

# KALLITO CASH SOLUTIONS (PTY) LTD

Reg. No: 2023/723562/07 | NCRCP No: 22010  
Unit 22, 02 Sand Olive, Arboretum, Richards Bay, 3900  
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*"Your Bridge to Payday"*

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## PROTECTION OF PERSONAL INFORMATION (POPIA) POLICY – 2025 EDITION

### 1. PURPOSE OF THIS POLICY

This policy outlines how Kallito Cash Solutions ("KCS") collects, processes, stores, and protects personal information in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA). KCS is committed to protecting client information and ensuring all data is used lawfully, transparently, and securely.

### 2. SCOPE

This policy applies to all KCS staff, contractors, and service providers who handle client or employee data. It covers all personal and financial data processed by KCS, including data collected through application forms, DebiCheck mandates, or other financial documentation.

### 3. DEFINITIONS

- Personal Information – Any information relating to an identifiable natural or juristic person.
- Processing – Any operation involving personal information, such as collection, storage, use, or dissemination.
- Data Subject – The person to whom the personal information relates.
- Responsible Party – Kallito Cash Solutions (Pty) Ltd.

### 4. PRINCIPLES OF DATA PROCESSING

KCS commits to the following POPIA principles:

1. Accountability – KCS is responsible for ensuring compliance.
2. Processing Limitation – Data is collected for lawful purposes only.
3. Purpose Specification – Data is used strictly for loan processing, FICA verification, and account management.
4. Further Processing Limitation – No sharing with third parties unless legally required or

with client consent.

5. Information Quality – Data is verified and updated when necessary.

6. Openness – Clients are informed about why their data is collected.

7. Security Safeguards – Information is securely stored with restricted access.

8. Data Subject Participation – Clients may request access or correction of their data.

## **5. COLLECTION AND USE OF PERSONAL INFORMATION**

KCS collects information such as full name, ID/passport number, contact details, employer, income, and banking details. This information is used solely for assessing loan eligibility, managing disbursements and repayments, and fulfilling statutory obligations under the NCA, FIC, SARS, and NCR.

## **6. STORAGE AND SECURITY**

All documents are stored electronically on the Kallito Cash Solutions Shared Drive, secured by Google Workspace controls. Hard copies are kept in a locked cabinet at Unit 22, Sand Olive, Richards Bay, with access restricted to authorised personnel.

## **7. SHARING AND DISCLOSURE**

KCS does not sell or distribute personal information. Data may be shared with NuPay (DebiCheck), NCR, FIC, or auditors for compliance purposes. All third-party providers are bound by confidentiality agreements.

## **8. RETENTION AND DESTRUCTION**

All personal data is retained for five (5) years after loan settlement, in accordance with the FIC Act. After this period, data is securely destroyed or deleted from all systems.

## **9. DATA SUBJECT RIGHTS**

Clients have the right to request access to, correction of, or deletion of their personal data. They may also withdraw consent, subject to contractual obligations, and lodge complaints with the Information Regulator (South Africa).

## **10. POLICY MANAGEMENT**

This policy is reviewed annually or when legislation changes. The Managing Director is responsible for ensuring all employees understand and comply with this policy.

## **11. CONTACT INFORMATION**

Information Officer: Mxolisi Godfree Ntshangase  
Email: [info@kallitocash.co.za](mailto:info@kallitocash.co.za) | Tel: 087 803 0082

## **12. APPROVAL**

Name: M.G. Ntshangase

Position: Managing Director / Information Officer

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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