

# Privacy Policy

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## 1. Why We Take Your Privacy Seriously

At SNAP CREDIT (PTY) LTD, we believe trust is the foundation of financial services.

When you choose Fair Loan, you are entrusting your personal information to us. This responsibility is taken with the highest level of care.

This Privacy Policy is designed not only for legal compliance, but to ensure you clearly understand:

What information we collect

Why we collect it

How we use it

How we protect it

What rights you have

We want you to remain informed and in control of your data at all times.

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## 2. What Information We Collect

To provide secure and compliant financial services, we may collect the following categories of information:

Identity Information

Including:

Full name

Identification documents

Date of birth

Contact details

Residential address

Used for identity verification and account security.

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## Financial Information

Including:

Income sources

Income stability

Bank account details

Repayment records

Existing liabilities

Used to assess repayment capacity and design suitable financial solutions.

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## Usage Information

Including:

Login history

Operation records

Device information

IP address

Access frequency

Used for system security, fraud prevention, and service optimization.

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### 3. Why We Collect This Information

We collect information to fulfill our responsibilities as a regulated financial institution:

Prevent identity misuse

Prevent fraud

Comply with financial regulations

Conduct risk assessment

Deliver appropriate services

We only collect information relevant to Fair Loan services.

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### 4. How We Use Your Information

Your information is used only for:

Identity verification and account management

Credit assessment and risk control

Service delivery and contract execution

Customer support

Legal and regulatory disclosure

We do not use your data for unrelated commercial marketing.

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### 5. How We Protect Your Information

We apply multi-layered security measures:

Encrypted data storage

Access control systems

Internal audits

Security monitoring

Compliance reviews

Only authorized personnel may access your data under strict confidentiality obligations.

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## 6. Information Sharing and Disclosure

We do not sell your personal data.

We may share information only when legally required, such as:

Regulatory requests

Judicial orders

Credit bureaus for risk assessment

Technology service providers (limited scope)

All partners must comply with the same level of data protection standards.

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## 7. Your Rights

You have the right to:

Access your personal data

Correct inaccurate data

Request deletion where appropriate

Understand how your data is used

Withdraw certain authorizations

You may contact our support team at any time to exercise these rights.

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## 8. Data Retention Period

We retain personal data only as long as required by law and business necessity.

Data is securely deleted once no longer needed.

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## 9. Protection of Minors

Fair Loan does not provide services to minors.

We do not knowingly collect personal information from minors.

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## 10. Policy Updates

This Privacy Policy may be updated to reflect regulatory changes or service improvements.

Significant changes will be announced via our website or app.