

SalarySavvy Privacy Policy

Last Updated: June 2026

SalarySavvy ("we," "us," or "our") operates the website and Earned Wage Access (EWA) platform. We are committed to protecting the privacy and personal information of our users, including both corporate employers and their employees ("you" or "your").

This Privacy Policy explains how we collect, use, disclose, and safeguard your information in accordance with the **Protection of Personal Information Act, No. 4 of 2013 (POPIA)** of South Africa.

1. Information We Collect

To provide our Earned Wage Access services efficiently, we collect personal information from both employers and employees.

A. Information Provided by Employers

- **Company Details:** Company name, registration number, physical address, and banking details.
- **Authorized Representative Details:** Full Name, identity number, email address, job title, and contact number.
- **Employee Payroll Data:** To verify earned wages, we receive standard payroll files containing employee names, ID/passport numbers, employee numbers, salary details, and hours worked.

B. Information Provided by Employees

- **Identity & Onboarding Data:** Full names, South African ID number or passport number, mobile number and proof of identity (KYC).
- **Financial Information:** Bank account details (bank name, account number, branch code) to facilitate wage payouts. Bank account details must be the same bank account details into which the salary is paid.

C. Automatically Collected Data

- **Usage Information:** IP addresses, browser types, operating systems, and access times when you interact with our website.

2. How We Use Your Information

We process your personal information solely for lawful purposes related to our business operations, including:

- Verifying your identity and processing secure Earned Wage Access requests.
- Disbursing funds from the SalarySavvy wallet directly to employee bank accounts.
- Generating month-end payroll deduction files for employers.
- Communicating transactional alerts, onboarding instructions, and customer support via SMS, email, or WhatsApp.
- Complying with South African financial, tax, and anti-money laundering regulations.

3. Sharing and Disclosure of Information

We do not sell, rent, or trade your personal information. We only share information with third parties in the following limited circumstances:

- **With Your Employer:** We share transaction deduction files with your employer's payroll team to reconcile advanced amounts at the end of the month.

4. Information Security

SalarySavvy implements robust technical and organizational security measures to protect your personal information against unauthorized access, loss, alteration, or destruction. This includes:

- Secure data encryption during transmission and storage.
- Strict access controls limiting data visibility only to authorized personnel.
- Regular monitoring of our IT infrastructure.

5. Data Retention

We retain your personal information only for as long as necessary to fulfill the purposes outlined in this policy, or as required by South African financial record-keeping laws. When data is no longer required, it is securely destroyed or permanently anonymized.

6. Your Rights Under POPIA

In terms of POPIA, you have the right to:

- **Access:** Request confirmation of whether we hold your personal information and obtain a copy of that data.
- **Correction:** Request that we update, correct, or delete inaccurate or out-of-date personal information.
- **Objection:** Object to the processing of your personal information for specific purposes (such as direct marketing).
- **Complaints:** Lodge a complaint regarding our processing of your data with the South African Information Regulator.

7. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our operational processes or legal obligations. Any changes will be posted on this page with an updated "Last Updated" date.

8. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or how your data is handled under POPIA, please contact us:

- **Company Name:** SalarySavvy
- **Contact Person:** Information Officer
- **Email:** info@salarysavvy.co.za