



SCT FINANCIAL SERVICES

Professional Financial Solutions

PRIVACY POLICY

SCT Financial Services (Pty) Ltd

Registration Number: **2013/180998/07**

Effective Date: 1 March 2026

1. Introduction

SCT Financial Services (Pty) Ltd ("SCT", "we", "us", or "our") is committed to protecting and respecting the privacy of all clients, prospective clients, employees, suppliers, and website users.

This Privacy Policy explains how we collect, process, store, disclose, and protect personal information in accordance with the Protection of Personal Information Act, 4 of 2013 ("POPIA"), the Promotion of Access to Information Act, 2 of 2000 ("PAIA"), and other applicable South African laws.

By using our services, website, or providing personal information to us, you acknowledge and agree to the practices described in this Privacy Policy.

2. Personal Information We Collect

We may collect and process the following information:

- Full names and surnames
- Identity or passport numbers
- Date of birth
- Contact details
- Physical and postal addresses
- Employment information



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- Banking and financial information
- Income and affordability information
- Credit-related information where legally permitted
- Tax information
- Company registration details
- Website usage data and cookies
- Any information voluntarily provided to us

3. How We Collect Information

We collect information:

- Directly from you
- Through application forms and agreements
- Through our website and digital platforms
- Through communications with us
- From third parties authorised by you
- From public records and regulatory sources where permitted by law

4. Purpose of Processing

We process personal information to:

- Provide financial services and products
- Verify identity and conduct due diligence
- Assess applications and eligibility
- Manage client relationships
- Process transactions and payments



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- Communicate with clients
- Comply with legal and regulatory obligations
- Prevent fraud and financial crime
- Improve our services and website

5. Legal Basis for Processing

We process personal information where:

- Consent has been obtained;
- Processing is necessary to perform a contract;
- Processing is required by law;
- Processing protects a legitimate interest of the data subject; or
- Processing is necessary for our legitimate business interests.

6. Disclosure of Information

We may disclose personal information to:

- Financial institutions
- Insurers and investment providers
- Regulatory authorities
- Auditors and professional advisors
- Service providers acting on our behalf
- Law enforcement agencies where required by law

We do not sell personal information to third parties.



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7. International Transfers

Where information is transferred outside South Africa, we will ensure that appropriate safeguards are implemented and that such transfers comply with POPIA.

8. Data Security

We implement reasonable technical and organisational measures to protect personal information against:

- Loss
- Unauthorised access
- Misuse
- Alteration
- Disclosure
- Destruction

Access is restricted to authorised personnel who require the information to perform their duties.

9. Retention of Information

Personal information will be retained only for as long as necessary to:

- Fulfil the purpose for which it was collected;
- Comply with legal and regulatory requirements;
- Resolve disputes; or
- Enforce contractual rights.

Information will thereafter be securely destroyed or anonymised.



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10. Cookies and Website Analytics

Our website may use cookies and similar technologies to:

- Improve user experience;
- Analyse website traffic;
- Remember user preferences; and
- Enhance website security.

Users may disable cookies through browser settings, although this may affect website functionality.

11. Your Rights

Subject to applicable law, you have the right to:

- Access your personal information;
- Request correction of inaccurate information;
- Request deletion where legally permissible;
- Object to certain processing activities;
- Withdraw consent where processing is based on consent;
- Lodge a complaint with the Information Regulator.

12. Information Officer

Information Officer: Chiann Nienaber

Email: chiann@sctfinserve.co.za

Telephone: 0727619463



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13. Complaints

Complaints may be directed to:

The Information Regulator (South Africa)

Website: www.justice.gov.za/inforeg

14. Changes to this Policy

We reserve the right to amend this Privacy Policy at any time. Updated versions will be published on our website.

15. Contact Us

SCT Financial Services (Pty) Ltd

Registration Number: 2013/180998/07

Address: 53 Pelican Street St Helena Bay 7390

Email: info@sctfinserv.co.za

Telephone: 0727619463