

What do you agree to when applying for a loan with Clear Wave Innovations (Pty) Ltd (NCRCP 22362) trading as JABULANI MONEY:

I hereby provide my voluntary, specific, informed and unambiguous consent to **Clear Wave Innovations (Pty) Ltd** (“JABULANI MONEY”) for the collection and processing of my personal information. I agree to let JABULANI MONEY collect and use my personal information for my loan application. This includes:

What information will JABULANI MONEY collect:

- My name and surname, ID number, contact details and other consumer credit information;
- My financial history, income and expense details; and
- Information from public records, other companies, and credit bureaus.

Why does JABULANI MONEY need this information:

- To check if I can afford the loan (Affordability);
- To assess my credit risk;
- To manage my loan account.

Who JABULANI MONEY might share my information with:

- Service providers and partners;
- Credit Bureaus for checking affordability; and
- Companies in other countries (which may have different privacy laws than South Africa).

What I understand:

- This information sharing is necessary to process my loan application;
- I know why they're collecting this information;
- I understand what happens if I don't provide the information;
- I know my rights to see, correct, or delete my personal information; and
- I know how to complain to the Information Regulator if I'm not happy with how JABULANI MONEY handles my information.

My rights:

- I can ask to see what personal information JABULANI MONEY has about me
- I can ask them to correct or delete my personal information if it is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or obtained unlawfully;
- I can ask them to destroy or delete my personal information if JABULANI MONEY is no longer authorised to retain the personal information; and
- I can complain to the Information Regulator if needed