

Certra (Pty) Ltd

Privacy Statement

V5.1 – September 2026



CERTRA
BE SURE

Privacy Statement

Certra (Pty) Ltd (hereafter “Certra”) respects your right of privacy and your right to control your personal data. We understand that by using the services, you trust us with your data and we take the responsibility to safeguard and appropriately handle such data, seriously.

This policy is meant to help you understand what data we collect, what it’s used for and the controls you have to delete your personal information.

In this policy: ‘Customer’ means the business that has a commercial relationship with Certra (called the ‘Customer’ in the Commercial & License Terms); ‘Authorised User’ means an individual given access to the Certra Platform under a Customer’s subscription; and ‘Payee’ means the third party whose account or payment details are submitted for verification through the Certra Platform. A Payee is not a party to any agreement with Certra and is not an Authorised User.

Who this policy applies to:

This policy applies to you if you are a Customer of Certra, or any other user of Certra services (such as a Customer employee or transactional Payee of a Customer).

In the event of any conflict or inconsistency between the applicable Order, the Commercial & License Terms, the End User Licence Agreement and this Privacy Statement, the order of precedence shall be: (1) the applicable Order; (2) the Commercial & License Terms; (3) the End User Licence Agreement; (4) this Privacy Statement.

When you use the services, we may get access to the following:

You, your employees or your Payee’s

- login credentials,
- corporate/personal identifiers, location and contact information,
- corporate/personal email records, where correspondence will most likely include your or your Payee’s bank details which need verification.

These data items are required to ensure that we effectively deliver the services to you and your Payee.

Apart from delivering the Services, we will only ever use data collected from you or your Payees to:

- Maintain our service
- To support continuous technology and user experience improvement, adapting to safeguard against attacker behaviour changes
- Develop new Services
- Measure our performance
- Verification outcomes provided through the Certra Platform are produced by automated processing of the information you or a Payee provide, without human intervention in the ordinary course. If you wish to contest a specific outcome, or request that it not be based solely on automated processing, contact help@certra.co.za and we will review the determination.
- Communicate with you
- In performing the verification service — determining whether the account and identity details submitted to us are confirmed, using our own verification logic together with third-party sources such as BankServ, the Companies and Intellectual Properties Commission and the Department of Home Affairs - Certra acts as a responsible party under POPIA, processing on the basis of legitimate interest in providing a reliable verification outcome. In respect of Payee data submitted to us by a Customer, and

any other personal information we process at a Customer's direction, Certra acts as an operator, processing on the basis of the Customer's documented instructions.

We will not share data with ANY third parties unless in circumstances where:

- We have selected trusted third parties to assist with processing that data such as checking if your email senders are known bad actors on the dark web or confirming your bank details with those held by for example, BankServ,
- We are legally compelled to share such information with law enforcement, a judicial body of any regulator,
- We need to enforce applicable End User Licences Agreements, including investigation of potential violations,
- We take action to detect, prevent, or otherwise address fraud, security, or technical issues, and where
- We take action to protect against harm to the rights, property or safety of Certra, our users, or the public.

Controls you have to delete your personal information:

To initiate an instruction to delete your personal records, please take the following steps:

1. If you are a Customer and you are terminating your contract, please email help@certra.co.za to request the deletion of your account and its associated personal information records
2. If you are a Payee of a Customer, please email help@certra.co.za directly, or notify the Customer so that they can submit the deletion request to us on your behalf.

We encourage you to read our Data Protection Policy below:

We are in the business of keeping assets safe so we build our products with a mindset to create a secure and protected cyber security environment. Our Data Protection Policy is supported by procedures and standards that are based on best practice. We review our information collection, storage, and processing practices, including physical security measures, to prevent unauthorized access to our systems and adapt these to the ever-changing threat landscape.

We restrict access to personal information to Certra employees, contractors, and agents who need that information in order to process it. Anyone with this access is subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations.

We retain your personal information for the duration of our relationship with you plus 5 years thereafter, or as required by applicable law, after which it is deleted or destroyed in accordance with our data destruction procedures.

You may contact our Information Officer, registered with the Information Regulator, at help@certra.co.za with queries relating to your personal data and we will respond to you promptly. You have the right to access, correct or object to the processing of your personal information, and to lodge a complaint with the Information Regulator if you believe your rights under POPIA have been infringed. If we become aware of a security compromise that has led to unauthorised access to or acquisition of your personal information, we will notify the Information Regulator and affected data subjects as soon as reasonably possible, in accordance with section 22 of the Protection of Personal Information Act, 2013.

Your Secret Phrase, used as part of our verification process, is treated as personal information and is encrypted at generation, storage and transmission. See the End User Licence Agreement's Secret Phrase Handling section for how it is used.