



## PRIVACY STATEMENT

Scania Finance Southern Africa (Pty) Ltd

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### ATTACHMENTS

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### 1. WHO WE ARE

- 1.1 'Scania Finance Southern Africa (Pty)Ltd with registration number 2000/025215/07 and Scania Credit Solutions (Pty) Ltd with registration number 2009/016998/07 are legal entities incorporated in South Africa, operating in South Africa, Botswana, Namibia, Kenya, Tanzania and Zambia
- 1.2 In this notice, we may use terms such as 'we', 'us' or 'our'. In each case we are, unless we state otherwise, referring to Scania Finance Southern Africa and Scania Credit Solutions
- 1.3 Our customers may be sole traders, partnerships, limited companies, public limited companies, limited liability partnerships or and other legal entities.
- 1.4 You may be an employee, supplier, visitor or customer (including representative, member, shareholder, guarantor of our customer or any other individual linked with our customer).
- 1.5 This privacy notice covers you if you fall into any one or more of the classes described above hereinafter referred to as data subjects.

### 2. ABOUT THIS NOTICE

- 2.1 We take the data privacy of our data subjects very seriously and are fully committed to protecting your personal data.
- 2.2 This notice sets out the ways in which we handle your personal information, including how and why it is collected, the ways in which it is used, to whom it is disclosed, and how we ensure the security of your data.
- 2.3 At the end of this notice you will find our contact details. You can use these to contact us if you have any questions about the way your data is processed, including how to access or update your data, and how to lodge a complaint.
- 2.4 We may update this privacy notice from time to time and will publish the updated version on our website or make it available to you on request

### 3. THE LEGISLATION

- 3.1 The Protection of Personal Information Act 4 of 2013 (POPIA) regulates the way in which personal data is processed. For ease of reference in this notice, all relevant data privacy legislation is referred to collectively as the 'Data Protection Legislation'.
- 3.2 In this privacy notice we refer to personal data covered by the data protection legislation either as 'personal data' or 'personal information'. This 'personal data' or 'personal information' includes any information relating to an identifiable living individual or juristic person which can be directly or indirectly identified from that information.
- 3.3 A data controller or responsible party (or simply 'controller') is the organization that decides how and why your personal information is processed, collected or used. We are the controller of your personal information when it is being processed by us. This applies when you are dealing with us as a customer, employee, visitor, and supplier or where you are linked to one or more of our customers.

### 4. HOW THE LAW PROTECTS YOU

- 4.1 The data protection legislation allows us to use personal information only where we have a lawful reason to do so
- 4.2 We recognize that business relationships are built on trust and acknowledge our responsibility to keep your personal data safe and secure at all times. We will never sell your personal data.
- 4.3 We will only process your personal data in accordance with all applicable data protection legislations and will adhere to its principles as they apply to us.

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### 5. PERSONAL DATA WE PROCESS ABOUT YOU

5.1 When you interact with us as a data subject, in the context of a business relationship, we may process part or all of the following information below about you:

#### **Customer or representative of customer (Including prospective)**

- 5.1.1 Personal details such as your name, address, telephone number and personal or personalized email address, ID number or passport number and driver's license information
- 5.1.2 Date of birth, gender, job titles and marital status;
- 5.1.3 Insurance account numbers
- 5.1.4 Tax or governmental identifiers;
- 5.1.5 Bank accounts, payments and tax status;
- 5.1.6 Contracts you have with us and information relating to those contracts including contract terms and disputes;
- 5.1.7 Contract information you might have with other individuals or companies
- 5.1.8 Identification documents information and information on passport, utility bills, identity cards and signatures
- 5.1.9 Your suppliers, creditors and debtors' names, contact information and Identity or registration numbers, contract information and terms where applicable
- 5.1.10 Images and movements obtained through CCTV footage or satellite tracking information where applicable, and information obtained through other electronic means such as photographic images, video and voice recordings
- 5.1.11 Use of our information and communications systems, including any computers that we allow you to access, passwords, personal identification numbers, IP addresses, user names, details of your browser and operating system, the website from which you visit our website, details about any visit by you to our website or our customer facing IT systems and other IT system identifying information;
- 5.1.12 Personal history and information including hobbies, interests, family identity details and dietary requirements when inviting you to functions;
- 5.1.13 Your advisors, those appointed by you including lawyers, accountants and financial advisors' names, contact numbers, email addresses
- 5.1.14 Business information including property and assets owned by you, transactions, amounts paid or owed, and accounting records, company registration documents information
- 5.1.15 Previous and current credit records held with any credit bureau or credit reference agency for creditworthiness purposes in order to establish whether to enter into or continue a business relationship with you or an organization with which you are linked;
- 5.1.16 Communications with us, including those you send to us and receive from us, and details of any claims, letters, emails, SMS, MMS, social media communication/posts and other electronic communication (which may in some cases include audio recording of telephone conversations);
- 5.1.17 Responses to any feedback forms, surveys, competitions or promotions, which are optional for you to provide
- 5.1.18 Image and movements (including video and/or photographic recordings), likeness, statements, interview transcripts and voice recordings where you have agreed to participate in a testimonial or case study;
- 5.1.19 Marketing preferences so that we know whether and how we should contact you,;
- 5.1.20 Attendance at events or functions; and
- 5.1.21 Telematics and other vehicle information of any vehicles financed by us.

#### **Employees**

If you are an employee or are seeking employment with us, we may access all or part of the following information about you:

- 5.1.22 Personal details such as your name, address, telephone number and personal or personalized email address, ID number or passport number and driver's license information

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- 5.1.23 Date of birth, gender, job titles and marital status
- 5.1.24 Bank accounts and tax number
- 5.1.25 Work records, which may include job titles, work history, professional memberships, education and professional records/qualifications
- 5.1.26 Previous employment details (Company names, positions held, salary scale, contact references and reporting lines)
- 5.1.27 Education information (educational institutions, courses undertaken, completion period and grades)
- 5.1.28 Next of kin information (name, contact numbers and physical addresses) in case of an emergency
- 5.1.29 Your beneficiary information (Name, ID number, contact information and physical address)
- 5.1.30 Employee number, system log in detail and vehicle registration details
- 5.1.31 Use of our information and communications systems, including any computers that we allow you to access, passwords, personal identification numbers, IP addresses, user names, details of your browser and operating system, the website from which you visit our website, details about any visit by you to our website or our customer facing IT systems and other IT system identifying information;
- 5.1.32 Information including hobbies, interests, dietary requirements when inviting you to functions;
- 5.1.33 Image and movements (including video and/or photographic recordings), likeness, statements, interview transcripts and voice recordings where you have agreed to participate in a testimonial or case study;
- 5.1.34 Photos
- 5.1.35 Family members name, ID number, contact numbers, email addresses, education information and institutions, bank information in order to provide employment benefits as per the employment contracts
- 5.1.36 Medical aid information limited to medical aid number, plan and provider
- 5.1.37 Any publicly available information
- 5.1.38 General practitioner's name, contact numbers, email addresses, operating address as per the medical certificate provided to HR subsequent to you being absent from work

### **Prospective Employees**

- 5.1.39 Personal information voluntarily provided by you as per your CV or resume, which may include amongst others, Name, ID number, contact number, email address, physical address, driver's license information, passport information previous employment and educational institutions details, salary scales
- 5.1.40 Previous employment details (Company names, positions held, salary scale, contact references and reporting lines)
- 5.1.41 Education information (qualifications, educational institutions, courses undertaken, completion period and grades)
- 5.1.42 Professional memberships
- 5.1.43 Use of our information and communications systems, including any computers that we allow you to access, passwords, personal identification numbers, IP addresses, user names, details of your browser and operating system, the website from which you visit our website, details about any visit by you to our website or our customer facing IT systems and other IT system identifying information;
- 5.1.44 Image and movements (including video and/or photographic recordings), likeness, statements, interview transcripts and voice recordings where you have agreed to participate in a testimonial or case study
- 5.1.45 Any other publicly available information
- 5.1.46 Any other information that the job seeker submits as per the CV or resume

### **Suppliers or business partners or their representatives (including prospective)**

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- 5.1.47 Supplier and/or representative, ultimate beneficial owner, shareholder's Name, ID number, registration number, contact numbers, operating address, physical address, email address;
  - 5.1.48 Information as per the company registration documents
  - 5.1.49 Tax and VAT number
  - 5.1.50 Employment titles or organizational structure information including shareholding percentage
  - 5.1.51 Information submitted to us as per the supplier invoice which includes bank accounts information
  - 5.1.52 Use of our information and communications systems, including any computers that we allow you to access, passwords, personal identification numbers, IP addresses, user names, details of your browser and operating system, the website from which you visit our website, details about any visit by you to our website or our customer facing IT systems and other IT system identifying information;
  - 5.1.53 Image and movements (including video and/or photographic recordings), likeness, statements, interview transcripts and voice recordings where you have agreed to participate in a testimonial or case study;
- 5.2 Depending on the nature of our interactions with you, there may be certain essential personal information that we must collect from you in the context of your relationship with us. This will vary depending on the relationship we have with you.
- 5.3 We may also ask you for additional personal information which it is optional for you to provide but which will allow us to better tailor our relationship with you. For example, you may provide us with additional contact details to make it easier for us to get in touch with you, or with additional information about your dietary preferences in connection with a company event.
- 5.4 We will always aim to make it clear which personal information is essential for you to provide and which personal information is optional. However, if you are unsure as to whether you are required to provide any particular piece of personal information please ask us.
- 5.5 We do not generally collect any special category personal data about you but where it is necessary for us to process any special category data, we will process it on the basis of legal obligations or based on your explicit consent.
- 5.6 'Special category' data includes information about your race or ethnicity, religious beliefs, sexual orientation, political opinions, trade union memberships, health (including any medical condition, health and sickness records, medical records and health professional information and disability information) and biometric information, such as fingerprints or retina scans.
- 5.7 With your explicit consent or on the basis of any legal obligation, we may process criminal records and credit checks information.
- 5.8 The information we process about you will depend upon the nature of your relationship with us.
- 6. OUR BASIS FOR PROCESSING YOUR PERSONAL DATA**
- 6.1 For the purposes of your relationship with us, the law states that we must have one or more of the following reasons for processing your personal information:
- 6.1.1 For the performance of a contract we have with you
  - 6.1.2 Where it is necessary for us to comply with our legal obligations
  - 6.1.3 For a legitimate interest, or;
  - 6.1.4 Where you have provided consent to it.
- 6.2 A "legitimate interest" is where we have a business or commercial reason to process your personal information and it is not unfair to you for us to do so.
- 6.3 For further information about how we process your personal data please see the section below entitled "How We Use Your Personal Data".
- 6.4 If you provide us with the personal data of other individuals, please share this privacy notice with them. They have the same rights as set out in this privacy notice, including

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a right to be informed about what personal information we hold about them, how we collect it and how we may use and share that information.

### 7. HOW WE COLLECT PERSONAL DATA

We collect personal information about you in the following manner:

- 7 (a) From other organization within our group of companies
- 7 (b) Personal data you provide to us
- 7 (c) Data from third parties we work with

#### 7.1 Data you provide to us:

- 7.1.1 Our application form when you apply for a finance or insurance product from us
- 7.1.2 When you notify us of a change of your personal details
- 7.1.3 When you agree to act as a personal guarantor for a finance product
- 7.1.4 When you make a claim on a Scania insurance product
- 7.1.5 When you submit an enquiry on the Scania website
- 7.1.6 In emails, letters and other communications you send to us
- 7.1.7 In face-to-face or telephone discussions with our sales or administrative staff.

#### 7.2 Data from third parties we work with:

- 7.2.1 An organization with which you are linked
- 7.2.2 Service providers to us, such as IT service providers, or telematics service providers where you drive a vehicle financed by us
- 7.2.3 Independent Scania dealers
- 7.2.4 Other companies and brokers that introduce you to us
- 7.2.5 Credit bureaus
- 7.2.6 Public information sources such as the electoral register and Companies House
- 7.2.7 Agents and introducers working on our behalf
- 7.2.8 Our advisors and representatives or your advisors and representatives
- 7.2.9 Government, law enforcement and security agencies.
- 7.2.10 External sources when conducting counterparty due diligence as required by law

### 8. WEBSITE

We may also collect data about you from our website and/or when you use our electronic services (such as e-signature).

### 9. COOKIES

Scania website uses cookies. For more detailed information on cookies, please refer to the cookies policy on the website

### 10. WITH WHOM WE SHARE YOUR PERSONAL DATA

- 10.1 We may share your personal information with other companies within our group of companies and with other organizations such as:
  - 10.1.1 Independent Scania dealers
  - 10.1.2 Broker or funding partners that we introduce you to
  - 10.1.3 Organizations that introduce you to us
  - 10.1.4 If you apply for insurance through us, our insurance partner, the insurer and any reinsurers
  - 10.1.5 Credit bureaus
  - 10.1.6 Fraud prevention agencies
  - 10.1.7 Organizations that process contract signatures on our behalf, such as Adobe, Scrive or DocuSign
  - 10.1.8 Regulators and other authorities with whom we are under a legal obligation to share or are permitted to share your personal data
  - 10.1.9 Vehicle repossession agents
  - 10.1.10 Service providers to our business, such as IT service providers or telematics service providers

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- 10.1.11 Our advisors and representatives or your advisors and representatives
  - 10.1.12 Purchasers of our business: buyers or prospective buyers to whom we sell or negotiate to sell our business
  - 10.1.13 Police, law enforcement and security services: to assist with the investigation and prevention of crime and the protection of national security
  - 10.1.14 Organizations you ask us to share your personal data with.
- 10.2 Where we share your data with third parties, we will take appropriate steps to reasonably ensure that your rights continue to be protected. We will only provide personal information that is necessary and for specific purposes.
- 10.3 We may transfer your personal information to a third party, as part of a sale of some or all of our business and assets, or as part of a business restructuring or reorganization. We may also transfer your personal information to legal or regulatory authorities where we are under a legal duty to do so or where we are permitted to do so.
- 10.4 We may also share your personal information with our attorneys should the need arise to exercise our rights in terms of a binding contract with you or for advice on related matters

### 11. HOW WE USE YOUR PERSONAL DATA

- 11.1 The purpose of our processing of personal data is primarily the management and administration of our customer, employment and supplier contracts, to fulfil and enforce such contracts, to manage business relationships and to meet our legal and regulatory obligations. We may also carry out marketing activities.
- 11.2 For the performance of a contract we have with you:  
We may use your personal data to fulfil, apply or enforce the terms of a contract we have with you, or in order to take steps to prepare the terms and documentation before entering into such a contract, including for the following purposes:
- 11.2.1 To provide you with a finance or insurance quote, either directly or via a truck salesperson located within a dealership
  - 11.2.2 To prepare a credit or insurance application proposal on your behalf
  - 11.2.3 To prepare your contract and set up your finance agreement or insurance policy on our systems
  - 11.2.4 To facilitate, where applicable, the electronic signing of your finance agreement or other necessary documentation
  - 11.2.5 To register your business as a customer on our loan and leasing system and/or our insurance policy management system
  - 11.2.6 To maintain and administer your finance agreement or insurance policy and to manage our relationship with you
  - 11.2.7 To keep you informed about your finance agreement or insurance policy, such as to remind you about its upcoming expiry
  - 11.2.8 To exercise our rights under contracts you have with us, such as to repossess vehicles financed by us, or to chase arrears and bad debts where payments, rentals or finance repayments are not made in full and on time.
- 11.3 Where it is in our legitimate interest:  
We may process your personal data where it is necessary for us to pursue our legitimate business interests, including but not limited to the following purposes:
- 11.3.1 To enter into, perform and manage a business relationships with you or with an organization with which you are linked
  - 11.3.2 To consider an applicant's eligibility for finance (please also see the section entitled "Credit Bureaus", given later in this notice)
  - 11.3.3 To maintain and keep up-to-date our customer and contacts database
  - 11.3.4 To chase arrears and bad debts and, in the event that a business is no longer able to keep up lease payments or finance repayments, to recover our assets
  - 11.3.5 To protect our legal rights and to bring or defend legal proceedings
  - 11.3.6 To maintain a register of personal guarantors in the event of default
  - 11.3.7 To conduct satisfaction surveys and other market research to ensure that our service is of the standard you would expect

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- 11.3.8 To correspond and communicate with you as a customer, prospective customer, employee, prospective employee, or business partner
- 11.3.9 For administrative purposes such as to handle queries or complaints
- 11.3.10 To comply with your requests, such as to update your information or change your consent for direct marketing
- 11.3.11 For customer analysis to inform our marketing strategy
- 11.3.12 To keep you informed about Scania news and to contact you about finance, insurance and other Scania products that we believe may be of interest to your business based on products you already receive from our group (other than where we rely on your consent)
- 11.3.13 For the prevention of fraud and other criminal activity
- 11.3.14 for information security purposes: for us to take steps to ensure the adequate protection of your personal information
- 11.3.15 To prepare reports and customer analysis for internal and group reporting purposes
- 11.3.16 To make improvements to the operation or efficiency of our databases and systems, such as by combining and consolidating customer or other records
  
- 11.4 We will process your personal data where it is necessary for us to comply with our legal duty, such as:
  - 11.4.1 To maintain accounting and other records as required by tax and accounting legislation
  - 11.4.2 To ensure we hold accurate and up-to-date information about you or your business
  - 11.4.3 To confirm your identity when you contact us
  - 11.4.4 To assist legal and regulatory authorities or investigative or criminal investigation body
  - 11.4.5 To comply with our duties under anti-money laundering and terrorist financing legislation
  - 11.4.6 To comply with other obligations as required by any applicable law or regulation.
  
- 11.5 We may also process your personal data where you have consented for us to do so for the following purposes:
  - 11.5.1 To make initial contact with you where you have made an enquiry or requested a call back
  - 11.5.2 To supply brochures, information leaflets and other material that you have specifically requested from us
  - 11.5.3 To share your details with third parties where you have specifically requested for us to do so
  - 11.5.4 To keep you informed about Scania news and to contact you about finance, insurance and other Scania products that we believe could be of interest to your business based on products you already receive from our group (please also see the section entitled "Marketing", given later in this notice).
  
- 11.6 Where we rely on your consent to process your personal data, you are entitled at any time to withdraw your consent to us processing your personal data in these ways. Please see the section below entitled "How to Withdraw Your Consent" for further details.
  
- 11.7 We may also record or hold personal data about you even where we have refused to enter into an agreement or contractual relationship with you or an organization with which you are linked. This will be in order to inform you, or the organization with which you are linked, of our decision, to document the rejection in the event that we are, at some later time, required to justify this decision, and for record keeping purposes.



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### 12. AUTOMATED DECISIONS

- 12.1 We may use credit scoring or some other automated decision-making tool as part of the assessment of a customer's eligibility for a finance product and ability to pay. We may also use such tools to assess the ability of a guarantor to meet any liability under their guarantee.
- 12.2 Where such systems are used, the outcome of any credit scoring or automated decision-making tool will be reviewed by an underwriter such that no negative credit decision will be made solely on the basis of an automated process.

### 13. CREDIT BUREAUS

- 13.1 When you, or an organization with which you are linked, apply for products or services from us, we may search your records at one or more credit bureaus, which may include both identity and credit checks. Where the applicant is a juristic person or other corporate entity (as opposed to where you are applying for products or services yourself as a sole trader or a partner in a partnership) then this section about credit bureaus will only apply to the organization and its a directors and key shareholders, or members, or trustees or proposed guarantors for that organization.
- 13.2 We will use this data to:
  - 13.2.1 Assess the creditworthiness of an application and the customer's ability to afford rentals, repayments or other payments to us
  - 13.2.2 Verify the accuracy of the data you or your organization has provided to us
  - 13.2.3 Help detect and prevent financial crime
  - 13.2.4 Where you have applied to act as a personal guarantor, assess your financial suitability to act as a guarantor.
- 13.3 When we search the credit bureaus for information about you or the organization with which you are linked, the credit bureaus will note this credit search on the relevant credit file. Other lenders may be able to see this and we may see credit searches from other lenders.
- 13.4 We may also share your personal information with credit bureaus as part of our reciprocal data sharing arrangements. The data we exchange may include:
  - 13.4.1 Name, address and date of birth
  - 13.4.2 Details of the relevant credit application
  - 13.4.3 Financial situation and financial and repayment history
  - 13.4.4 Public information, including from sources such as the electoral register and Companies House.
- 13.5 We will continue to share your personal information with credit bureaus for as long as you or the organization with which you are linked remain our customer. This will include details of the settled account and any debts not fully repaid on time. It will also include details of any rentals/repayments made to us and whether amounts are paid in full and on time. The credit bureaus may provide this information to other organizations that wish to check your credit status. We will also inform the credit bureaus when you or the organization with which you are linked settle account(s) with us.
- 13.6 Where any credit application is a joint one, or where you have disclosed that you have a spouse, partner or civil partner, or that you are in business with other partners, we may link your records together. You should therefore share and discuss this information with them before making an application. The credit bureaus will also link your records together and will remain linked until one of you successfully files for a disassociation with the credit bureaus to break that link. Ordinarily, you will need to provide proof that you no longer have a financial link with each other.

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### 14. FRAUD PREVENTION & ANTI-MONEY LAUNDERING

- 14.1 We will process personal data in order to fulfil our investigation and reporting obligations to various regulatory authorities, amongst other legislations, the Financial Intelligence Centre Act (FICA). We are required to report certain transactions to the local regulatory bodies in some countries where we operate in, including but not limited to suspicious transactions that represent money laundering, terrorist financing or proceeds of crime
- 14.2 To fulfill our obligation in terms of customer due diligence and “know your customer” as described by various regulations we will use external providers to screen data subjects for the purpose of verifying identity and determining risk of exposure to Money Laundering and Terrorism Financing. Ongoing due diligence is mandatory by law for all data subjects who have active agreements or business relationships with us and you may be required to supply updated personal information for the purpose of ongoing screening.

### 15. TRANSFER OF YOUR DATA OUTSIDE THE REPUBLIC OF SOUTH AFRICA

- 15.1 Your personal data is stored electronically on our secure servers and those of our group companies, all of which are located within the Republic of South Africa. Your personal data and special category personal data may also be stored in hard copy form at our premises in the fire proof safe or in secure external storage.
- 15.2 By default your information may be accessed by our employees based in Kenya, Botswana, Zambia, Tanzania and Namibia, using password verification to the servers on the basis of their employment with us and due to them having access to the same servers we do in South Africa. Employees in South Africa may also access your personal information while they are in those countries. This is mainly done to:
- 15.2.1 Follow your instructions or request;
  - 15.2.2 Comply with a legal or contractual obligation;
  - 15.2.3 Provide you with services you are using or accessing whilst you situated outside the Republic of South Africa and all respective countries we operate in; or
  - 15.2.4 Provide information to our agents, advisors and/or fellow group companies who we use to help administer your account or the account of an organization with which you are linked.
- 15.3 Where we do transfer information outside of the Republic of South Africa, we will take appropriate steps with the aim of ensuring that it is protected in the same way as if it was processed within the Republic and all countries we operate in. To that end, we will ensure one or more of the following safeguards:
- 15.3.1 Transfer it to a country outside the Republic of South Africa or where we currently operate in, but which has privacy laws that give the same or a comparable level of protection as those within the Republic of South Africa;
  - 15.3.2 Put in place a contract with the recipient of the data which requires them to protect it to the same standards as those within the Republic of South Africa; or
  - 15.3.3 Same internal corporate governing rules will apply
- 15.4 Our directors, employees and other individuals working for us may in limited circumstances access personal information whilst outside of the Republic of South Africa if they are physically located outside of the country at the time of access. If they do so, such access will be subject to and afford the same legal protections that would apply to accessing personal data from within the Republic of South Africa
- 15.5 If you have any questions about transfers of personal data, please contact us using the details provided in the Contact Us section of this privacy policy

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### 16. IF YOU CHOOSE NOT TO PROVIDE YOUR PERSONAL DATA

- 16.1 We may need to collect personal information in order to comply with the law, or under the terms of a contract we have with you or an organization with which you are linked.
- 16.2 If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations or from arranging and administering the relevant contract(s). This could mean that we refuse or cancel a product or service you or the organization with which you are linked have with us.
- 16.3 Any data collection that is optional will be made clear to you at the point of collection or application.

### 17. MARKETING

- 17.1 We may use the details we hold about you and your business, including personal information such as your name, address and contact details, to provide company updates and newsletters from Scania and our group of companies, to conduct customer satisfaction surveys or to contact you about products and services related to those you currently receive from Scania companies, or have used in the past. These communications may include information about:
  - 17.1.1 Finance, insurance and other similar services offered by us
  - 17.1.2 Special offers, campaigns and incentives
  - 17.1.3 Bundled vehicle and service packages supplied by our group of companies.
- 17.2 Where we rely on your consent to provide marketing communications to you, we may ask you to refresh your marketing preferences and confirm that you consent to receive future marketing communications from us.
- 17.3 You may withdraw your consent at any time. Details can be found in the section below entitled "How to Withdraw Your Consent".

### 18. HOW WE PROTECT YOUR PERSONAL DATA

- 18.1 Whilst no system is completely secure, we and our group companies, have technical and organizational security arrangements in place to protect your personal information against unauthorized access, improper use, alteration, destruction or accidental loss.
- 18.2 Personal data held and processed by us may be stored in manual or electronic filing systems.
- 18.3 We seek to continually improve our security measures in line with technological advancements.

### 19. HOW LONG WE KEEP YOUR PERSONAL DATA

- 19.1 We will retain your personal data for as long as you or the customer with which you are linked remain our customer, employee, or supplier and shall not keep it for longer than it is necessary
- 19.2 At the point that our relationship with you or the customer with which you are linked ends, we may keep your data for one or more of the following purposes:
  - 19.2.1 To respond to any queries or complaints
  - 19.2.2 To demonstrate that we treated you fairly
  - 19.2.3 To pursue or defend legal claims
  - 19.2.4 To maintain records according to rules that apply to us or
  - 19.2.5 As required by an applicable legislation
- 19.3 We may keep your data for longer where this is required for legal or for regulatory reasons.
- 19.4 We may also keep your data for the purposes of statistical analysis. Where we do so, we will ensure that your privacy is protected and that your data is used strictly for these purposes only. We will not keep your personal information in an identifiable format for longer than is necessary.

## PRIVACY STATEMENT

Scania Finance Southern Africa (Pty) Ltd

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### 20. YOUR RIGHTS

- 20.1 You have the following rights as a data subject under the data protection legislation:
- 20.1.1 To request confirmation from us, whether or not we hold personal information about you
  - 20.1.2 To request from us the record or a description of personal information about you, held by us
  - 20.1.3 To have your personal data corrected where it is inaccurate or out of date;
  - 20.1.4 To have your personal data erased when we no longer have a lawful reason for holding your information;
  - 20.1.5 To withdraw consent to processing or to object to processing for purposes of direct marketing.
- 20.2 The way we process your personal data and the legal basis upon which we rely to process it may affect the extent to which these rights apply.
- 20.3 We shall within 30 days and at a prescribed fee by the Regulator if any, and in a reasonable manner respond to your request
- 20.4 We shall request evidence of your identity before processing any request. This is to ensure the security of your personal information.
- 20.5 If you would like to exercise any of these rights, please contact us using the contact details provided in the Contacting Us section at the end of this privacy notice.
- 20.6 The forms to exercise your rights is annexed hereto

### 21. PRESCRIBED FEES

Scania Finance may, for purposes of attending your requests in 20.1 above, charge such fees as prescribed by The Minister subject to section 113 of POPIA and after consultation with the Regulator

### 22. HOW TO WITHDRAW YOUR CONSENT

- 22.1 Where we rely on your consent to process your personal data, you may withdraw your consent at any time. We may nevertheless continue to process your personal data if we have other lawful reasons to do so.
- 22.2 If you wish to withdraw your consent, please contact us using the contact details provided in the Contacting Us section at the end of this privacy notice. Withdrawal of your consent does not affect the lawfulness of our use of your personal data before you withdrew your consent.
- 22.3 The form to withdraw your consent is also annexed hereto

### 23. COMPLAINTS AND CONTACTING THE REGULATOR

If you are unhappy with the way we are using your personal information you can make a complaint your local data protection regulator.

However, we are here to help and would strongly encourage you to first contact our Information Officer directly in the event of any query or complaint and we will do all we can to resolve any issues you may raise. Please see the contact details provided in the Contacting Us section at the end of this privacy notice.

### 24. REFUSAL OF ACCESS TO RECORDS

Scania Finance shall not refuse any data subject access to information held by it unless the identity of the data subject cannot be ascertained and verified or the grounds for refusal of access to records are in line with the applicable sections of Chapter 4 of Part 2 and Chapter 4 of Part 3 of the Promotion of Access to Information Act.

If we choose not to action any request from you, we will explain the reasons for our refusal. You may approach the Information Regulator should you feel Scania Finance unfairly refused you access to your personal records by sending an email to [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)



## PRIVACY STATEMENT

Scania Finance Southern Africa (Pty) Ltd

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### 25. CONTACTING US

For any questions regarding data protection or to exercise your data protection rights, please contact our Data Protection Organization below

Information Officer

Email

Tel

Botshelo Bogoma

[Botshelo.Bogoma@scania.co.za](mailto:Botshelo.Bogoma@scania.co.za)

+27 87 286 6762



## PRIVACY STATEMENT

Scania Finance Southern Africa (Pty) Ltd

### ANNEXURE A

#### REQUEST FOR ACCESS TO PERSONAL INFORMATION IN TERMS OF SECTION 23 OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013

Mark the appropriate box with an "X";

I need confirmation whether or not the Responsible party holds any personal information about me

I need a record or description of personal information that the Responsible Party has about me

A	DETAILS OF DATA SUBJECT
Data Subject Name(s) and surname	
Is the requester the data subject ( Yes/No)	
If requester not a data subject, describe requester's relationship to the data subject	
If request is not the data subject, requester's full name	
Contact Numbers	
Email Address	

Signed at .....on this day ..... Of .....20.....

\_\_\_\_\_  
Authorized Signature



## PRIVACY STATEMENT

Scania Finance Southern Africa (Pty) Ltd

### ANNEXURE B

#### REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013

**Note:** If the space provided for this Form is inadequate, submit information as an Annexure to this Form and sign each page

Mark the appropriate box with an "X"

Correction of personal information about the data subject which is in possession or under control of the responsible party

Deletion of a record of personal information about the data subject which is in possession or under the control of the responsible party and who is no longer authorized to retain the record of information

<b>A</b>	<b>DETAILS OF DATA SUBJECT</b>
Data Subject Name(s) and surname	
Is the requester the data subject ( Yes/No)	
If requester not a data subject, describe requester's relationship to the data subject	
If request is not the data subject, requester's full name	
Contact Numbers	
Email Address	
<b>B</b>	<b>LIST OF INFORMATION THAT NEEDS TO BE CORRECTED OR DELETED</b>



## PRIVACY STATEMENT

Scania Finance Southern Africa (Pty) Ltd

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C	<b>REASONS FOR CORRECTION OR DELETION OF PERSONAL INFORMATION ABOUT THE DATA SUBJECT (PLEASE PROVIDE DETAILED REASONS FOR THE REQUEST)</b>

Signed at .....on this day ..... Of .....20.....

\_\_\_\_\_  
Authorized Signature





## PRIVACY STATEMENT

Scania Finance Southern Africa (Pty) Ltd

### ANNEXURE C

#### OBJECTION TO PROCESSING OF PERSONAL INFORMATION IN TERMS OF SECTION 11(3) OF THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013

A	DETAILS OF DATA SUBJECT
Data Subject Name(s) and surname	
Is the requester the data subject ( Yes/No)	
If requester not a data subject, describe requester's relationship to the data subject	
If request is not the data subject, requester's full name	
Contact Numbers	
Email Address	
B	INFORMATION THAT IS BEING OBJECTED TO PROCESS
C	REASON/S FOR OBJECTION TO PROCESSING ( PLEASE PROVIDE DETAILED REASONS FOR OBJECTION)

Signed at .....on this day ..... Of .....20.....

\_\_\_\_\_  
Authorized Signature