

PRIVACY NOTICE

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1. INTRODUCTION

Access Bank (South Africa) Limited (“**Access Bank**”, “**we**”, “**us**”, “**our**”) is a licensed bank incorporated under the laws of South Africa with registration number 1947/025414/06, having its registered office at Block 3, Inanda Greens Business Park, 54 Wierda Road West, Wierda Valley, Sandton.

2. TERMINOLOGY

It is important to us that you understand the terminology used in this Privacy Notice and we have included definitions set out by the Protection of Personal Information Act 4 of 2013 (the “POPIA”) to provide context.

Data Subject	The person to whom personal information relates.
Person	A natural person or a juristic person.
Personal Information	<p>Information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including but not limited to:</p> <p>(a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;</p> <p>(b) information relating to the education or the medical, financial, criminal or employment history of the person;</p> <p>(c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;</p> <p>(d) the biometric information of the person;</p> <p>(e) the personal opinions, views or preferences of the person;</p> <p>(f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;</p> <p>(g) the views or opinions of another individual about the person; and</p> <p>(h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.</p>
Process or Processing	Any operation(s) or activities, whether or not by automatic means, concerning Personal Information, including: the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use; dissemination by means of transmission, distribution or making available in any other form; or merging, linking, as well as restriction, degradation, erasure or destruction of information.
Special Personal Information	The religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information of a data subject; or the criminal behaviour of a data subject to the extent that such information relates to the alleged commission by a data subject of any offence; or any proceedings in respect of any offence allegedly committed by a data subject or the disposal of such proceedings.

3. PURPOSE AND SCOPE OF THIS PRIVACY NOTICE

The scope of this Privacy Notice (the “Notice”) is limited to Access Bank’s Processing of Customer Personal Information and therefore only applies to engagements and interactions between Customers (as defined below) and Access Bank. In this regard, we note that our Customers are data subjects under applicable privacy laws, and in terms of the POPIA, this includes both natural (i.e. individuals) and juristic persons (e.g. companies and other corporate entities).

When we refer to Customers in this Notice, this includes:

- i. potential customers who are interested in our financial products and services, including those who have submitted related applications or enquiries;
- ii. new, existing, and previous customers; and
- iii. users who interact with our platforms, service channels, customer interfaces, customer portals, and websites – (collectively referred to as “**Customers**”).

As part of providing its financial products and services, Access Bank Processes Customer Personal Information and safeguarding Customer Personal Information in line with applicable privacy laws is of paramount importance to us. We are committed to transparency and openness about our Processing practices.

We ask that you read this Privacy Notice carefully as it, amongst others, sets out how Access Bank Processes your Personal Information and important information about your privacy rights.

4. ACCESS BANK'S ROLE IN TERMS OF THE POPIA

A responsible party under the POPIA is a party which, alone or with others, determines the purpose of and means for Processing Personal Information. In other words, a responsible party determines why and how Personal Information is Processed. Access Bank is a responsible party within the scope of this Notice as set out above.

5. THE ROLE OF SERVICE PROVIDERS APPOINTED BY ACCESS BANK

Where Access Bank acts as a responsible party, and it appoints third parties such as vendors or service providers who Process Personal Information for Access Bank in terms of a contract or mandate, without coming under the direct authority of Access Bank, such third parties act as Access Bank's operator(s).

6. ACCESS BANK'S PROCESSING OF YOUR PERSONAL INFORMATION

6.1. We may Process your Personal Information for the following purposes:

- 6.1.1.** assessing Customers' applications for our financial products and services;
- 6.1.2.** verifying identity and conducting security checks;
- 6.1.3.** customer account opening and account management including carrying out customer instructions (e.g. payment instructions) and the calculation of fees and other payments due;
- 6.1.4.** conducting affordability and credit assessments and conducting market and behavioural research;
- 6.1.5.** conducting analytics to identify patterns and trends;

- 6.1.6.** assessing Customers' financial needs to determine the most suitable financial products and services;
- 6.1.7.** determining transaction structuring, including for credit facilities;
- 6.1.8.** responding to customer enquiries, customer complaint resolution, conducting customer satisfaction surveys, and customer relationship management (including communications throughout the relationship lifecycle);
- 6.1.9.** recording and monitoring our communications with Customers;
- 6.1.10.** taking remedial and enforcement actions where customers are in default or in breach of their legal and contractual obligations, which may include tracing customers, instituting legal proceedings against a customer;
- 6.1.11.** ensuring regulatory, statutory, risk, and compliance requirements, including compliance with industry or other applicable codes of conduct and rules;
- 6.1.12.** attending to reporting requirements, including regulatory reporting; retention requirements; and the detection, prevention, and reporting of fraud, theft, and other financial crimes;
- 6.1.13.** complying with retention and record-keeping requirements;
- 6.1.14.** assessing the risk of fraud, money laundering, and other financial crimes;
- 6.1.15.** to develop, test, and improve our financial products and services, including related models, methodologies, and tools;
- 6.1.16.** to develop, test, and improve our customer platforms, customer portals, service channels, and websites;
- 6.1.17.** assisting public bodies with the fulfilment of their public law duties;
- 6.1.18.** to market financial products and services to Customers (in accordance with the requirements of privacy laws); or
- 6.1.19.** for any other related purposes.

6.2. We may Process your Personal Information in the following circumstances:

- 6.2.1.** when you provide your consent for the Processing of your Personal Information;
- 6.2.2.** to comply with obligations imposed on us by law;
- 6.2.3.** when processing is necessary to carry out actions to conclude a contract with you or perform in terms of a contract that we have with you (e.g. to provide you with our financial products and services); or
- 6.2.4.** when it is necessary to protect your, our, or a third parties' legitimate interests.

6.3. When you provide your Personal Information to us, you do so voluntarily. In other words, you have the right to refuse to provide us with your Personal Information. However, if you opt not to provide your Personal Information to us, we will be unable to provide you with our financial products and services. This is, in part, because, as a customer of the Bank, there are certain laws, including but not limited to the Financial Intelligence Centre Act 38 of 2001, which requires us to collect Personal Information from you to, amongst others, verify your identity.

6.4. When you provide us with Personal Information related to other persons such as, for example, your spouse, dependants, or any other person (if you are a juristic person, these include company directors and other related persons), you warrant that you have permission from such persons to share their Personal Information with us and we will Process their Personal Information as related persons in terms of this Notice.

7. THE PERSONAL INFORMATION WE COLLECT AND WHERE WE SOURCE YOUR PERSONAL INFORMATION FROM

7.1. We may collect Personal Information about our Customers in the following ways:

- 7.1.1.** directly from our Customers;
- 7.1.2.** through Customer interactions, including Customers' use of our financial products, services, platforms, and service channels (such as our banking applications, websites, etc), social media interactions, and other communications channels;
- 7.1.3.** from public sources (e.g. registries, search engines, public directories etc.); or
- 7.1.4.** from third parties that we engage with or otherwise have a relationship with related to our operations. This may include but is not limited to service providers, partners, insurers, attorneys and advisors, credit bureaux, payment processors, regulators, authorities, and other financial institutions.

7.2. The third parties referred to above may act as independent responsible parties, joint responsible parties, or operators.

7.3. The Personal Information that we may collect about you includes but is not limited to the following:

First name, last name, physical address, email address, identification numbers, permit numbers, passport number, race, gender, sex, marital status, age, language, date of birth.
Current employment, job title, employer details, employment history.
Financial Information: Income, sources of income, expenditure, financial obligations, account history, transactional history, assets and investments, lending and facilities, assets and liabilities; insurance coverage, financial behaviour.
Race or ethnic origin, political persuasion, biometric information, criminal behaviour and related proceedings.
Corporate information: filings related to the Companies and Intellectually Property Commission (CIPC) and other related corporate filings, directors, officers, ultimate beneficial owners.
Online identifiers and activity: Usage data, interaction data, cookies, online analytical identifier numbers, internet protocol (IP) addresses, device information, social media activity and profiles.
Location data: geolocation, physical location.
Education, medical, financial, criminal, or employment history.
Religion, belief, conscience, culture.
Personal views, preferences, opinions, and views or opinions about a customer.
Confidential and private correspondence.

7.4. Where we Process your Special Personal Information, we will do so in strict accordance with the POPIA and only where allowable by law.

7.5. We Process your Personal Information at the commencement of your relationship with us, for the duration of your relationship with us, and we may Process your Personal Information after your relationship with us has come to an end.

8. HOW LONG WE KEEP YOUR PERSONAL INFORMATION

We retain your Personal Information only for as long as it is necessary for achieving the purpose for which the Personal Information was collected or subsequently Processed. We will only retain your Personal Information for longer than is necessary for achieving the purpose for which the information was collected if:

- 8.1.** retention of the Personal Information is required or authorised by law;
- 8.2.** we require the Personal Information for lawful purposes related to our functions or activities;
- 8.3.** retention of the Personal Information is required in terms of a contract; or
- 8.4.** you have consented to such retention.

9. RECIPIENTS OF YOUR PERSONAL INFORMATION

We may share your Personal Information with other third parties and if we do, we will do so in accordance with the law. The third parties that we may share your Personal Information with include but are not limited to:

- 9.1.** our vendors and service providers;
- 9.2.** our business partners;
- 9.3.** companies that form part of our corporate group of companies, including our parent company;
- 9.4.** third parties that you have authorised us to share your Personal Information with;
- 9.5.** payment processors, merchants, other banks and financial institutions, card scheme providers, and other related parties that are necessary in order to fulfil payment instructions or otherwise provide our financial products and services;
- 9.6.** law enforcement and fraud prevention agencies, and related entities;
- 9.7.** regulatory authorities, tax authorities, industry organisations, ombudsmen, credit bureaux;
- 9.8.** insurers;
- 9.9.** law firms, advisors, and auditors;
- 9.10.** authorised persons duly appointed by a court of law;
- 9.11.** courts of law, tribunals, or other relevant adjudicators; or
- 9.12.** other third parties who we are lawfully permitted to disclose your Personal Information to.

10. TRANSFERS OF YOUR PERSONAL INFORMATION OUTSIDE OF SOUTH AFRICA

We are part of a global corporate group and engage with third parties across the globe. This may necessitate the transfer of your Personal Information outside of South Africa. However, we will only do so in accordance with the law, specifically the requirements of the POPIA, and in circumstances when:

- 10.1.** your Personal Information will be adequately protected by the third party recipient (through a law that the recipient is subject to, binding corporate rules, or a binding agreement) in a manner that, amongst others, upholds the principles for reasonable Processing of the Personal Information that are substantially similar to the conditions for the lawful Processing set out by the POPIA;
- 10.2.** you have consented to the transfer;
- 10.3.** the transfer is necessary for the performance of a contract between you and the Bank, or for the implementation of pre-contractual measures taken in response to your requests;

- 10.4. the transfer is necessary for the conclusion or performance of a contract concluded in your interests between us and a third party; or
- 10.5. the transfer is for your benefit, but it is not reasonably practicable to obtain your consent, however, if it were reasonably practicable to obtain such consent, you would be likely to give it.

11. YOUR RIGHTS AS A DATA SUBJECT

As a data subject, you have certain rights in relation to your Personal Information which includes the following:

11.1. Right to Access:

You have the right to request access to your Personal Information. This means that you can request that we:

- 11.1.1. confirm, free of charge, whether or not we hold Personal Information about you; and
- 11.1.2. provide you with a copy of the record or a description of the record that contains personal information about you, including information about the identity of all third parties, or categories of third parties, who have, or have had, access to the information (we may, in certain instances, charge you a fee to process this request, however, we will inform you of this before we action your request).

We will respond to such requests in accordance with applicable law and within a reasonable time. For further information on, amongst others, the right to access, how it may be limited, and the request procedure, please refer to the manual we have published on our website in terms of the Promotion of Access to Information Act 2 of 2000

(https://southafrica.accessbankplc.com/wpcontent/uploads/2025/08/AB_SA_030-PAIA-Manual.pdf) (the “**PAIA Manual**”). The PAIA Manual outlines the format that your request should meet and includes a copy of the prescribed form.

11.2. Right to Correction, Deletion, or Destruction of Personal Information:

You have the right to request that we correct, delete, or destroy your Personal Information that we have in our possession or under our control if such Personal Information is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully, or if we are no longer authorised to keep it. You are required to use the prescribed Form 2 to exercise this right which we have attached to this Notice.

11.3. Right to Object to the Processing of Personal Information:

You may object to the Processing of your Personal Information in the following circumstances:

- 11.3.1. where such Processing is in your legitimate interest, our legitimate interest, or in the legitimate interest of another party; or
- 11.3.2. where such Processing is for purposes of direct marketing other than direct marketing by means of unsolicited electronic communications).

You are required to use the prescribed **Form 1** to exercise this right which we have attached to this Notice.

11.4. Right Regarding Automated Decision Making

Under certain circumstances, you have the right not to be subject to a decision which is based solely on the automated processing of your Personal Information. There is no prescribed form to exercise or enquire about this right, and should you require assistance in this regard, you may use the contact details provided in this Notice to send us a request by email.

11.5. Right to Withdraw Consent:

If you previously provided your consent for the Processing of your Personal Information, you may withdraw your consent at any time. Please note that if you opt to do so, the lawfulness of the Processing of your Personal information before such withdrawal or the Processing of Personal Information in terms of another lawful basis for Processing provided by the POPIA will not be affected. There is no prescribed form to exercise or enquire about this right, and should you require assistance in this regard, you may use the contact details provided in this Notice to send us a request by email.

11.6. Right to Lodge a Complaint with the Information Regulator:

You have the right to file a complaint with the Information Regulator (South Africa) regarding any alleged interference with the protection of your Personal Information.

The Information Regulator's details are as follows:

Address: 54 Maxwell Drive, Woodmead North Office Park, Woodmead, Johannesburg, 2191

Telephone number: +27 (0)10 023 5200 Website: <https://inforegulator.org.za>

Complaints: The Information Regulator has a prescribed process for the submission of complaints which you can read more about here: <https://inforegulator.org.za/complaints/>.

11.7. Right to Institute Civil Proceedings:

The POPIA affords you the right to institute civil proceedings regarding the alleged interference with the protection of your Personal Information.

PLEASE NOTE: We will attend to data subject rights requests in strict accordance with applicable legal requirements, timelines, and where allowable by law, it may not be possible for us to grant certain requests. Upon submission of a request, we will require proof of your identity which we will use to verify your identity.

12. PRIVACY OF CHILDREN

We will only Process the Personal Information of children in strict compliance with the requirements of the POPIA and other applicable laws.

13. SECURITY SAFEGUARDS

We are committed to safeguarding your Personal Information and we will ensure that we implement and maintain appropriate, reasonable technical and organisational measures to prevent loss of, damage to, unauthorised destruction of, and unlawful access to or Processing of your Personal Information.

14. UPDATES TO THIS NOTICE

We may update this Notice from time to time. We will promptly make any updates to the Notice publicly available on our website (<https://southafrica.accessbankplc.com/>) by publishing an updated Notice. The updated Notice will become immediately effective upon publishing.

15. HOW TO CONTACT US

If you have any questions about this Notice or how we Process your Personal Information, or if you would like to exercise your privacy rights, please send an email to our Information Officer at privacysa@accessbankplc.com.

FORM 1

OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION IN TERMS OF SECTION 11(3) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO.4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2017

[Regulation 2(1)]

NOTE:

1. Affidavits or other documentary evidence in support of the objection must be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this form and sign each page.

Reference Number _____

A DETAILS OF THE DATA SUBJECT	
Name and surname of data subject:	
Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number:	
E-mail address:	

B DETAILS OF RESPONSIBLE PARTY	
Name and surname of responsible party <i>(if the responsible party is a natural):</i>	
Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number:	
E-mail address:	

Name of public or private body (if the responsible party is not a natural person):	
Business address:	
	Code ()
Contact number(s):	
Fax number:	
E-mail address:	
C	REASONS FOR OBJECTION <i>(Please provide detailed reasons for the objection)</i>

Signed at _____ on _____ (Date)

For and behalf of _____

Signature of data subject (*applicant*)

FORM 2

REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION OR DESTROYING OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2017 [Regulation 3(2)]

NOTE:

1. Affidavits or other documentary evidence in support of the objection must be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this form and sign each page.

Reference Number _____

Mark the appropriate box with an "x"

Request for:

- Correction or deletion of the personal information about the data subject which is in possession or under the control of the responsible party.
- Destroying or 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 authorised to retain the record of information.

A DETAILS OF THE DATA SUBJECT	
Surname:	
Full names:	
Identity number:	
Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number:	
E-mail address:	

B DETAILS OF RESPONSIBLE PARTY	
Name and surname of responsible party (<i>if the responsible party is a natural</i>):	
Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number:	
E-mail address:	

Name of public or private body (if the responsible party is not a natural person):	
Business address:	
	Code()
Contact number(s):	
Fax number:	
E-mail address:	
C	REASONS FOR *CORRECTION OR DELETION OF THE PERSONAL INFORMATION ABOUT THE DATA SUBJECT/*DESTRUCTION OR DELETION OF A RECORD OF PERSONAL INFORMATION ABOUT THE DATA SUBJECT WHICH IS IN POSSESSION OR UNDER THE CONTROL OF THE RESPONSIBLE PARTY. (Please provide detailed reasons for the request)

Signed at _____ on _____ (Date)

For and behalf of _____

Signature of data subject (*applicant*)