

# XPERTEK GROUP PRIVACY POLICY

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## Purpose of the document

The purpose of this document is to provide information regarding the way the Xpertek Group gathers, uses, discloses and manages data in our business to ensure the safety of any personal information we may have access to during normal business operations.

Xpertek Group is committed to maintaining the privacy and security of all our clients and protecting the personal data of their clients, which we may require from time-to-time to perform our duties, whether in physical or electronic form. It is our policy to be transparent about why and how we use the personal information we have access to and use for business purposes.

## Xpertek Group Business

Xpertek group is a software development company that specializes in loan management software and payment solutions.

We have two systems that are used in the financial services industry:

1. A system developed by Xpertek Risk Management Solutions (Pty) Ltd offers a loan management solution to clients in the financial sector to manage loans / rentals / leases.
2. A solution developed by Sagacious Systems (Pty) Ltd, which is a bulk payment processing system used in banks across Africa and the Caribbean.

## Data collection

Xpertek Group does not have direct access to any of its clients' data bases. Access to these data bases is strictly controlled through access control processes which restrict unauthorised people to access our clients' information. The data bases that are used by our clients are either on premise, in the cloud or hosted by Xpertek at a third party vendor.

Xpertek Group only accesses the databases of our clients if there is a system issue that needs to be resolved.

Furthermore, our website does not make use of cookies, so it does not save/ collect any data about visitors to the Xpertek site.

## Data Usage

Data received from our clients is used purely for analysis, software testing and problem resolution purposes to ensure the software we supply to our clients performs optimally.

Personal data may be shared responsibly and in a secure way to the necessary parties within Xpertek for the sole purpose of enhancing the system or to resolve any issues experienced.

## Data Protection

In order to safeguard data transferred from any of our clients to or from Xpertek the following policy is in force:

- Any data files that are sent via e-mail to and from Xpertek will be password protected. Clients will provide passwords used to “lock” any data files sent to Xpertek on a separate platform, which could be either Whatsapp, e-mail, SMS or vice versa.
- Should a client provide the data files on a hard drive, this is also password protected.

Xpertek clients are urged to enforce stringent password controls when accessing the systems provided by Xpertek Group. Passwords are regularly changed and should consist of at least 8 characters that include letters, numbers and symbols.

We take all the necessary and reasonable steps to protect information that is shared with us. Our systems are protected with firewalls, strong passwords, device encryption and virus protection. We ensure that our service providers are compliant and that they also have taken the necessary steps to ensure that your information is not accessed or used in any unauthorised way.

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees and other third parties who have a business need to access your data. They will only use your personal data to perform their duties and they are subject to a duty of confidentiality.

## Data Storage

Xpertek Group does not store any personal data from the clients of our clients.

All personal information pertaining to the clients of Xpertek Group’s clients is stored within a secure environment that is only accessible to the employees of that specific client.

## Data destruction

All data used during the processes explained under Data Usage is destroyed once it is no longer required. We will keep the personal data only for as long as required in terms of applicable laws and regulations. After this time, your personal data will be securely destroyed or de-identified.

## Xpertek Group Information Officer

Contact details of the Xpertek Group Information Officer is as follows:

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