AUTOFUNDER PRIVACY NOTICE

AUTOFUNDER (Pty) Ltd · Registration number 2026/777357/07
Last updated: 20 October 2026

This notice explains what personal information AutoFunder collects when you use our website, our WhatsApp service and our platform, why we collect it, who we share it with, how long we keep it and what your rights are under the Protection of Personal Information Act 4 of 2013 (POPIA).

1. Who we are

AutoFunder is AUTOFUNDER (Pty) Ltd, registration number 2026/777357/07, of 180 President Brand Road, Rynfield AH, Benoni, Gauteng, 1514. We are the responsible party for the personal information described in this notice.

Our Information Officer is Cameron Billson and our Deputy Information Officer is Jayson Wolhuter. Both are registered with the Information Regulator (registration number 2026-069343). You can reach them at privacy@autofunder.co.za or on +27 78 411 2220.

2. What AutoFunder does

AutoFunder is an online car, finance and insurance marketplace. You choose a car from dealer stock, upload your payslips and bank statements, see what you can afford (your Money Picture) and apply once. We submit your application to participating banks through the Seriti dealer finance platform, under the code of the dealer selling the car. The banks decide whether to finance you. AutoFunder is not a bank and does not grant credit. We also obtain insurance quotes for you from insurers.

3. What information we collect

Information you give us:

- your name, ID number, date of birth and marital status;
- your contact details, including your cellphone number and email address;
- your employment details: your employer's name and address, your occupation and how long you have worked there;
- your income details and the payslips you upload;
- whether you have received a retrenchment notice;
- your highest level of education;
- your race (population group), but only with your express consent (see section 7);
- the name, relationship and mobile number of your nearest relative (see section 7);
- your bank statements and the bank account into which any cashback is paid;
- the car you choose and the details of the deal;
- if you are married in community of property, your spouse's name, ID number and contact details;
- your messages to us on WhatsApp and by email; and
- a selfie, but only if you agree to a face match (see section 6).

Information we receive from others:

- from the Department of Home Affairs, through our verification partner VerifyNow: whether your ID number and name match and whether your ID is valid;
- from the banks, through Seriti: whether they make you an offer, and its terms;
- from the dealer: the vehicle and deal details; and
- from insurers: your insurance quotes.

Information from our website: our website uses one essential cookie to remember your cookie choice and, only if you accept advertising cookies, the Meta Pixel, which records the pages you visit on our website. See section 16.

4. Why we use your information

Purpose	Lawful basis (POPIA section 11)
Preparing your Money Picture and assessing your application	Your consent, and steps you ask us to take towards a finance agreement
Checking your identity with Home Affairs	Your consent
Submitting your application to banks through Seriti and passing their offers to you	Your consent, and steps you ask us to take towards a finance agreement
Giving the banks the information they ask for: your race, education, employer and work details, any retrenchment notice and your nearest relative's contact details (see section 7)	Steps you ask us to take towards a finance agreement, and the banks' legal obligations. For your race, your express consent
Obtaining your spouse's written consent where the law requires it	Legal obligation (Matrimonial Property Act 88 of 1984)
Obtaining insurance quotes	Your consent
Messaging you on WhatsApp about your application	Steps you ask us to take, and our legitimate interest in keeping you informed
Paying any cashback due to you	Our agreement with you
Sending you marketing	Your consent, which you can withdraw at any time
Preventing fraud and keeping the platform secure	Our legitimate interests, and legal obligations
Meeting our legal and regulatory obligations	Legal obligation

If you do not give us the information we need, or you withdraw your consent, we may not be able to take your application further. Withdrawing consent does not affect what we did before you withdrew it.

5. Our automatic first check

When you apply, our system automatically gives a first indication of whether the banks are likely to finance you. It reads the income, expenses and debt repayments on your payslips and bank statements, works out the instalment you can afford, and compares that with the car you chose.

This is not a credit decision. Only the banks decide whether to finance you. But because the first check affects what happens next, you can:

- ask us how the check reached its result;
- tell us anything you think it got wrong or left out; and
- ask a person on our team to review it.

To do any of these, reply REVIEW on WhatsApp or email privacy@autofunder.co.za. A member of our team will look at your application and respond within 2 business days.

6. Checking your identity

To confirm you are who you say you are and to protect you from fraud, we check your ID number and name against the Department of Home Affairs' records, through our verification partner VerifyNow. Home Affairs tells us whether your details match and whether your ID is valid. We only do this with your consent, which you give on the consent screen.

If we also compare a selfie with your Home Affairs photo, that is biometric information. We ask for your separate, express permission first. We delete the selfie once the check is done and keep only the result.

7. Information the banks ask for

The banks need some information from you to assess your application and to meet their own legal obligations. We collect it on the application form and send it to the banks you apply to, through Seriti. We do not use it for any other purpose.

- Your race (population group). This is special personal information under POPIA. The banks ask for it to report on and meet their obligations under the Broad-Based Black Economic Empowerment Act 53 of 2003 and the Financial Sector Code. We collect it only with your express consent, which you give separately on the consent screen, and we do not use it in our automatic first check (section 5). You do not have to give it. If a bank says it cannot consider your application without it, we will tell you.
- Your highest level of education, your employer and work details, and whether you have received a retrenchment notice. The banks use these to assess your application and whether you can afford the repayments, as the National Credit Act requires.
- Your nearest relative's name, relationship to you and mobile number. The banks ask for a contact person in case they cannot reach you. Please tell your relative that you are giving us their details and why. We send them only to the banks you apply to, and we never contact your relative for marketing.

8. If you are married in community of property

If you are married in community of property, the law requires your spouse's written consent before you can enter into a credit agreement. We collect your spouse's details so that we can obtain that consent, and we tell your spouse why we are contacting them. We keep the consent with your deal record.

9. Who we share your information with

We share your information only as far as needed for the purpose concerned. We do not sell your information.

Recipient	What they receive and why
Participating banks	Your application, supporting documents and affordability information, so they can decide whether to finance you. Each bank is a separate responsible party with its own privacy notice.
Seriti	Your application, so that it can be submitted to the banks.
Dealers	Deal and vehicle details only. The dealer does not see what your bank statements or payslips show.
Insurers	The information needed to give you insurance quotes.
VerifyNow	Your ID number and name (and selfie, if you agree), to check your identity with Home Affairs.
Anthropic, PBC	Your bank statements and payslips, so that the information on them can be read for your Money Picture.
Meta (WhatsApp)	Our WhatsApp messages with you.
Amazon Web Services	Hosting of our platform in Cape Town, South Africa.
Our professional advisers	Auditors, attorneys and other advisers, who are bound to keep it confidential.
Regulators and authorities	Where the law requires it.

VerifyNow, Anthropic, Meta and Amazon Web Services process information for us as operators, under written agreements that require them to keep it secure and confidential.

10. Sharing information outside South Africa

Some of the companies that help us run AutoFunder process your information outside South Africa:

- Anthropic, PBC (United States) reads the bank statements and payslips you upload, so we can prepare your Money Picture and work out what you can afford. Anthropic does not use your

information to train its AI models. It keeps it only for as long as its commercial terms and our settings allow, generally no more than 30 days, and not at all where a zero data retention arrangement applies. It may keep content longer only if the law requires it or if the content is flagged under its usage policy.

- Meta Platforms (WhatsApp) runs the WhatsApp service we use to message you. Your messages with us pass through Meta's systems, which may be outside South Africa, including in the United States.
- VerifyNow, our identity-verification partner in South Africa, may use cloud services outside South Africa when it compares a selfie with your Home Affairs photo.

Our platform itself is hosted by Amazon Web Services in Cape Town, South Africa.

We only send your information outside South Africa when the company receiving it is bound by a written agreement that protects it to a standard substantially similar to South African law, and you have agreed to it. You give that agreement when you tick the consent box at the start of your application.

11. Marketing

We only send you marketing if you have agreed to it. You can tell us to stop at any time, on WhatsApp or by emailing privacy@autofunder.co.za. We keep your number on a do-not-contact list so that we do not contact you again.

12. How long we keep your information

Information	How long we keep it
A completed application (a funded deal), including the Money Picture, ID-check result, documents, consents and deal pack	5 years after the finance agreement ends
An application you do not finish	90 days without activity (we remind you at day 60)
A declined application	12 months if you agree to our help-and-reapply service; otherwise 90 days
A selfie used for a face match	Until the check is complete
Your spouse's consent	As long as the deal record
Your race and your nearest relative's details	As long as the application they form part of (see above)
Your marketing opt-out	Indefinitely, number only, so that we can honour it
WhatsApp and email correspondence	As long as the application it relates to

When a period ends, we delete or de-identify the information. Deleted information can remain in our encrypted backups for up to 35 days before it is overwritten. We may keep information longer where the law requires it.

13. How we protect your information

We encrypt your information when it is stored and when it is sent, limit access to the people who need it for their role, require multi-factor sign-in to our systems, log and monitor activity, and test our security before go-live. If we believe your information has been accessed by someone not authorised to do so, we will tell you and the Information Regulator as POPIA requires.

14. Your rights

Under POPIA you have the right to:

- ask whether we hold personal information about you, and ask for a copy of it;
- ask us to correct information that is wrong or out of date, or to delete information we are no longer allowed to keep;
- object to our processing your information, including for direct marketing;
- withdraw your consent at any time;
- ask for a person to review our automatic first check (see section 5); and

- complain to the Information Regulator.

To use any of these rights, email privacy@autofunder.co.za. We will first confirm your identity, so that we do not give your information to someone else. Requests for access to records are dealt with under our PAIA manual, available at https://autofunder.co.za/paia.

15. Children

AutoFunder is for adults. We do not knowingly collect information about anyone under 18.

16. Cookies

Our website shows a cookie banner on your first visit.

Essential cookies. One cookie, af_consent, remembers your choice for 12 months. The site needs it to work.

Advertising cookies, only if you accept them. If you tap Accept all, or switch on advertising cookies under Cookie settings, we use the Meta Pixel. It sets cookies (_fbp and _fbc) and sends Meta the pages you visit on our website, with information about your browser and device. We use this to see which of our Facebook and Instagram ads bring people to AutoFunder, and to show our ads to people likely to find them useful. Meta processes this information outside South Africa and also uses it under its own privacy policy. We never send Meta your ID number, your bank statements or payslips, or anything in your application.

You can change your choice at any time under Cookie settings at the bottom of each page. If you switch advertising cookies off, we delete the Meta cookies from your browser and stop sending information to Meta.

17. Changes to this notice

We may update this notice from time to time. The date at the top shows when it was last changed. If we make an important change, we will tell you.

18. Contact us or complain

Information Officer: Cameron Billson · privacy@autofunder.co.za · +27 78 411 2220 · 180 President Brand Road, Rynfield AH, Benoni, Gauteng, 1514.

If you are not happy with how we have handled your information, please talk to us first. You may also complain to the Information Regulator: Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg · P.O. Box 31533, Braamfontein, Johannesburg, 2017 · POPIAComplaints@inforegulator.org.za · https://inforegulator.org.za.