

# PRIVACY POLICY – L&L INVESTMENTS AND LOANS

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**Version:** 2.0

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## 1. INTRODUCTION

L&L Investments And Loans, a division of L AND L CASHLOANS PTY LTD (Registration Number: 2020/211003/07), is a registered credit provider (NCRCP13901) and an authorised financial services provider (FSP 55149). We are committed to protecting the privacy and security of your personal information in accordance with the Protection of Personal Information Act, 2013 (Act No. 4 of 2013) ("POPIA") and other applicable laws.

This Privacy Policy explains how we collect, use, disclose, retain, and safeguard your personal information when you interact with us through our website, mobile applications, electronic communications, or in person. It also describes your rights regarding your personal information and how you can exercise them.

By accessing our website, submitting your information through any of our forms, applying for our products or services, or otherwise engaging with us, you acknowledge that you have read and understood this Privacy Policy and consent to the processing of your personal information as described herein.

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## 2. DEFINITIONS

In this Privacy Policy, unless the context indicates otherwise:

- **"we", "us", "our"** means L&L Investments And Loans, L AND L CASHLOANS PTY LTD, its successors, assigns, and any of its branches or divisions.
- **"you", "your"** means the individual who provides personal information to us, whether as a client, potential client, website visitor, or any other data subject.
- **"personal information"** has the meaning ascribed to it in POPIA, namely information relating to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person, including but not limited to:

name, contact details, identity number, financial information, employment history, and any other information that can be used to identify an individual.

- **"processing"** means any operation or activity concerning personal information, including collection, receipt, recording, organisation, collation, storage, updating, modification, retrieval, consultation, use, dissemination, merging, linking, blocking, degradation, erasure, or destruction.
  - **"responsible party"** means the person or entity that determines the purpose of and means for processing personal information – in this case, L&L Investments And Loans.
  - **"operator"** means a person or entity that processes personal information on behalf of the responsible party without coming under its direct authority.
  - **"POPIA"** means the Protection of Personal Information Act, 2013 (Act No. 4 of 2013) and any regulations issued thereunder.
  - **"NCR"** means the National Credit Regulator.
  - **"FSP"** means Financial Services Provider.
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### 3. SCOPE OF THIS POLICY

This Privacy Policy applies to all personal information processed by us, whether collected through:

- Our website (<https://lninvestmentsandloans.co.za>) and any subdomains.
- Our callback forms, loan application forms, investment application forms, and other online or paper forms.
- Email, telephone, WhatsApp, or other electronic communications.
- In-person interactions at our physical office.
- Social media platforms where we engage with clients.
- Third-party sources such as credit bureaus, regulatory bodies, and public records.

It covers information relating to:

- Prospective, current, and former clients.
  - Visitors to our website.
  - Individuals who contact us with inquiries.
  - Any other person whose personal information we process in the course of our business.
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## **4. THE INFORMATION WE COLLECT**

We may collect the following categories of personal information:

### **4.1 Personal Identifiers and Contact Information**

- Full name, title, and date of birth.
- Identity number (South African ID or passport number for foreign nationals).
- Residential address, postal address, and physical address.
- Email address, telephone numbers (mobile and landline), and WhatsApp contact details.
- Marital status and spouse/partner details (where applicable).

### **4.2 Financial and Credit Information**

- Employment details, occupation, and income information.
- Bank account details (bank name, branch, account number, account type).
- Credit history, credit scores, and credit reports obtained from registered credit bureaus.
- Loan amounts applied for, repayment records, and outstanding balances.
- Information about assets, liabilities, and existing credit agreements.

### **4.3 Special Personal Information**

In limited circumstances, and only with your explicit consent or as permitted by law, we may collect special personal information, such as:

- Criminal behaviour (if required for fraud prevention or regulatory compliance).
- Biometric information (e.g., photographs for identification purposes).
- Health information (only for funeral cover applications, with your consent).

### **4.4 Technical and Usage Information**

When you visit our website, we may automatically collect:

- IP address, browser type, operating system, and device information.
- Date and time of access, pages viewed, links clicked, and referring website.
- Cookies, web beacons, and similar tracking technologies (see Section 12).

## **4.5 Communications and Inquiries**

- Records of correspondence with us, including emails, WhatsApp messages, and call recordings (for quality and training purposes).
  - Any information you provide when completing forms, surveys, or feedback requests.
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## **5. HOW WE COLLECT YOUR INFORMATION**

We collect personal information in the following ways:

### **5.1 Directly from You**

You provide information to us when you:

- Complete a callback request form on our website.
- Apply for a loan or investment product online or in person.
- Contact us via email, phone, WhatsApp, or social media.
- Visit our office and provide information verbally or in writing.
- Subscribe to newsletters or marketing communications.

### **5.2 Automatically Through Our Website**

We use cookies and similar technologies to collect technical information about your visit. You may disable cookies through your browser settings, but this may affect the functionality of our website.

### **5.3 From Third Parties**

We may obtain information from:

- Credit bureaus (e.g., TransUnion, Experian, XDS) for credit checks and fraud prevention.
- Regulatory bodies (e.g., NCR, FSCA) to verify licensing and compliance.
- Public records and databases (e.g., Deeds Office, Companies and Intellectual Property Commission).
- Employers or references provided by you for verification purposes.
- Partners and affiliates, where you have consented to such sharing.

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## **6. PURPOSES OF PROCESSING**

We process your personal information for the following purposes, as permitted by POPIA:

### **6.1 To Provide and Manage Our Services**

- Processing loan applications, performing creditworthiness assessments, and concluding credit agreements.
- Administering investment accounts and paying out interest or capital at maturity.
- Providing funeral cover and managing claims.
- Debt collection services (where applicable).

### **6.2 To Communicate with You**

- Responding to inquiries, callback requests, and complaints.
- Sending important notices about your account, changes to terms, or updates to this policy.
- Providing information about products, services, and promotions (with your consent where required).

### **6.3 To Comply with Legal and Regulatory Obligations**

- Verifying identity and performing due diligence for anti-money laundering (AML) and counter-terrorism financing (CTF) purposes.
- Reporting to the NCR, FSCA, South African Revenue Service (SARS), and other authorities as required by law.
- Maintaining records as required by the National Credit Act, Financial Advisory and Intermediary Services Act, and POPIA.
- Responding to lawful requests from law enforcement, courts, or regulators.

### **6.4 For Business Operations and Improvement**

- Analysing website usage to improve functionality and user experience.
- Conducting research, data analytics, and statistical reporting (using anonymised data where possible).
- Training our staff and improving our customer service.

- Detecting and preventing fraud, money laundering, and other unlawful activities.

## 6.5 For Marketing and Promotional Purposes

With your explicit consent, we may use your contact details to send you information about special offers, new products, or events. You may opt out at any time (see Section 13).

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## 7. LEGAL BASIS FOR PROCESSING

We process your personal information only when we have a lawful basis to do so. These bases include:

- **Consent:** Where you have freely given your consent for specific processing activities (e.g., marketing communications, special personal information). You may withdraw consent at any time.
  - **Contractual Necessity:** Processing necessary for the performance of a contract with you (e.g., processing a loan application, administering an investment).
  - **Legal Obligation:** Processing required to comply with applicable laws and regulations (e.g., NCR reporting, AML checks).
  - **Legitimate Interests:** Processing that is necessary for our legitimate business interests, provided that such interests do not override your fundamental rights and freedoms. Examples include fraud prevention, network security, and internal analytics.
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## 8. SHARING AND DISCLOSURE OF INFORMATION

We may share your personal information with the following categories of recipients, subject to strict confidentiality and data protection obligations:

### 8.1 Operators and Service Providers

We engage trusted third parties to assist us in delivering our services, including:

- IT service providers, cloud hosting providers, and software developers.
- Credit bureaus and debt collection agencies.
- Legal advisors, auditors, and consultants.
- Marketing and communication platforms.
- Payment processors and banking partners.

We ensure that all operators are contractually bound to process your information only on our instructions and in compliance with POPIA.

## **8.2 Regulatory and Law Enforcement Authorities**

We may disclose your information to:

- National Credit Regulator (NCR), Financial Sector Conduct Authority (FSCA), South African Revenue Service (SARS), and other governmental bodies as required by law.
- Courts, tribunals, or law enforcement agencies in response to a valid legal request.

## **8.3 Affiliates and Business Transfers**

In the event of a merger, acquisition, or sale of assets, your personal information may be transferred to the new entity as part of the transaction. We will notify you of such change and ensure that the receiving party agrees to protect your information in accordance with this policy.

## **8.4 With Your Consent**

We may share your information with other third parties where you have expressly consented.

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## **9. INTERNATIONAL TRANSFERS**

We do not generally transfer personal information outside South Africa. However, some of our service providers may operate in other countries. In such cases, we ensure that the transfer is lawful and that adequate protection measures are in place, such as:

- The recipient is subject to a law providing substantially similar protection to POPIA.
  - We have concluded binding agreements with the recipient to protect your information.
  - You have provided consent for the transfer.
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## 10. DATA RETENTION

We retain your personal information only for as long as necessary to fulfil the purposes for which it was collected, including for legal, accounting, or reporting requirements.

- **Loan and investment records:** Retained for a period of **five years** after the termination of the agreement, as required by the National Credit Act and the Financial Advisory and Intermediary Services Act.
- **Inquiry and callback records:** Retained for **one year** after the last contact, unless they form part of a subsequent application.
- **Marketing communications:** Retained until you opt out of receiving marketing.
- **Website logs and analytics:** Retained for a period not exceeding **12 months**.

After the retention period, your personal information will be securely deleted or anonymised so that it can no longer be linked to you.

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## 11. DATA SECURITY

We take the security of your personal information seriously and have implemented appropriate technical and organisational measures to protect it against:

- Unauthorised access, disclosure, or use.
- Accidental loss, destruction, or damage.
- Unlawful processing.

These measures include, but are not limited to:

- Encryption of data during transmission (SSL/TLS) and at rest.
- Firewalls, intrusion detection systems, and regular security testing.

- Access controls and authentication mechanisms to ensure that only authorised personnel have access to personal information.
- Regular staff training on data protection and privacy.
- Physical security at our premises.

While we strive to protect your information, no method of transmission over the internet or electronic storage is completely secure. We cannot guarantee absolute security, but we will notify you of any data breach that is likely to result in harm to you, as required by POPIA.

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## 12. COOKIES AND TRACKING TECHNOLOGIES

Our website uses cookies and similar technologies to enhance your browsing experience and collect usage data.

### 12.1 What Are Cookies?

Cookies are small text files placed on your device when you visit a website. They help us remember your preferences, understand how you interact with our site, and improve functionality.

### 12.2 Types of Cookies We Use

- **Essential Cookies:** Necessary for the website to function (e.g., security, session management).
- **Analytical/Performance Cookies:** Collect anonymised information about how visitors use our site (e.g., pages visited, error messages). We use tools like Google Analytics.
- **Functional Cookies:** Remember choices you make (e.g., language preferences) to provide a personalised experience.
- **Marketing Cookies:** Track your online activity to deliver relevant advertisements (used only with your consent).

### 12.3 Managing Cookies

You can control cookies through your browser settings. Most browsers allow you to block or delete cookies. However, disabling essential cookies may affect the functionality of our website.

## **12.4 Third-Party Cookies**

Some cookies are placed by third-party services that appear on our pages (e.g., social media sharing buttons). We do not control these cookies, and you should review the privacy policies of those third parties.

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## **13. MARKETING COMMUNICATIONS**

We may send you marketing communications about our products, services, and special offers, but only if you have provided your consent (opt-in). You may withdraw your consent at any time by:

- Clicking the "unsubscribe" link in any marketing email.
- Contacting us at [info@lnlinvestments.co.za](mailto:info@lnlinvestments.co.za) or calling 013 007 9085.
- Updating your preferences in your online account (if applicable).

We will not sell or share your personal information with third parties for their own marketing purposes without your explicit consent.

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## **14. YOUR RIGHTS UNDER POPIA**

As a data subject, you have the following rights regarding your personal information:

### **14.1 Right to Access**

You have the right to request confirmation of whether we hold personal information about you and, if so, to request access to that information. You may also request details about the purposes of processing, the categories of information, and the recipients to whom it has been disclosed.

### **14.2 Right to Rectification**

You may request that we correct or update any inaccurate or incomplete personal information we hold about you.

### **14.3 Right to Deletion (Right to be Forgotten)**

You may request that we delete your personal information, subject to certain legal exceptions (e.g., where we are required to retain it by law).

### **14.4 Right to Object**

You have the right to object, on reasonable grounds, to the processing of your personal information, including processing for direct marketing purposes.

### **14.5 Right to Restriction of Processing**

You may request that we restrict the processing of your personal information while a dispute or verification process is ongoing.

### **14.6 Right to Data Portability**

You have the right to receive your personal information in a structured, commonly used, and machine-readable format and to transmit it to another responsible party, where technically feasible.

### **14.7 Right to Withdraw Consent**

Where processing is based on consent, you have the right to withdraw that consent at any time. Withdrawal does not affect the lawfulness of processing before withdrawal.

### **14.8 Right to Lodge a Complaint**

If you believe we have violated your privacy rights, you may lodge a complaint with the Information Regulator (South Africa).

#### **Contact Details of the Information Regulator:**

JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

P.O. Box 31533, Braamfontein, Johannesburg, 2017

Email: [inforeg@justice.gov.za](mailto:inforeg@justice.gov.za)

Website: [www.justice.gov.za/inforeg/](http://www.justice.gov.za/inforeg/)

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## **15. HOW TO EXERCISE YOUR RIGHTS**

To exercise any of the rights described above, please contact our Information Officer:

**Information Officer:**

L&L Investments And Loans  
Justicia Trust Stand 195, Bushbuckridge  
Email: info@lninvestments.co.za  
Phone: 013 007 9085

We will respond to your request within a reasonable time (usually within 30 days) and may require proof of identity to verify your request. There is no charge for most requests, but we may charge a reasonable fee for repetitive or manifestly unfounded requests.

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## **16. CHILDREN'S PRIVACY**

Our services are not directed at children under the age of 18. We do not knowingly collect personal information from minors without the consent of a parent or legal guardian. If you become aware that a child has provided us with personal information without appropriate consent, please contact us immediately, and we will take steps to delete such information.

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## **17. THIRD-PARTY LINKS**

Our website may contain links to third-party websites (e.g., social media, partners, regulatory bodies). This Privacy Policy does not apply to those websites. We encourage you to review the privacy policies of any third-party sites you visit.

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## **18. CHANGES TO THIS PRIVACY POLICY**

We may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements, or operational needs. We will notify you of any material changes by:

- Posting the revised policy on our website with an updated "Last Updated" date.
- Sending an email notification to registered clients (if we have your email address).
- Displaying a prominent notice on our website.

We encourage you to review this policy periodically to stay informed about how we protect your information.

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## 19. COMPLAINTS AND DISPUTE RESOLUTION

If you have a complaint about how we handle your personal information, please contact our Information Officer first. We will endeavour to resolve your complaint promptly and fairly.

If you are not satisfied with our response, you have the right to lodge a complaint with the Information Regulator (contact details provided in Section 14.8).

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## 20. CONTACT US

If you have any questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us:

**L&L Investments And Loans  
Information Officer**

Justicia Trust Stand 195, Bushbuckridge

**Email:** info@lninvestments.co.za

**Phone:** 013 007 9085

**WhatsApp:** 064 611 6805

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L AND L CASHLOANS PTY LTD Reg. No 2020/211003/07

Registered Credit Provider: NCRCP13901

Authorised Financial Services Provider: FSP 55149

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*This document was prepared with reference to the Protection of Personal Information Act, 2013 (POPIA) and other applicable South African laws.*