

Privacy statement

- Online services terms of use
- Vitality Money terms and conditions
- Information you give us during your application, including documents you attach
- General section and Credit section of the account terms and conditions
- Privacy statement
- Pre-agreement statement and quote (the credit agreement), including your financial status declaration.

Definitions

<i>we, us and our</i>	means Discovery Bank.
<i>you and your</i>	means the clients of Discovery Bank.
<i>process information</i>	means the automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information.
<i>competent person</i>	means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child, for example, a parent or legal guardian.
<i>online services</i>	means the Discovery Bank website and the Discovery Bank app.

Purpose of this privacy statement

When you engage with us, you trust us with personal information about yourself, your family, and in some cases, your employees. We're committed to protecting your right to privacy.

This privacy statement aims to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act (POPIA).

You choose to accept

You have the right to object to the processing of your personal information. It's voluntary to accept these terms and conditions; however, we need your acceptance to activate and service your banking products. This means that, if you don't accept, we can't activate and service your banking products.

You agree that any personal information you provide to us is information that you voluntarily provide. You also agree that if you don't provide the necessary personal information, we may not be able to comply with our obligations under this agreement.

By submitting any personal information to us in any form or by entering into this agreement, or both, you agree that this signifies an unconditional, specific and voluntary consent to the processing. This processing includes the storage of your personal information by us and others who we may share the personal information with under any applicable law or in the manner detailed in this section. This consent will, in the absence of any written objection we receive from you, be indefinite or for the period that otherwise any applicable law requires.

We keep personal information confidential

We'll keep your personal information confidential. You may give us this information yourself or we may collect it from other sources. If you share your personal information with any third parties, we won't be responsible for any loss you, your dependants, your beneficiaries, or your spouse experience.



Authority to act for other people

You understand that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the account/benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.

If you're giving consent for a person under 18 years (a minor), you confirm that you're a competent person and that you have authority to give their consent for them.

Purpose for using your personal information

You agree that we may use or share your personal information for:

- Administering your banking products
- Allowing any of the following to advise you about or offer you any improved benefits or new products that you may qualify for, where you've provided consent:
 - Any company in the Discovery Group
 - Any third-party provider
 - Any financial services provider or its representative that Discovery has approved.
- Providing relevant information, including your personal information, to a contracted third party who needs the information to provide a service to you relating to your banking products. We'll make sure the third party has agreed to keep the information confidential.
- Complying with compulsory requirements under relevant laws
- Complying with statutory and regulatory requirements for the storage and maintenance of documents and information
- Assisting in law enforcement and anti-money laundering and counter-terrorist financing initiatives
- Complying with information requests by regulators
- Assessing and attending to client complaints
- Providing other product providers in the Discovery Group that you currently subscribe to, such as Vitality, Discovery Invest and Discovery Insure, with information necessary for the operation of their products.

Sharing personal information with third parties

If a third party asks us for any of your personal information, we'll share it with them only if:

- You've already consented to the disclosure of this information to that third party
- We have a legal or contractual duty to give the information to that third party.

We may share your personal information with third parties, including financial advisers and other entities in the Discovery Group. This is to let them contact you electronically such as email or text message where you have consented to do so or by telephone to tell you about products and services they offer or about third parties who may be of interest to you.

Sharing personal information with the Discovery Group

You confirm that we may share your personal information within the Discovery Group of companies for all of these:

- Mandatory requirements under relevant laws
- Administration
- Fraud prevention
- Law enforcement and anti-money laundering and counter-terrorist financing initiatives
- Information requests by regulators



- Provision of Group-wide services, benefits and infrastructure (where necessary) to help you in your personal or professional capacity
- Provision to other product providers in the Discovery Group that you currently subscribe to, such as Vitality, Discovery Invest and Discovery Insure, with information necessary for the operation of their products.

Sharing for research and improvement

You also confirm that we may share and combine all your personal information for any one or more of the following purposes:

- Market, statistical and academic research
- To customise our benefits and services to meet your needs.

You agree that we may share your personal information with third parties such as academics and researchers, including those outside South Africa. We guarantee that the academics and researchers will keep your personal information confidential and all data will be made anonymous as far as possible and where appropriate. We'll make no personal information available to a third party unless that third party has agreed to our confidentiality rules. If we publish the results of this research, you won't be identifiable by name.

If we want to share your personal information for any other reason, we'll do so only with your permission.

Obtaining and sharing personal information for credit purposes

By signing this application form, you authorise us to obtain and share information about your creditworthiness with any credit bureau or credit provider's industry association or industry body.

This includes information about your credit history, financial history, judgments, default history and sharing of information for risk analysis, tracing and any related purposes.

Obtaining information from Discovery Group

We'll use your Discovery Group data for enriching your existing product offering with us.

Right to communicate electronically

We have the right to communicate with you electronically about any changes to your banking products. This includes your contributions or changes and improvements to the benefits you're entitled to on the banking products you've chosen.

Automated Decision Making

We may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.

Duty to keep you informed

We have a duty to keep you updated about any offers and new products we make available from time to time. Any entity within the Discovery Group and contracted third-party service providers may communicate with you about these where you've consented.

If you don't want to receive any direct marketing from us, please let us know.



You have the right to know what personal information we have

You have the right to know what personal information we hold about you. If you want to receive a copy, please complete the *Access request* form on our online services and specify the information you want. We'll take all reasonable steps to confirm your identity before providing details of your personal information.

We're entitled to charge a fee for this service and will let you know what it is at the time of your request.

You have the right to ask us to update, correct or delete your personal information. Where we can't delete your personal information, we'll take all steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it. This is unless the law requires us to keep it.

The following are examples of laws that require us to collect and keep personal information:

- The Financial Advisory and Intermediary Services Act (FAIS)
- The Banks Act
- The Financial Intelligence Centre Act (FICA)
- The National Credit Act (NCA).

Transferring your personal information outside South Africa

You agree that we may transfer your personal information outside South Africa:

- If you give us an email address that's hosted outside South Africa; or
- To administer certain services, for example, cloud services.

We'll make sure any country, company or person that we pass your personal information to agrees to treat your information with the same level of protection as we do.

Sharing your personal information for a merger, acquisition or sale

If we become involved in a proposed or actual merger, acquisition or any form of sale of any assets, we have the right to share your personal information with third parties in connection with the transaction. In the case of a merger, acquisition or sale, the new entity will have access to your personal information. The terms of this privacy statement will still apply.

Changing this privacy statement

We may change this privacy statement at any time. The most updated version will be always be available on our online services.

If you have any concerns

If you believe we've used your personal information contrary to this privacy statement, you can discuss any concerns with us, by contacting us on:

General contact details

Company name	Discovery Bank Limited
Postal address	PO Box 786722, Sandton, 2196
Physical address	1 Discovery Place, Sandton, 2196
Telephone number	011 324 4300
Fax number	011 324 4800



Coordinator for Promotion of Access to Information (PAIA)

Postal address	PO Box 786722, Sandton, 2196
Physical address	1 Discovery Place, Sandton, 2196
Telephone number	011 529 1459
Email address	Service@discovery.bank

Deputy PAIA coordinator contact details

Postal address	PO Box 786722, Sandton, 2196
Physical address	1 Discovery Place, Sandton, 2196
Telephone number	011 529 2772
Email address	Service@discovery.bank

If you're not satisfied after this process, you have the right to lodge a complaint with the Information Regulator.

Information Regulator contact details:

The Information Regulator (South Africa)
SALU Building
316 Thabo Sehume Street
Pretoria

Telephone number: 012 406 4818
Fax number: 086 500 3351
infoereg@justice.gov.za
www.justice.gov.za/infoereg/

