

# Capitota Privacy Policy and PAIA Manual

## Privacy Policy

### 1. Introduction

At **Capitota**, we are committed to protecting your personal information in accordance with the Protection of Personal Information Act (POPIA). This Privacy Policy outlines how we collect, store, process, and protect your data when you use our credit services.

### 2. Information We Collect

We may collect the following information:

- Personal data: Name, ID number, contact details
- Financial data: Employment status, income, credit history
- Transactional records: Loan agreements, payment details
- Website interactions: Cookies, browsing behaviour

### 3. Purpose of Data Collection

Your data is used for:

- Processing credit applications and affordability assessments
- Complying with National Credit Act (NCA) regulations
- Fraud prevention, security monitoring, and risk assessments
- Enhancing customer experience and service efficiency

### 4. Credit Reporting & Consumer Rights

- We may report credit data to registered credit bureaus (e.g., Experian, TransUnion).
- Consumers have the right to access and dispute credit information reported about them.
- You may request one free credit report per year from registered bureaus.

### 5. Fraud Prevention & Risk Management

To safeguard against financial fraud:

- Automated risk detection systems assess potential fraudulent applications.
- We may share verified fraud cases with law enforcement or regulatory bodies.

- Any attempt to provide false information may lead to immediate application rejection or legal action.

## **6. Third-Party Data Sharing & Liabilities**

Your data may be shared with:

- Regulatory bodies (such as the National Credit Regulator)
- External service providers (for secure transactions)
- Debt collection agencies when legally required

We do not sell customer data. Third-party providers handling your data must comply with POPIA security standards.

## **7. Credit Agreement Transparency**

- Loan terms, interest rates, and fees are fully disclosed before acceptance.
- Customers must read and understand all contract terms before signing.
- Early settlement and restructuring options are clearly outlined in agreements.

## **8. Dispute Resolution**

- All credit-related complaints must first be addressed via our internal resolution process.
- Unresolved disputes may be escalated to Credit Ombud or National Credit Regulator (NCR).
- POPIA-related concerns can be lodged with the Information Regulator of South Africa.

## **9. Security Measures**

We use data encryption, secure authentication protocols, and fraud detection technologies to protect your information.

## **10. Policy Updates**

This Privacy Policy is subject to periodic review and updates. Changes will be posted on our website.

# **PAIA Manual (Promotion of Access to Information Act)**

## **1. Purpose & Scope**

This PAIA Manual explains how individuals can request access to records held by **Capitota**, in compliance with Promotion of Access to Information Act (PAIA), 2 of 2000.

## **2. Company Details**

- Entity Name: Capitota
- Information Officer: M. Maki
- Physical & Email Address: Featherbush Rd, Noordwyk; [info@capitota.co.za](mailto:info@capitota.co.za)

## **3. Available Records for Request**

Individuals may request access to:

- Credit agreements and loan documentation
- Regulatory compliance reports under financial laws
- Dispute resolution policies and consumer rights protections
- Fraud prevention policies and security protocols

## **4. Requesting Access to Information**

To submit a request:

1. Complete the PAIA request form.
2. Specify the reason for access and attach identification documents.
3. Pay applicable administrative fees as per PAIA guidelines.

## **5. Grounds for Denial of Requests**

Requests may be denied if:

- They compromise third-party privacy rights
- They relate to confidential financial agreements or trade secrets
- They fail to meet legal access criteria under PAIA

## **6. Fees & Processing Timeframes**

- A processing fee may apply for administrative costs.
- Requests will be handled within 30 days, unless extensions are required for complex cases.

## **7. Policy Review & Updates**

This PAIA Manual is reviewed periodically to ensure compliance with South African access-to-information laws.

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