



1st Floor, 292 Surrey Avenue, Cnr Harley Street, Ferndale, Randburg
PO Box 3660, Randburg, 2125
T +27 10 271-2450 | F +27 11 787-3710 | www.fwise.co.za

**EXTERNAL PRIVACY NOTICE OF F-WISE CAPITAL PROPRIETARY LIMITED
(COMPANY REGISTRATION NUMBER: 2011/002473/07) (“F-WISE”)**

IMPORTANT:

PLEASE TAKE NOTE THAT THIS PRIVACY NOTICE APPLIES TO ALL EXTERNAL PARTIES WITH WHOM F-WISE ENGAGES AS PART OF ITS BUSINESS OPERATIONS AND WHERE, DUE TO SUCH ENGAGEMENT, F-WISE COLLECTS, USES, AND SHARES PERSONAL INFORMATION OF THOSE EXTERNAL PARTIES

CAPITALISED PHRASES IN THIS EXTERNAL PRIVACY POLICY SHALL HAVE THE SAME MEANING ASCRIBED TO THEM IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT, 4 OF 2013, A COPY OF WHICH CAN BE FOUND ON THE INFORMATION REGULATOR’S WEBSITE AT <https://www.justice.gov.za/inforeg/legal.html>.

1. PURPOSE

- 1.1. This Privacy Notice, amongst other things, sets out how and when F-Wise, with principal place of business at 1st Floor, 292 Surrey Avenue, Corner Harley Street, Ferndale, Randburg, Johannesburg, 2160, collects, uses, and shares Personal Information of external parties or Data Subjects.
- 1.2. Personal Information includes Special Personal Information and Personal Information of both natural and juristic persons.
- 1.3. If a Data Subject has any questions about this Privacy Notice, please address it to the Deputy Information Officer of F-Wise, Mr C Dakyns, at callum@fwise.co.za.


2. PERSONAL INFORMATION

In the conduct of its business operations, F-Wise, to a large extent, mostly engages and contracts with juristic entities (for example, companies). In

DIRECTORS

Warren Geers (Managing Director) | J J van Heerden | L M Jacobsz


Reg: 2011/002473/07 | Vat: 4210258432 | SFP No: 48564



dealing with those entities, F-Wise also engage with individuals within the entities and collects and uses the Personal Information of those persons. F-Wise will Process the Personal Information of such persons as stated in this Privacy Notice.

2.1. Personal Information F-Wise collects, include:

- 2.1.1. Contact Information of Persons, such as name, contact persons, e-mail addresses, physical addresses, phone and mobile numbers;
- 2.1.2. Account and payment information, such as authorised account users, VAT and Income Tax Reference Numbers, bank details, invoices and records;
- 2.1.3. Verification Information, such as username, password, password reminder questions and password answers;
- 2.1.4. Identifiers, such as identity number, registration numbers, identity numbers, supplier/vendor number, B-BBEE status, vehicle registration numbers, driver's licenses, physical addresses;
- 2.1.5. Contract information, including product or services information, commercial terms of the contract, contract performance and non-performance;
- 2.1.6. Quote requests information, including client references, proof of insurance and tax clearance certificates of good standing and account details;
- 2.1.7. Financial information, such as financial statements, credit and trade references;
- 2.1.8. Background and Credit information, including credit status and depending on the nature of the services/contract, criminal record and fraud checks;
- 2.1.9. Principals' Information, for example, the names, identity numbers, and residential addresses of a Data Subject's partners, shareholders and directors and details of property/ies owned by principals (sole owner / partners / members / directors); and/or

- 
- 2.1.10. Recruitment information, such as CV/resume, identity number, passport number; training records, education and work history, address, contact details, certifications/qualifications;

3. REFUSAL OR WITHDRAWAL OF CONSENT

Should a Data Subject decide not to provide F-Wise with the Personal Information or the Data Subject decides to withdraw prior Consent:

- 3.1. F-Wise may not be able to register the Data Subject as a vendor/customer;
- 3.2. F-Wise may not be able to conduct any business with the Data Subject; and/or
- 3.3. F-Wise may not be able to respond to enquiries or investigate a complaint received from the Data Subject.

4. COLLECTION OF PERSONAL INFORMATION

- 4.1. F-Wise collects information directly from the Data Subject when:
 - 4.1.1. F-Wise engages directly with the Data Subject as part of any registration process;
 - 4.1.2. F-Wise negotiates and concludes a contract with the Data Subject;
 - 4.1.3. The Data Subject communicates with F-Wise, for example by emails or telephone calls;
 - 4.1.4. The Data Subject interacts with any of F-Wise's employees;
 - 4.1.5. The Data Subject renders services to F-Wise as a third party service provider, or sells or purchases products from F-Wise;
 - 4.1.6. When a Data Subject replies to a request for a quotation;
- 4.2. F-Wise may collect Personal Information indirectly about a Data Subject from:
 - 4.2.1. Websites, by phone or by email;
 - 4.2.2. public sources and registers (such as company registers, online search engines, title deeds registries and public



posts on social media;

4.2.3. third parties that F-Wise appoints in the normal conduct of its business, such as, credit bureaus, regulatory bodies, government departments and third-party service providers;

4.2.4. employment agencies, background check providers, former employers, credit reference agencies or other background check agencies.

5. **PURPOSE**

F-Wise Processes Personal information:

5.1. to operate and conduct its business;

5.2. to implement and manage relationships with a Data Subject, including (but not limited to) registration as a vendor or customer, processing and fulfilling orders, sending and receiving invoices, processing payments and for accounting, auditing - and billing purposes;

5.3. to provide customer services;

5.4. to comply with any legislation or regulation which requires F-Wise to collect and Process the Personal information;

5.5. to comply with demands or requests made by regulatory bodies, governmental authorities and law enforcement authorities;

5.6. to improve service levels;

5.7. to ensure F-Wise has up-to-date contact information of a Data Subject;

5.8. to conduct internal audits and investigations;

5.9. to verify information provided by a Data Subject.

6. **SPECIAL PERSONAL INFORMATION**

It is unlikely that F-Wise will need to Process a Data Subject's Special Personal Information. However, in such event, F-Wise will only do so in the ordinary course of its business, for a legitimate purpose, and, strictly, in accordance with applicable laws.

7. **SHARING OF PERSONAL INFORMATION**



- 7.1. F-Wise may share a Data Subject's Personal Information with:
 - 7.1.1. third-party service providers which provide services to F-Wise, including but not limiting to, supporting, operating, securing and hosting F-Wise's information technology systems, payment processing, order fulfilment, product management, logistics, debt collection, document and information storage;
 - 7.1.2. Professional or other business advisors;
 - 7.1.3. law enforcement, government officials, or other third parties as may be necessary or appropriate in connection with an investigation of fraud, intellectual property infringements, or other activity which may be illegal or may expose F-Wise to legal liability;
 - 7.1.4. third parties (such as a potential purchaser and its professional advisors) in the event of any reorganisation, merger, divestiture, acquisition, consolidation, restructure, sale or joint venture.


8. **PERSONAL INFORMATION OF CHILDREN**

F-Wise does not, intentionally, collect Personal Information from children under the age of 18 years.

9. **DURATION**


- 9.1. F-Wise will retain Personal Information for as long as necessary to achieve the purpose for which the Personal Information was collected or subsequently processed.
- 9.2. Personal Information may be held for longer periods where:
 - 9.2.1. retention of the record is required or authorised by law;
 - 9.2.2. F-Wise, reasonably, requires the record for lawful purposes related to its business activities;
 - 9.2.3. retention of the record is required by a contract between F-Wise and the Data Subject; or
 - 9.2.4. a Data Subject consents to the retention of the record.

10. **SAFEGUARDING**

- 
- 10.1. F-Wise secures the integrity and confidentiality of Personal Information in its possession or under its control by taking appropriate and reasonable technical and organisational measures to prevent loss of, damage to, or unauthorised destruction of Personal Information; and unlawful access to, or processing of, Personal Information.
 - 10.2. In order to ensure such security, F-Wise has in place policies, controls and related processes, which are reviewed and updated on a regular basis.
 - 10.3. The said policies covers, for example
 - 10.3.1. physical, technical and network security;
 - 10.3.2. access controls and monitoring access;
 - 10.3.3. secure storage, destruction and encryption of records of Personal Information;
 - 10.3.4. Personal Information security incident reporting and remediation;
 - 10.3.5. by way of written agreements, imposition of security and confidentiality obligations on Operators and reserving the right to audit their systems to ensure compliance with such obligations.

11. DATA SUBJECT'S RIGHTS

- 11.1. A Data Subject has the right to:
 - 11.1.1. request a record of the Data Subject's Personal Information. F-Wise may charge a fee to provide such a record, but F-Wise will tell the Data Subject how much this is beforehand. In certain circumstances, F-Wise may not be in a position to give a record of the Personal Information F-Wise has about the Data Subject. For example to protect the privacy of others; confidential information of third parties, and/or the safety of others;
 - 11.1.2. request correction of the Data Subject's Personal Information if it is inaccurate, irrelevant, excessive, misleading or obtained unlawfully;

- 
- 11.1.3. request deletion of the Data Subject's Personal Information where there is no lawful basis to retain it;
 - 11.1.4. withdraw consent previously given in respect of the processing of the Data Subject's Personal Information. Withdrawal of consent may limit F-Wise's or a third party's ability to carry out certain functions in respect of the commercial relationship between F-Wise and the Data Subject.
- 11.2. F-Wise will comply with the Data Subject's request, unless F-Wise has a reasonable explanation why it cannot comply with the request.
 - 11.3. If F-Wise cannot agree whether to correct or delete the Personal Information and if the Data Subject requests F-Wise to, F-Wise will indicate on the Personal Information register that a correction was requested but was not made.
 - 11.4. If changes to the Personal Information impact any earlier decisions that impact the Data Subject, if reasonably practicable, F-Wise will inform all persons to whom the Personal Information has been disclosed of those steps.
 - 11.5. F-Wise will notify the Data Subject of the action taken by it pursuant to the Data Subject's request.
 - 11.6. All requests can be made via email at callum@fwise.co.za It is to be noted that F-Wise will always require that a Data Subject verifies that the requester is in fact the owner of such Personal Information.

12. RIGHT TO WITHDRAW CONSENT

- 12.1. Where Processing of a Data Subject's Personal Information is based on Consent, a Data Subject has the right to withdraw such Consent at any time. To withdraw such Consent, an email must be addressed to callum@fwise.co.za.
- 12.2. Once F-Wise is notified that a Data Subject's Consent has been withdrawn, F-Wise will no longer Process that Data Subject's Personal Information for the purpose originally agreed to, unless F-Wise have another lawful basis for doing so. See 3 above for possible implications.



13. **COMPLAINTS**

A Data Subject may lodge a complaint in respect of this Privacy Notice or any of F-Wise's Personal Information Processing activities with the Information Regulator, whose contact details are available on its website at <https://www.justice.gov.za/infoereg/> or www.justice.gov.za

14. **REVISION**

F-Wise may update this Privacy Notice from time to time. Changes to this Privacy Notice will not necessarily be preceded by a notice posted on the website, and F-Wise encourages Data Subjects to check the Privacy Notice periodically for changes.