3. PRIVACY POLICY

3.1 This clause 3 pertains to information on the Service Provider's Privacy and Cookie Policy, which Policy forms part of these Terms. The Service Provider is committed to protecting the User's personal information but does use the personal information collected from the User in accordance with this Privacy and Cookie Policy.

3.2 The term "Personal information" as set out in Section 1 of the Protection of Personal Information Act No 4 of 2013 means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. In other words, information that can identify the User as an individual or is capable of identifying the User. This does not include general, statistical, aggregated or anonymised information.

3.3 The User's use of the Service Provider's services and Website signifies the User's explicit consent to the Service Provider collecting and using the User's personal information as specified below.

3.4 When the User visits the Website, uses the Services and/or replies to ads or other content, the Service Provider automatically collects the information sent to it by the User's computer, mobile device or other equipment that provides access.

3.5 This information includes, but is not limited to:

3.5.1 information from the User's interaction with the Website and Services, including, but not limited to, device ID, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the Website, referring URL, ad data, IP address and standard web log information;

3.5.2 information collected through cookies, web beacons and similar technologies; and

3.5.3 information that the User provides when registering as a User;

3.5.4 information provided in the context of dispute resolution, correspondence through the Website or correspondence that is sent to Service Provider; and

3.5.5 information pertaining to the User's location and the location of the User's device, including the User's device's unique identifier information if the User have enabled this service on the User's mobile device.

3.6 The Service provider may receive or collect additional information pertaining to the User from third parties and add this to their account information. This information includes, but is not limited to: demographic data, navigation data, additional contact data and additional data about the User from other sources, such as public authorities, to the extent permitted by law.

3.7 The User hereby agrees that the Service Provider may use the User's personal information for the following purposes:

3.7.1 to prevent, detect and investigate potentially prohibited or illegal activities, fraud and security breaches and to enforce these Terms;

3.7.2 to personalize, measure and improve the Website, Services, content and ads;

3.7.3 to contact the User, by e-mail, push notification, text message (SMS) or by telephone.

3.8 The Service Provider may disclose the User's personal information to third parties in accordance with this Policy and applicable legislation and regulations, but no personal information will be provided to third parties for their marketing purposes without the User's explicit consent.

3.9 The Service Provider may share the User's personal information with:

3.9.1 service providers with whom the Service Provider has entered into an agreement with to provide Services on the Website, such as financial service providers, marketing agencies and technical support;

3.9.2 certain third parties (such as intellectual property rights holders, supervisory authorities, tax authorities, police and other regulatory authorities) if we are required to do so by law, or in accordance with our Policy.

3.10 The Service Provider may share the Users personal information in the following instances:

3.10.1 to comply with legal obligations or a court order;

3.10.2 for the prevention, detection or prosecution of criminal offenses, such as fraud, deceit or prosecution;

3.10.3 to maintain the policies of the Service Provider or to protect the rights and freedoms of others.

3.11 Without limitation to the foregoing, the Service Provider shall not disclose the User's personal information to third parties without a court order or formal request from the government in accordance with applicable law, unless the Service Provider believes in good faith that such disclosure is necessary to prevent impending injury or financial damages or to report alleged illegal activities.

3.12 If the User provides the Service Provider access to personal information stored on third party Websites, the scope of access to this personal information shall vary per website and if the User consents to the Service Provider accessing the information, the User hereby agrees that the Service Provider can collect, use and store information from this third party website in accordance with this Policy.

3.13 Unless there is a specific legal requirement requiring the Service Provider to store the information, it will not store it for longer than necessary for the purpose for which the information was collected or for which it is to be processed.

3.14 When the User uses the Website, the Service Provider may place cookies (data files on the User's phone or mobile device's drive) or web beacons (electronic images that are placed in a web page's the code) or similar technologies. This is used to provide the User with a better experience on the Website, to measure promotional effectiveness and to ensure trust and safety on the Website.