

Privacy Notice

SanlamGoTyme (Pty) Ltd (hereinafter referred to SanlamGoTyme)

This Privacy Notice describes how SanlamGoTyme collects, uses, discloses, retains and protects (“processing”) your personal information, in accordance with the Protection of Personal Information Act (POPIA) and other relevant laws.

The Privacy Notice applies to any website, application, form, document, product or service which references this Privacy Notice. It also supplements the privacy policies of Sanlam Personal Loans (Pty) Ltd and Tyme Bank Limited respectively in respect of processing of personal information by them and where we provide products or services to you in conjunction with either of them.

POPIA defines personal information as “information which relates to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person”. This includes, but is not limited to, your name, sex, gender, address, contact details, identity number, information relating to your education, financial, criminal behaviour, employment history, unique identifiers such as your account number.

1. Who we are

In this Privacy Notice, any reference to “SanlamGoTyme”, “us” or “we”, refers to SanlamGoTyme (Pty) Ltd. SanlamGoTyme is a joint venture between Sanlam Personal Loans (Pty) Ltd (“SPL”) and Tyme Bank Limited (“TymeBank”).

SPL is an affiliate of the Sanlam Limited Insurance Group operating in South Africa. Any reference to SPL includes the Sanlam Limited Insurance Group.

“Tyme Group” refers to Tyme Bank Limited and any other entity or entities that control TymeBank or that may be controlled by TymeBank.

2. Your Brand

SanlamGoTyme is a registered credit provider that offers financial services. SanlamGoTyme is the loan originator and administrator for SPL and TymeBank (respectively they are hereinafter referred to as the “Brands”).

When you apply for a loan from either of the Brands, you agree and acknowledge that you are a customer of SanlamGoTyme and your specific loan Brand and that the responsible party for processing your personal information will be the relevant Brand, acting jointly with us.

This means that your personal information may be processed in accordance with this privacy notice and the privacy notice of either SPL and/or TymeBank Ltd, as may be applicable.

For more information on how Sanlam Personal Loans (Pty) Ltd and Tyme Bank Limited processes your personal information, please access the following links:

<https://www.sanlam.com/sanlams-privacy-policy>.

<https://www.tyimebank.co.za/legal/privacy-policy/>

3. How we collect information

We collect personal information about you and any other person whose details you provide to us in accordance with the relevant laws, either:

- Directly from you when you complete a product or service application form, electronically, telephonically or by way of a hard copy;
- Indirectly from you when you interact with us electronically by way of our website, apps, or social media channels, which may include the collection of metadata (data about data);
- From Sanlam Personal Loans (Pty) Ltd or Tyme Bank Limited depending on the specific Brand of your loan; and
- Where relevant, from third-party sources, such as other entities within the Sanlam Group or the Tyme Group, financial intermediaries that are representatives of the Sanlam Group or the Tyme Group entities or have intermediary agreements with the Sanlam Group or the Tyme Group entities, public databases, data aggregators, other financial institutions, credit bureaus, and fraud prevention agencies.

We will also collect your information where you have only partially completed and/or abandoned any information which you began to apply to our website and apps and/or other online forms. Given that we already consider you a customer at this stage, we may use this information to contact you in order to remind you to complete outstanding information.

Where we require personal information in order to provide you with our products and services, your failure to provide us with the necessary information, will result in SanlamGoTyme being unable to provide you with our products and services. You are responsible for informing SanlamGoTyme if your information changes.

4. Collection of information by third parties

Owners or information system administrators of third-party websites that have links to the SanlamGoTyme website, may collect personal information about you when you use these links. SanlamGoTyme does not control the collection or use of personal information by third parties and this privacy statement does not apply to third parties. SanlamGoTyme does not accept any responsibility or liability for third-party policies or your use of a third-party app, platform or service.

SanlamGoTyme may also use certain social networking services such as Facebook, WhatsApp, Instagram and Twitter to communicate with the public and SanlamGoTyme clients. When you communicate with SanlamGoTyme through these services, that social networking service may collect your personal information for its own purposes.

These services may track your use of our digital channels on those pages where the links are displayed. If you are logged into those services (including any Google service) while using our digital channels, their tracking will be associated with your profile with those service providers.

These services have their own privacy policies which are independent of SanlamGoTyme's privacy policies and practices. Please ensure that you fully acquaint yourself with the terms of any such third-party privacy policies and practices.

5. What information we collect

Your relationship with SanlamGoTyme determines the exact nature of the personal information SanlamGoTyme processes, and the purpose for which such personal information is collected and used.

We collect information about you when you use our products or services, or when you interact with us. We may also gather information about you from your devices, other people and organisations.

We collect your personal information:

- when you contact us – for example - to apply for our products or services, give us feedback or make a complaint;
- when you visit our website, affiliated kiosks, or use our mobile apps;
- when you engage with us on social media and through emails, letters, telephone calls and surveys;
- from public sources (such as newspapers, company registers, online search engines, public posts on social media);
- at the start of, and for the duration of your relationship with us. We may also process your personal information when your relationship with us has ended, should we need to retain your information for a legally permissible reason such as in terms of a legal requirement or a lawful purpose related to our functions or activities;
- from third parties that we interact with for the purpose of conducting our business (such as partners, reward partners, credit bureaus, regulators and government departments or service providers).

The information we collect and process may include the following personal information:

- Details about your identity – including, but not limited to, your name, surname, identity number, address, date of birth, gender, title and marital status.
- Race (for statistical purposes as required by law).
- Contact details, such as your email address, telephone number, physical address, residential address, work address.
- Cookies and information about the devices you use to interact with us.
- Biometric information, (e.g. fingerprints, signature, voice- and facial recognition) to establish and / or verify your identity.
- Your tax number and tax residency status.
- Financial and transactional information. If you are a customer of TymeBank, we may collect your transactional information from TymeBank for purposes of conducting credit scoring on you. We can also use your TymeBank transactional information to verify your income if your salary is received in your TymeBank account.

- Your location information (e.g. geolocation or GPS location), IP address and any third-party sites you access when visiting our website, kiosks or using our mobile apps.
- Other personal information, such as details of your interactions with us.
- Nationality; age; language; education.
- Financial information (e.g. income, expenses, assets and liabilities, money management behaviour or goals and needs, based on amongst others, account transactions, including banking account information provided to us).
- Criminal history.
- Identifying number/s (e.g. account number.
- Online and other unique identifiers (these are numbers assigned to you that uniquely identify you in relation to us or in relation to any third party that processes personal information about you).
- Social media profiles.
- Physical health, mental health, wellbeing, disability, religion, belief, conscience, and culture.
- Medical history (e.g. HIV/AIDS status).
- Personal views, preferences and opinions.
- Confidential correspondence; and
- Another's views or opinions about you.

What Is Special Personal Information?

There is also a category of personal information called special personal information, which includes the following personal information about you (as referred to in the Protection of Personal Information Act, 4 of 2013 as amended):

- biometric information
- race or ethnic origin

Where we do process Special Personal Information, we will always ensure compliance with the requirements that are specifically applicable thereto in terms of the Protection of Personal Information Act, 4 of 2013.

In certain instances, we may need consent to process your personal information. If you give us your consent for a specific context, you are free to withdraw this consent at any time.

Please note that where you have withdrawn your consent, this will not affect the processing that took place prior to such withdrawal and it will not affect the processing of your personal information where consent is not required.

You may refuse to provide us with your personal information in which case we may not be able to provide you with a relevant service or would have to terminate our business relationship. The supply of certain items of personal information, especially those collected to comply with regulation, is legally mandatory.

6. How we use your information

We have regulatory obligations, including compliance with anti-money laundering legislation, to process your personal information. This includes verifying your identity and/or the identity of a person acting on your behalf. **We are also required by various laws to maintain a record of our dealings with clients.**

Please refer to clause 7 below for further information on who we share your information with.

To the extent permissible under applicable laws, SanlamGoTyme may use your information:

- To provide you with our products and services, and maintain our relationship with you;
- To design, manage and price our products;
- To conduct affordability assessments;
- To provide you with intermediary services related to credit insurance;
- To conclude and administer your application, which may include underwriting;
- To execute a transaction in accordance with your request;
- To enable us to provide you with relevant information to you, to communicate with you and carry out your requests and instructions or to respond to your enquiries or complaints.
- To assess, check, and process your application and any claims;
- To meet our contractual obligations with you or take steps necessary for the conclusion of a contract with you;

- To comply with legislative and regulatory requirements, including codes of conduct and requirements of our regulators (including the National Credit Regulator, Financial Sector Conduct Authority, Information Regulator and Prudential Authority);
- To undertake credit reference searches and/or verification and ongoing credit reference searches;
- For the detection and prevention of unlawful activity, fraud, money-laundering and loss, including as part of party due diligence required under applicable laws and in terms of applicable Tyme Bank policies;
- For debt recovery or debt tracing;
- For purposes of online login and authorisation;
- To execute on the strategic initiatives of the shareholders of SanlamGoTyme;
- To perform any risk analysis or for purposes of risk management to you;
- To record and/or monitor and have access to your telephone calls (i.e. voice recordings), correspondence and electronic communications to/with us (or any of our employees, agents or contractors) in order to accurately carry out your instructions and requests, to use as evidence and in the interests of crime prevention;
- To maintain the security of our digital channels and systems;
- For statistical analysis and research purposes;
- For audit and record-keeping purposes;
- For purposes of proof and legal proceedings;
- To enhance your experience when interacting with SanlamGoTyme and to help us improve our offerings to you;
- To share with other entities in the Sanlam Limited Insurance Group or Tyme Group, dependent on your loan Brand, so that we can market our financial products and services which we deem similar, with the aim of offering you the opportunity to take up some of the financial products to fulfil your needs, provided that you have not objected to receiving such marketing;

- To conduct market and behavioural research, including evaluation and analysis to determine if you qualify for our products or services as well as customer satisfaction surveys, and provide you with information about our products and services from time to time via email, telephone or other means (for example, invite you to events);
- To make you aware of any promotions or competitions that SanlamGoTyme or your loan Brand is running (unless you have unsubscribed from receiving our direct marketing communications).
- To process your marketing preferences (where you have unsubscribed from certain direct marketing communications, keeping a record of your information and request to ensure that we do not send such direct marketing to you again);
- To protect or pursue your, our or the loan Brand's legitimate interests.
- You have consented to us processing your personal information for a reason other than as set out above.
- For any purpose related to and compatible with the above.

7. Sharing your information

SanlamGoTyme will only share your personal information with third parties if there is a legitimate and lawful reason to do so. We may disclose the personal information you provide to us to the following entities:

- Sanlam Limited Insurance Group or Tyme Group depending on the specific Brand of your loan
- Other third parties in relation to the purposes set out under the previous section 6 (How we use your information) such as credit bureaux, attorneys, tracing agents, debt collection agencies or service providers.
- Public bodies and law enforcement, courts of law, Regulators, Ombuds (either directly or through shared databases) for fraud detection and prevention or any other lawful reason as set out in this Privacy Notice; and

SanlamGoTyme will process and share your personal information with other companies within the Sanlam Limited Insurance Group or Tyme Group, dependent on your loan Brand, for the purpose of facilitating your membership to a loyalty or rewards programme. Your personal information may also be shared with third-party suppliers from time to time for the purpose of facilitating and providing benefits to you by way of a loyalty or rewards programme or when needed to fulfil our contractual obligations to you.

SanlamGoTyme will not sell, rent, or trade your personal information to any third party.

SanlamGoTyme may also share information within the Sanlam Limited Insurance Group or Tyme Group, dependent on your loan Brand, where it is in SanlamGoTyme's legitimate interest to do so, unless there is a good reason to protect your personal information which overrides the legitimate interests we wish to rely on.

SanlamGoTyme will disclose information when lawfully required to do so:

- To comply with any relevant legislation;
- To comply with any legal process; and
- By any regulatory authority (for example, Financial Sector Conduct Authority, National Credit Regulator, Information Regulator or Prudential Authority).

On occasion, SanlamGoTyme may - for legitimate purposes - share aggregated information with its stakeholders and business partners (for example, demographic data) in a manner that does not identify the persons to whom the information applies.

However, SanlamGoTyme will not disclose your personal information to third parties unless there is valid processing ground as set out in section 11 of POPIA.

8. Transfer across borders

Some of the persons to whom we disclose your personal information may be situated outside of the Republic of South Africa (RSA) in jurisdictions that may not have similar data protection laws to the RSA.

In this regard, we may send your personal information to service providers outside of the RSA for storage or processing on SanlamGoTyme's behalf. However, we will not send your information to a country that does not have information protection legislation similar to that of the RSA, unless we have ensured that the recipient agrees to effectively adhere to the principles for processing of information in accordance with POPIA.

9. Security and storage of information

SanlamGoTyme intends to protect the integrity and confidentiality of your personal information.

SanlamGoTyme has implemented appropriate technical and organisational information security measures to keep your information secure, accurate, current, and complete. This includes, but is not limited to:

- Secure handling and storage of information – we encrypt your data including when we need to transmit your information to third parties.
- Ensuring that our systems are secure by having firewalls, intrusion detection, password requirements, and virus scanning tools in place to stop viruses and unauthorised people from accessing our systems, among other controls.
- Building security to control access to our premises
- Safely destroying, deleting or deidentifying records when we no longer require the information.

However, we cannot guarantee the security of any information you transmit to us online and you do so at your own risk.

Where third parties are required to process your personal information in relation to the purposes set out in this notice and for other lawful requirements, we ensure that they are contractually bound to apply the appropriate security practices.

Your personal information will be held and used for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.

10. Right of access to information

The Promotion of Access to Information Act (PAIA) coupled with POPIA offer an individual the right to access information held by a public or private body in certain instances. This includes requesting:

- confirmation that we hold your personal information, or
- requesting a copy or description of the record containing your personal information, such as your transaction history or credit information;
- the identity or categories of third parties who have had access to your personal information;
- requesting access to a record of other information held by SanlamGoTyme, including information about third parties.

Please refer to the SanlamGoTyme PAIA manual for further information on how you can exercise the above rights or contact our Deputy Information Officer for further guidance:

privacy.office@sanlamgotyme.co.za

To access information held by Sanlam Limited Insurance Group please refer to the [Sanlam PAIA manual](#) or to access information held by TymeBank Limited please refer to the TymeBank PAIA Manual www.tyembank.co.za/legal/paia-manual/

11. Correction or deletion of your information

In accordance with POPIA, you have the right to ask us to correct, delete or update any information we have for you if it is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully or if we are no longer authorised to retain the information. We will take reasonable steps to determine if the personal information is correct and make any correction needed.

Note that if the law requires us to retain the information you have requested us to delete, we may not be able to delete this information immediately.

Note further that the deletion of certain personal information could result in the suspension or termination of your business relationship with SanlamGoTyme.

You can give effect to this right by contacting us at privacy.office@sanlamgotyme.co.za.

Should you wish to request the correction or deletion of information held with Sanlam Insurance Group please refer to the Sanlam Group PAIA manual at <https://www.sanlam.com/protection-of-personal-information> or TymeBank Limited to service@tyembank.co.za or contact 0860 999 119.

12. Objection to processing of your information

In accordance with POPIA, you may object to our processing of your personal information on reasonable grounds relating to your particular situation, unless legislation provides for such processing. You can give effect to this right by contacting us at privacy.office@sanlamgotyme.co.za.

13. Marketing

Where you provide your personal information to SanlamGoTyme in the context of a sale of one of our products or services, you agree to SanlamGoTyme and either Sanlam Personal Loans (Pty) Ltd, an affiliate of the Sanlam Limited Insurance Group or Tyme Bank Limited, dependent on your Brand loan, sending you information on news, trends, services, events and promotions for our own similar products and or services, always subject to your right to opt out of receiving such marketing at the time your information is collected and on each subsequent marketing communication thereafter.

You may object to receiving direct marketing at any time by contacting the following entities:

SanlamGoTyme (Pty) Ltd via email at privacy.office@sanlamgotyme.co.za or as per the below for your specific loan brand:

Brand	Telephone number
Sanlam personal loan	0860 997 771
Tyme Bank personal loan	0860 555 142
TFG personal loan	0860 007 661

Sanlam Personal Loans (Pty) Ltd – please refer to the Sanlam Personal Loans Privacy Notice: <https://www.sanlam.com/sanlams-privacy-policy>.

Tyme Bank Limited - please refer to the Tyme Bank Limited Privacy Notice: <https://www.tyembank.co.za/legal/privacy-policy/>

Where you choose to exercise your right to opt out of direct marketing, please allow up to 21 days for SanlamGoTyme to effect that change.

14. Clickstream data

In the interests of better customer service, SanlamGoTyme may collect anonymous information from visitors to its websites. For example, SanlamGoTyme keeps track of the domains from which people visit its website and also measures visitor activity on its website. In the process, SanlamGoTyme ensures the information cannot be used to identify you. This information is sometimes known as "clickstream data". SanlamGoTyme or its analytics vendors (including Google Analytics) may use this data to analyse trends and statistics and to provide better customer service.

The information, referred to as traffic data, which may be collected includes:

- Your IP address;
- The search terms you have used;
- The pages accessed on the website and the links you've clicked on

- The date and time you visited the website;
- The referring website (if any) through which you clicked through to our website; and
- The type of website browser you use.

As mentioned, the **traffic data is aggregated and not personally identifiable and our website analysis will also respect any 'do not track' setting you might have on your web browser.**

15. Cookies

A cookie is a small text file that is downloaded onto 'terminal equipment' (for example, a computer or smartphone) when you access a website. It allows the website to recognise your device and store some information about your preferences or past actions.

What cookies do we use?

Some cookies which we use are essential to the functioning of our website. Some cookies help us with the performance and design of our website. This allows us to measure how many times a page has been visited, whether a page has been visited on the website through an advertisement or by other means. Other cookies help us to remember your settings which you may have selected or assist with other functionality when you browse and use our website. This helps us to remember what you have selected, so on your return visit - we remember your preferences.

On certain pages of the website we use cookies to help us understand your interests as you browse the internet, so we can tailor and render to you more personalised content and services in the future. This assists us in delivering relevant advertising to you during various advertising campaigns we may run from time to time through participating third-party sites.

In addition, we also use cookies on certain pages of our website to communicate with third-party data suppliers in order to extrapolate your digital behaviour.

This helps us to understand and target more relevant advertising in the future. The information we receive is all aggregate and anonymous, but will include statistics such as demographics, online behaviour, product interests and lifestyle.

How do I disable cookies?

If you do not want to receive a cookie from the website, you have the option of setting your browser to notify you when you receive a cookie, so that you may determine whether to accept it or not. However, please be aware that if you do turn off 'cookies' in your browser, you will not be able to fully experience some of the features of the website. For example, you will not be able to benefit from automatic log-on and other personalisation features.

16. Updates

This privacy statement was last updated in November 2025. A notice will be posted on the SanlamGoTyme website home page whenever the Privacy Notice is materially changed.

Please check the website regularly to ensure that you are aware of the latest version of this Privacy Notice.

17. Questions regarding this statement

Questions, comments and requests regarding this statement may be directed to our Deputy Information Officer for clarification:
privacy.office@sanlamgotyme.co.za

18. Particulars of SanlamGoTyme

Should you have a complaint or concern regarding the processing of your personal information or should you wish to exercise any of your rights as mentioned in this Privacy Notice, you can contact:

The Deputy Information Officer:
privacy.office@sanlamgotyme.co.za

SanlamGoTyme is equally controlled by its shareholders, Sanlam Personal Loans (Pty) Ltd and Tyme Bank Limited.

SanlamGoTyme 's head office's registered address is 2 Strand Road, Bellville, Western Cape, South Africa, 7530.

19. The Information Regulator

Whereas we would appreciate the opportunity to first address any complaints regarding our processing of your personal information, you have the right to complain to the Information Regulator, whose contact details are:

The Information Regulator (South Africa)
Woodmead North Office Park, 54 Maxwell Drive,
Woodmead, Johannesburg

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

Complaints email:
POPIAComplaints@inforegulator.org.za

General enquiries email:
enquiries@inforegulator.org.za
Tel: 010 023 5200