



# **aYo Holdings Privacy Statement**

This privacy statement is effective as of September 2021. Please note that this privacy statement will regularly be updated to reflect any changes in the way we manage your personal data or any changes in applicable laws.

This Privacy Statement tells you everything you need to know about how aYo Holdings, its affiliates, subsidiaries and newly acquired companies ("we") protect the personal data we process and control relating to you ("your personal data"; "your data") and which rights you have in relation to the processing of your personal data.

## **1. How does aYo Holdings protect your personal data?**

aYo Holdings attaches great importance to your right to privacy and the protection of your personal data. We want you to feel secure that when you deal with aYo Holdings, your personal data is safe.

aYo Holdings protects your personal data in accordance with applicable laws and our data privacy policies. In addition, aYo Holdings maintains the appropriate technical and organizational measures to protect your personal data against unauthorized or unlawful processing and/or against accidental loss, alteration, disclosure or access, or accidental or unlawful destruction of or damage thereto.

The following sections provide further details as to how aYo Holdings processes your personal data:

### **Which categories of personal data do we collect and how do we process such personal data?**

We collect personal data of our employees, potential employees, clients, suppliers, business contacts, shareholders and website users. If the data we collect is not listed



in this privacy statement, we will give individuals (when required by law) appropriate notice of which other data will be collected and how they will be used.

The personal data we collect include the categories of personal data described in the below sections as well as any other categories of personal data referred to in this privacy statement or in other statements you have received.

Below is also a chart describing the categories of personal data we collect:

Additional personal details, contact details and identifiers.	In addition to the personal details listed above, aYo Holdings may collect additional personal details for recruitment/employment purposes, such as national identification number, social security number, insurance information, marital/civil partnership status, domestic partners, dependents, emergency contact information, and military history; professional/personal calendar availability/scheduling information for meeting/communication purposes.
Education information and professional or employment-related information.	aYo Holdings may collect information about your education and professional or employment-related information, such as your employment history.
Sensitive data for recruitment purposes.	aYo Holdings may collect certain types of sensitive information when permitted by local law or with your consent, such as health/medical information (including disability status), trade union membership information, religion, race or ethnicity, minority flag, and information on criminal convictions and offences. aYo Holdings collects this information for specific purposes, such as health/medical information in order to accommodate a disability or illness (subject to legal limits on the timing of collection of such information and other applicable limitations) and to provide benefits; background checks and diversity-related personal information (such as race or



	ethnicity) in order to comply with legal obligations and internal policies relating to diversity and anti-discrimination.
Documentation required under immigration laws.	aYo Holdings may collect data on citizenship, passport data, and details of residency or work permit (a physical copy and/or an electronic copy).
Financial information for payroll/benefits purposes	Your banking and other relevant financial details we need for payroll/benefits purposes.
Talent management information.	Information necessary to complete a background check, details on performance decisions and outcomes, performance feedback and warnings, e-learning/training programs, performance and development reviews (including information you provide when asking for/providing feedback, creating priorities, updating your input in relevant tools), driver's license and car ownership information, and information used to populate biographies.
Requested recruitment information	Information requested to provide during the recruitment process, to the extent allowed by applicable law.
Recruitment information you submit	Information that you submit in résumés / CVs, letters, writing samples, or other written materials (including photographs).
Information generated by us during recruitment	Information generated by interviewers and recruiters related to you, based on their interactions with you or basic Internet searches where allowed under applicable law.
Recruitment information received from third parties	Information related to you provided by third-party placement firms, recruiters, or job-search websites, where applicable.
Audio-visual materials	Photograph, and images/audio/footage captured/recorded on CCTV or other video systems when visiting our office or



	captured in the course of recruitment events or video recruitment interviews or during any other virtual and live events (including recordings during virtual workshops or similar events).
Recommendations	Recommendations related information provided on your behalf by others.
Immigration	Documentation and related information required under immigration laws.
Employment history and background checks	Information about your prior employment, education, and where applicable and allowed by applicable law, credit history, criminal records or other information revealed during background screenings.
Diversity related information	Information about race / ethnicity / religion / disability / gender and self-identified LGBT status, for purposes of government reporting where required by law, as well as to understand the diversity characteristics of the aYo Holdings workforce, subject to legal limits.
Assessment information	Information generated by your participation in psychological, technical or behavioural assessments. You will receive more information about the nature of such assessments before your participation in any of them.

Except for certain information that is required by law or by aYo Holdings policies (including management of an employment relationship with aYo Holdings), your decision to provide any personal data to us is voluntary. You will therefore not be subject to adverse consequences if you do not wish to provide us with your personal data. However, please note that if you do not provide certain information, we may not be able to accomplish some or all of the purposes outlined in this privacy statement, and you may not be able to use certain tools and systems which require the use of such personal data.

If you provide us with personal data of another person (for instance, a potential employee/referral), you are responsible for ensuring that such person is made aware



of the information contained in this privacy statement and that the person has given you his/her consent for sharing the information with aYo Holdings.

The above-mentioned categories of personal data have been obtained either directly from you (for example, when you provide information to sign up for a newsletter or register to comment on a forum website) or indirectly from certain third parties (for example, through our website's technology). Such third parties include our affiliates, public authorities, public websites and social media, suppliers and vendors.

## **For which purposes and on which legal basis do we use your personal data?**

aYo Holdings uses your personal data only where required for specific purposes. Please view the table below for (i) a list of the purposes for which aYo Holdings uses your personal data and (ii) an overview of the legal basis for each such purpose.

Where the above table states that we rely on our legitimate interests for a given purpose, we are of the opinion that our legitimate interests are not overridden by your interests, rights or freedoms, given (i) the transparency we provide on the processing activity, (ii) our privacy by design approach, (iii) our regular privacy reviews and (iv) the rights you have in relation to the processing activity. If you wish to obtain further information on this balancing test approach, please contact our Data Privacy Officer (which may change from time to time).

We will process your personal data for the purposes mentioned above based on your prior consent, to the extent such consent is mandatory under applicable laws.

To the extent you are asked to click on/check "I accept", "I agree" or similar buttons/checkboxes/functionalities in relation to a privacy statement, doing so will be considered as providing your consent to process your personal data, only in the countries where such consent is required by mandatory law. In all other countries, such action will be considered as a mere acknowledgement and the legal basis of the processing of your personal data will not be your consent but any other applicable legal basis.



We will not use your personal data for purposes that are incompatible with the purposes of which you have been informed, unless it is required or authorized by law, or it is in your own vital interest (e.g. in case of a medical emergency) to do so.

We may transfer personal data to our service providers, professional advisors, public and governmental authorities or third parties in connection with a (potential) corporate or commercial transaction. Such third parties may be located in other countries. Before we do so, we shall take the necessary steps to ensure that your personal data will be given adequate protection as required by relevant data privacy laws and aYo Holdings' internal policies. aYo Holdings may also transfer your personal data to any of its global affiliates/partners in furtherance of any visits to our aYo Holdings locations.

For example, we may disclose personal information to third parties for other business purposes as follows:

- We share your information with third-party service providers that provide services to us, including billing, payment processing, customer service, email deployment, advertising and marketing, security and performance monitoring, maintaining or servicing accounts, processing or fulfilling orders and transactions, verifying customer information, research, data hosting, auditing, and data processing;
- To protect and defend the legal rights, safety, and security of aYo Holdings, our affiliates, users, or the public, including to protect against fraud and malicious activity; and
- For other business purposes described in this privacy statement or for any other purpose disclosed to you at the time we collect the information or pursuant to your consent.

We may also share your information in connection with a substantial corporate transaction, such as the sale of a website, a merger, consolidation, asset sale, initial public offering, or in the unlikely event of a bankruptcy.

Unless you are otherwise notified, any transfers of your personal data from within the relevant country, such as South Africa to third parties outside of Africa will be based on an adequacy decision or are governed by the standard contractual clauses (a copy



of which can be obtained through the contact information included below). Any other related transfers of your personal data will take place in accordance with the appropriate international data transfer mechanisms and standards.

### **What about sensitive data?**

In order to facilitate the administration of insurance policies effectively we may from time to time collect special personal information and sensitive information. In the cases where we do seek to collect such data, we will do this in accordance with data privacy law requirements and/or ask for your consent.

The term "sensitive data" refers to the various categories of personal data identified by data privacy laws as requiring special treatment, including in some circumstances the need to obtain explicit consent from you. These categories include racial or ethnic origin, political opinions, religious, philosophical or other similar beliefs, membership of a trade union, physical or mental health, biometric or genetic data, location data, sexual life or orientation, or criminal convictions and offences (including information about suspected criminal activities).

### **What about data security?**

We maintain organizational, physical and technical security arrangements for all the personal data we hold. We have protocols, controls and relevant policies, procedures and guidance to maintain these arrangements taking into account the risks associated with the categories of personal data and the processing we undertake.

We adopt market leading security measures to protect your personal data. This includes (without being limitative):

- We manage security risks by implementing and maintaining the relevant policies such as our Information Security Policy, Clean Desk Policy and other relevant policies. The continuous updating of the relevant policies and protocols in line with international standards confirms that aYo Holdings' processes and security controls provide an effective framework for protecting our clients' and our own information.



## **Where will your personal data be processed?**

As a global organization with offices and operations throughout the world, personal data we collect may be transferred or be accessible internationally throughout aYo Holdings' global business and between its entities and affiliates.

Any such transfers throughout aYo Holdings' global business take place in accordance with the applicable data privacy laws and in accordance with our Binding Corporate Rules ("BCR").

Our BCR reflects the standards contained in South African Data Privacy Laws (including the General Data Protection Regulation). Having our BCR means that all our group entities which have signed up to our BCR have to comply with the same internal rules.

## **What are the sources we get your personal information from?**

If we do not obtain your personal information directly from you, we may obtain it from the following sources: publicly available sources (registers or the internet), aYo Holdings employees, contractors, (prospective) members of board of directors, shareholders, aYo Holdings' affiliates, subsidiaries and newly acquired businesses, employers of our contractors, public authorities, public websites and social media, previous employers, educational institutions, suppliers and vendors (including third party data providers).

## **How long will your personal data be retained by us?**

We will retain your personal data only for as long as is necessary. We maintain specific records management and retention policies and procedures:

- We retain your data as long as we have an ongoing relationship with you (in particular if you have an account with us).





- We will only keep the data while your account is active or for as long as needed to provide services to you, including compliance with relevant financial services and telecommunication regulations
- We retain your data for as long as needed in order to comply with our global legal and contractual obligations.
- You are entitled (in the circumstances and under the conditions, and subject to the exceptions, set out in applicable law) to:
  - Request access to the personal data we process about you: this right entitles you to know whether we hold personal data about you and, if we do, to obtain information on and a copy of that personal data.
  - Request a rectification of your personal data: this right entitles you to have your personal data be corrected if it is inaccurate or incomplete.
  - Object to the processing of your personal data: this right entitles you to request that aYo Holdings no longer processes your personal data.
  - Request the erasure of your personal data: this right entitles you to request the erasure of your personal data, including where such personal data would no longer be necessary to achieve the purposes.
  - Request the restriction of the processing of your personal data: this right entitles you to request that aYo Holdings only processes your personal data in limited circumstances, including with your consent.
  - Request portability of your personal data: this right entitles you to receive a copy (in a structured, commonly used and machine-readable format) of personal data that you have provided to aYo Holdings, or request aYo Holdings to transmit such personal data to another data controller.

To the extent that the processing of your personal data is based on your consent, you have the right to withdraw such consent at any time by contacting aYo Holdings' Data Privacy Officer. Please note that this will not affect aYo Holdings' right to process personal data obtained prior to the withdrawal of your consent, or its right to continue parts of the processing based on other legal bases than your consent.



If, despite our commitment and efforts to protect your personal data, you believe that your data privacy rights have been violated, we encourage and welcome individuals to come to aYo Holdings first to seek resolution of any complaint. You have the right at all times to register a complaint directly with the relevant supervisory authority or to make a claim against aYo Holdings with a competent court (either in the country where you live, the country where you work or the country where you deem that data privacy law has been infringed).

Contact us to exercise any of your rights.

## **2. How do we use personal data when you visit aYo Holdings' website?**

In addition to the information set out above, the following sections describe how we use personal data when you visit aYo Holdings' website:

- Which personal data do we gather?
- Do we include (links to) websites and programs of third parties?
- How do we use personal data that we collect from our websites?

Which personal data do we gather?

aYo Holdings collects personal data at its websites in two ways: (1) directly (for example, when you provide personal data to sign up a call back or a newsletter; and (2) indirectly (for example, through our website's technology).

We may collect and process the following personal data:

- Personal data that you provide by filling in forms on our website. This includes registering to use the website, subscribing to services, newsletters and alerts, registering for a conference or requesting a white paper or further information. Pages that collect this type of personal data may provide further information as to why your



personal data is needed and how it will be used. It is completely up to you whether you want to provide it.

- If you contact us, we may keep a record of that correspondence.
- We may ask you to complete surveys that we use for research purposes, although you do not have to respond to them.
- Any postings, comments or other content that you upload or post to an aYo Holdings website.
- Our website collects personal data about your computer, including (where available) your IP address, operating system and browser type, for system administration, to filter traffic, to look up user domains and to report on statistics.
- Details of your visits to our website, the pages you view and resources you access or download, including but not limited to, traffic data, location data, weblogs and other communication data. Please see the Cookies section below for more information.

Do we include (links to) websites and programs of third parties?

Our websites may include:

- Links to and from the sites of our partner networks, advertisers and affiliates.
- Certain programs (widgets and apps) of third parties. Where this is the case, note that such third parties may process your personal data collected through such programs for their own purposes.

We do not accept any responsibility or liability for such third parties' sites or programs. Please check such third parties' terms of use and privacy statements before using and providing any information to such third parties' sites and programs.

### **How do we use personal data that we collect from our websites?**

We use personal data for the purposes described in the section "For which purposes and on which legal basis do we use your personal data?" above, as well as to provide you with information you request, process online job applications, and for other purposes which we would describe to you at the point where it is collected. For example:



- Links to and from the sites of our partner networks, advertisers and affiliates.
- Certain programs (widgets and apps) of third parties. Where this is the case, note that such third parties may process your personal data collected through such programs for their own purposes.

We analyse your IP and browser information to determine what is most effective about our website, to help us identify ways to improve it and make it more effective. Please see the Cookies section below for more information.

### **3. How do we use cookies (and other tracking technologies)?**

In addition to the information set out above, this section describes how we use cookies and other tracking technologies.

We analyse your IP and browser information to determine what is most effective about our website, to help us identify ways to improve it and, eventually, to determine how we can tailor our website to make it a more positive and relevant user experience.

Please see our Cookies policy for more details including for information about your choices with respect to advertising and social media cookies and for access to our cookie consent manager.

### **4. How do we use personal data when you visit our offices?**

In addition to the information set out above, this section describes how we use personal data when you visit aYo Holdings offices.

If you have any questions on data privacy or you want to let us know about website/marketing permissions, please contact us.



## **5. How do we use personal data for marketing purposes?**

In addition to the information set out above, the following sections describe how we use personal data for marketing purposes:

- What are the sources of marketing data?
- Do we send targeted communications?
- Do we maintain Customer Relationship Management(CRM) databases?
- Do we combine and analyse personal data?
- Do we share personal data with third parties?

### **What are the sources of marketing data?**

The bulk of the personal data we collect and use for marketing purposes relates to individual employees of our clients and other companies with which we have an existing business relationship. We may also obtain contact information from public sources, including content made public at social media websites, to make an initial contact with a relevant individual at a client or other company.

### **Do we send targeted communication?**

We send commercial SMS's, and USSD Push notifications to individuals with whom we want to develop or maintain a business relationship in accordance with applicable marketing laws. Our targeted messages typically include web beacons, cookies, and similar technologies that allow us to know whether you open, read, or delete the message, and associated responses. When you click a link in a marketing email you receive from aYo Holdings, we will also use a cookie to log what pages you view and what content you download from our websites, even if you are not registered at or signed into our site.



## **Do we maintain Customer Relationship Management (CRM) databases?**

Like most companies, aYo Holdings uses customer relationship management (CRM) database technology to manage and track our marketing efforts. Our CRM databases include personal data belonging to customers of companies with whom we already have a business relationship or want to develop one. The personal data used for these purposes includes relevant business information, such as: contact data, mobile network information, website activity of registered users of our website, and other business information included by aYo Holdings professionals based on their personal interactions with you.

## **Do we combine and analyse personal data?**

We may combine data from publicly available sources, and from our different email, website, and personal interactions with you (this includes information collected across our different websites such as our careers and corporate sites and information collected when you sign-up or log on to our sites or connect to our sites using your social media credentials (such as LinkedIn). We combine this data to better assess your experience with aYo Holdings and to perform the other activities described throughout our privacy policy.

## **Do we share personal data with third parties?**

In addition to the third parties mentioned in the section "Will we share your personal data with third parties?" above, we may share your personal data with marketing agencies or call centres contracting to engage with clients on our behalf

## **7. Contact us**

Please contact us electronically should:

- You have a general question about how aYo Holdings protects your personal data.



- You wish to exercise your rights in relation to your personal data rights (as set out in the sections "Which rights do you have with respect to the processing of your personal data?" and "Your rights regarding marketing communications"). Alternatively, you may want to use this link to exercise these rights.
- You wish to make a complaint about aYo Holdings' use of your data.

You can also contact aYo Holdings as data controller of your personal data via our Data Privacy Officer (preferably electronically) clearly marked for the attention of the Data Privacy Officer, on this address: [PAIA@ayo4u.com](mailto:PAIA@ayo4u.com)