



Absa Instant Life

Privacy statement

Absa's commitment to information privacy

At Absa, we treat your personal information responsibly.

1. Absa Group Limited, including Absa Bank Limited, and all entities and subsidiaries, Registration Number 1986/003934/06 (Absa, it, we, us or our) has its head office at 15 Troye Street, Johannesburg, South Africa.
2. Absa promises to treat all your personal information carefully and responsibly.
3. Personal information includes any information that lets Absa identify you, such as your name/s and surname combined with your physical address, contact details and/or passport/identity number.
4. Personal information (in South Africa) also refers to the personal information that uniquely identifies a legal entity, such as the trading name of a company combined with the company registration number.
5. Special personal information includes that which details your race or ethnic origin, religious and philosophical beliefs, political persuasion, trade union membership, health or sex life, biometric information (for example, your voice or fingerprints) or any criminal behaviour which relates to alleged criminal offences or proceedings.
6. Personal information may be given to or collected by Absa in writing as part of a written application form, electronically (email), telephonically, online (absa.co.za or absa.africa) or via the Absa Banking App.
7. Processing of personal information includes any initial processing that Absa does when we first collect your personal information. It also includes any further and ongoing processing that Absa is allowed to carry out legitimately in terms of the reasons listed in paragraph 9 (below). The term "processing" includes collecting, using, altering, merging, linking, organising, disseminating, storing, retrieving, disclosing, erasing, archiving, destroying or disposing of personal information.

Your personal information is an important part of Absa's relationship with you.

8. Absa will only collect and process your personal information for the reason you provided it to us, or to enable us to comply with the requirements of specific local or foreign laws that we are governed by; or to comply with any regulations, directives, judgments or court orders, government sanctions or embargoes, secret reporting requirements under financial transactions legislation, and demands of any authority, regulator, tribunal, enforcement agency or exchange body.
9. Absa may process your personal information to protect your or our legitimate interests. Absa will not collect and process personal information about you that we do not need for this purpose. The general purposes for which Absa collects and processes your personal information include, but are not limited to:
 - 9.1. Creating a record of you on our system to verify your identity, assess your application for products and/or services, provide you with the products and/or services you have applied for and then communicate with and keep you informed about these products and/or services;
 - 9.2. Assessing whether you qualify for credit, or an increase or decrease of your credit limit;
 - 9.3. Delivering your credit or debit card to you at your chosen address, where you have applied for a credit or debit card;



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- 9.4. Meeting your financial services needs by providing you with customized offers, experiences, and communications;
 - 9.5. Providing discretionary and administrative financial services;
 - 9.6. Identifying you and verifying your physical address, source of funds, income and similar information;
 - 9.7. Assessing your personal financial circumstances and needs before providing advice to you;
 - 9.8. Any purpose related to the prevention of financial crime, including fraud detection and prevention, sanctions screening, adverse media screening, monitoring of anti-money laundering and any financing of terrorist activities;
 - 9.9. Managing our business and identifying potential trends within the market, to ensure our products are future-fit.
 - 9.10. Enforcing our obligations, including without limitation the collection of amounts outstanding from you and your provision of security for banking facilities;
 - 9.11. Further processing for historical, statistical or research purposes where the outcomes will not be published in an identifiable format;
 - 9.12. Conducting analytics operations to better understand you as our customer so that we can tailor our product and/or service offerings to you, where relevant and applicable;
 - 9.13. Providing income tax-related information to tax authorities;
 - 9.14. For purposes relating to the sale or transfer of any of our businesses, legal entities or assets as part of corporate transactions;
 - 9.15. Conducting surveys to gauge customer or employee sentiment or to improve our product and service offering;
 - 9.16. Where you have applied for employment at Absa, we perform applicant screening and background checks;
 - 9.17. Where you are an Absa employee (including contractors), we create an employment record of you on our system to facilitate continuous monitoring during your employment with us;
 - 9.18. Where you are an Absa director, we create a record of you as a director on our system;
 - 9.19. Where you've been identified as a next of kin by an employee or customer, we create a record of you on our system; and
 - 9.20. Where you are a supplier to Absa, we process your personal information for due diligence, risk assessment, administrative and payment purposes.
10. Furthermore, Absa will not process your special personal information unless:
- 10.1. You have consented to Absa processing it (in circumstances where we are legally obliged to obtain your consent); or
 - 10.2. It is necessary to exercise or defend a right or obligation in law; or
 - 10.3. It is necessary to comply with an international legal obligation of public interest; or
 - 10.4. It is for certain historical, research or statistical purposes that would not adversely affect your privacy; or



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- 10.5. You have deliberately made your personal information public
11. There are some personal information fields that you have to fill in or provide if you want Absa to provide you with your chosen product and/or service or onboard you as an employee, supplier, director or job applicant. This information can be provided in writing, electronically or telephonically, but it must be accurate and complete. These fields are indicated by an asterisk (or as otherwise indicated) on the respective forms/websites. If Absa does not receive the necessary personal information, we will not be able to continue with your application. If you are already a(n) customer/employee/supplier/director and Absa asks you for this information and you do not provide it, Absa will have to suspend the provision of the product and/or services for a period of time, or as the case may be, even terminate our relationship with you..
 12. In most cases, personal information will be collected directly from you, but there may be other instances when Absa will collect personal information from other sources. These may include public records, places where you may already have made your personal information public (for example, on social media where your settings on such social media are set to 'public'), credit bureaus, or individuals/directors whom you have appointed as your representative, where you are a corporate entity. Absa will only collect your personal information from other sources where we are legally entitled or obliged to do so, and you are entitled to ask Absa which sources Absa used to collect your personal information.
 13. For the purposes outlined in paragraph 9 (above), Absa will, in most instances, collect and process your personal information internally. However, there are times when Absa needs to outsource these functions to third parties, including parties in other countries. Where your personal information is shared internally within the Absa Group, such sharing will be carried out only for the purposes outlined in paragraph 9 (above). Absa may also need to share your personal information with external organisations, such as credit bureaus, tax authorities or other regulatory or industry bodies, so that we can meet our due diligence or regulatory requirements. We may need to share your personal information with our business partners or counter-parties, where we are involved in corporate transactions relating to the sale or transfer of any of our businesses, legal entities or assets, or to any party to whom we assign our rights under any of our agreements for particular products and services.
 14. Absa will not share your personal information with third parties who do not need your personal information, or where Absa is not legally permitted to do so. When Absa decides to transfer your personal information to third parties, we will only provide it to organisations that have data privacy policies equivalent to Absa's, or subject to appropriate contractual obligations, or to those who are subject to laws relating to the processing of personal information that are similar to those that apply to Absa.
 15. There may be instances where Absa will process your personal information through a secure automated tool, or perform profiling and make decisions, based on such profiling, that may affect you significantly (for example, the automatic non-approval of a personal loan that you may have applied for through any of our online channels, or the automatic non-approval of an application for employment, or engagement as a supplier). If you are unhappy about the outcome of such a decision or would like further information on how such outcome was reached, please contact:
 - 15.1. your Local Customer Service centre (for customers);
 - 15.2. your resourcing consultant (for job applicants);
 - 15.3. your people business partner (for employees);
 - 15.4. your supplier relationship manager (for suppliers); or
 - 15.5. Absa's Group Secretariat office (for directors of Absa-owned companies)



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Absa respects your rights

16. As a customer of Absa, we may use your personal information to tell you about products or services we think you might be interested in.
17. We may offer a personal loan to you if you've shown an interest in the market in a personal loan product. To do this, we may contact you via SMS, email, telephone, or post.
18. Should you not wish to receive direct marketing communication from us, you can immediately update your preferences via our website, banking app, by getting in touch with our contact centre or with a service representative at any of our branches.
19. As a non-customer, if you would like to know more about Absa's products or services, please submit your details to us in writing.
20. We will adhere to your communication preferences whenever we can, but we may need to send you important communications via a channel that is not your preference. We will only do so in cases where we deem the information to be important and relevant for you.
21. To the extent that local legislation permits or if you are a resident of the European Union or United Kingdom, you have the following rights regarding your personal information:
 - 21.1. The right to access your personal information that we have on record. Please refer to our PAIA manual for the process to access your personal information.
 - 21.2. You have the right to ask Absa to correct any of your personal information that is incorrect. These requests must be sent to us in writing using this form.
 - 21.3. You can ask Absa to delete or destroy your personal information. You can also object to Absa processing your personal information. These requests must be sent to Absa in writing using this form. However, the result of such a request will be that Absa may have to suspend the provision of products and/or services for a period of time, or even terminate our relationship with you. Absa's records are subject to regulatory retention periods, which means that Absa may not be able to delete or destroy your personal information immediately upon request.
 - 21.4. You may also ask Absa to port your personal information to another party in terms of applicable laws. These requests must be sent to us in writing using this form.
22. If you have a complaint relating to the protection of your personal information, including the way in which it has been collected or processed by Absa, please contact us using the local contact details as listed below. If you have not had your complaint dealt with satisfactorily, you may lodge a complaint with your local privacy regulator in terms of applicable privacy laws.

How we treat your personal information

23. We collect and process your personal information to enable us to provide you with products and services, amongst other things, and we may share it with:
 - 23.1. the Absa Group, its service providers and other third parties to comply with our regulatory obligations;
 - 23.2. any party to whom we assign our rights under this Agreement or any of our agreements for products; and services; and



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- 23.3. credit bureaus where credit products are applied for by you.
24. All the personal information we share is subject to our privacy and security requirements and we are responsible for ensuring that your personal information is processed lawfully and in a reasonable manner that does not infringe your privacy rights. We may make automated decisions based on your personal information and should you be unhappy with the outcome, please feel free to contact us. We will notify you if we intend using your personal data for other purposes.
 25. We use your personal information to tell you about products or services that may interest you. We may contact you via SMS, email, telephone, or post. If you do not wish to receive direct marketing communication, you can update your preferences via our website, banking app or at your nearest branch.
 26. We will keep your personal information only for as long as the law requires us to. After this time, we will securely destroy or de-identify this information.
 27. You have the right to ask us for access to your personal information and to instruct us to amend and/or delete any personal information or to object to us processing your personal information. You can also let us know if you want us to stop or to limit how we use your personal information.

If you do not agree with how we use your personal information, please lodge a complaint at actionline@absa.co.za

Please read these terms and conditions in conjunction with our detailed Privacy Statement which you can access on absa.co.za or at your nearest Absa Branch.

Right to amend this privacy statement

Absa reserves the right to change this statement at any time. All changes to this statement will be posted on the website. Unless otherwise stated, the current version shall supersede and replace all previous versions of this statement.

Contact details

South Africa: 0800 41 41 41 or email actionline@absa.co.za

United Kingdom: email dataprivacy@absa.co.za