personal information

Whizzoh will not intentionally collect information about children. If you are under the age of 18, you may not use this website or any services or products that we provide through the website without the knowledge and consent of your parent or guardian. If you are a parent or guardian and believe that your child has provided us with personal information without consent, please contact us immediately so that we can take appropriate action.

If you provide any information about children to us, you warrant that you are a competent person in terms of the Act and you agree that we may process the child’s personal information in accordance with this policy.

If you provide any information to us that qualifies as “special personal information” in terms of the Act (these include for example information about health, race, trade union membership and criminal activity), you expressly agree that we may process the information in accordance with this policy.

Personal information categories

Different categories of personal information will be collected and processed, depending on the reason for processing.

Generally speaking, we may collect and process any or all of the following categories of personal information:

- General personal information and contact details like name, address, contact numbers, email address, age, employment etc.;
- Business-related information such as company name, job title and industry;
- Financial, payment, banking and account information;
- Demographic information;
- Credit bureau and fraud;
- Website usage and Cookies data like browser settings, IP address, pages viewed, time of logging on, referring URLs etc.;
- Advertising and online information like your interactions with websites and platforms where we advertise our products;
- Views and opinions;
- Consent records;
- Any other information you voluntarily provide to us.

Collecting of personal information

We will collect your personal information if:

- you register for any service or product that we provide;
- you provide any information to us online or through any other communication channel;
- you participate in any marketing campaigns by us or selected third parties;
- our client provides your information to us.

We may collect personal information about you when you visit our website, mobile sites or any of our social media platform pages. This collection will happen automatically through the use of cookies or similar technologies to enhance your user experience. Cookies are small text files placed on your device when you visit our website, and they help us analyse website traffic, customise content, and remember your preferences. You can control the use of cookies through your browser settings. By using our website, you consent to the use of cookies as described in this Privacy Policy.

We may collect personal information from third parties where our legitimate business interests require and allow collection from a third party. These may for example include credit bureaus, data providers, tracing agencies, fraud prevention agencies and other business affiliates and with whom we have contractual relationships. We also collect information from the companies within the group.

Using your personal information

We will use your personal information for our legitimate business purposes or for reasons where we obtained your consent to use it, or you required us to use it. The reason for processing will depend various reasons.

We process personal information for any or all of the following purposes:

- providing products or services to you as our client;
- providing information about you to our client;
- processing information about you on behalf of our client;
- contract with you or a third party;
- providing information to you;
- updating our information, including through batch updates (where applicable) and information available from other companies within the group;
- credit, fraud or other relevant checks and verifying your information;
- research and development of new products or services;
- formulating policies;
- marketing, including direct marketing through all channels as far as the law permits, and including our own offers, products or services of third parties that may interest you or offers on behalf of our clients;
- providing proof of any communications between you and Whizzoh;
- tracing and collections;
- litigation or other dispute resolution;
- complaints;
- termination of agreement;

- systems maintenance and other administrative and operational actions;
- internal and external reporting;
- statistical analysis;
- requirements by law;
- third party product or service offerings that may interest you;
- sharing information with third parties in terms of regulatory requirements;
- sale of any part of our business or any rights we hold in law;
- other reasonable business purposes;
- other purposes specified from time to time.

Additionally, we may use your contact information to send you promotional materials or updates about our products and services. However, you can opt-out of receiving such communications at any time by following the instructions in the communication.

Sharing information with third parties

We will process and share your personal information with third parties where:

- you have agreed to it,
- we are permitted or required to do so by law,
- processing is necessary to protect the legitimate rights or interests of Whizzoh or a third party,
- processing is necessary to conclude a contract with you.

We may share your personal information within the Digicall group of companies for business and operational purposes.

We may also share your personal information with third party service providers, agents, contractors, employees, law enforcement agencies or business affiliates.

If we make use of third-party service providers to provide products or services to you or to provide products or services on our behalf, we will regulate these relationships contractually to ensure that they process your personal information according to the law. Third party service providers may only use your personal information directly for the purposes for which we provided it to them.

We may also share your information for the following purposes:

- Credit bureaus and fraud agencies;
- Any third party to whom we sell any part of our business or rights in law;
- Any other third party if the law allows or requires us to share the information.

Retention of personal information

We will retain your personal information as required by law and for as long as necessary to fulfill the purposes outlined in this Privacy Policy.

Where we collect information for marketing purposes, we will retain the information for future marketing activities, unless you object to the processing of your personal information for this purpose.

Where we provide a service on behalf of a client, we will retain your information in accordance with the client's instructions.

Once your data is no longer needed, we will securely dispose of it.

Data Security

We undertake to implement all reasonable measures to ensure the security and confidentiality of your personal information, including electronic and computer safeguards like firewalls.

Always use a secure computer when entering information online. Transferring information through the internet may not always be completely secure and we cannot guarantee the security of your information if you use the internet. We implement reasonable security measures from our side, but you use the internet at your own risk.

In the event of a security breach, we will inform you by contacting you on the contact details we have available, by press release, or by any other reasonably suitable method. We will also report a breach to the Information Regulator in accordance with the Act.

Your rights

You have the right to access, correct, update or delete your personal information held by Whizzoh. If you apply in writing to receive a copy of the personal information that we hold, we will implement security and verification procedures to ensure that we provide the record to the correct person. We may be allowed in law to charge a fee for this and may refuse the information on certain grounds as allowed in law.

You may at any time request that we update or correct your personal information by contacting info@whizzoh.co.za.

You may object to our processing, including to object against direct marketing or to object against automated processing where a sole automated decision has a legal or other significant effect or request a restriction to your information. You may also request information to be deleted. You may also withdraw consent. All of these requests will be considered against the provisions of the law to ensure that any continual processing (if applicable) will be allowed. To give an example: where you have given consent to processing but subsequently withdraws your consent, we may still be able to process the information if there is another ground in law which allows for the processing.

If you believe that we have breached this policy, you can lodge a complaint to info@whizzoh.co.za. We will investigate the matter and may use third party advisors during this process. You can also complain to the Information Regulator using the following contact details:

Website: <http://www.justice.gov.za/infoereg/index.html>
Postal Address: P.O Box 31533, Braamfontein, Johannesburg, 2017
Contact number: 010 023 5200
Email: enquiries@infoeregulator.org.za

Links on our channels

Our website, or the Application or any communication may include links to third party websites or channels. We cannot accept responsibility for the privacy practices of third-party sites and you use it at your own risk.

Cookies

When you access our website or Application, we may send one or more cookies in order to collect usage information. We use such information to improve the website and Application. Cookies cannot collect any information stored on your computer. We will not use cookies to collect any information that is personally identifiable to you. We process Cookies in accordance with our Cookie Policy.