

Data Privacy Statement

Website and digital platform privacy notice

Entity	M7 Investments (Pty) Ltd
Registration number	2017/510481/07
Effective date	20 April 2026
Contact	compliance@m7group.co.za (010) 492 4500
Address	Corner Wiek & North Rand Roads, Boksburg, 1459, Gauteng, South Africa

1. Introduction

M7 Investments (Pty) Ltd ("M7", "we", "us" or "our") respects the privacy of every person who accesses or uses our website, portal, booking page, finance-application page, payment page, account area or other digital platform operated by or for M7.

This statement explains how M7 collects, uses, stores, shares and protects personal information in the course of its online operations. It is intended to give effect to the Protection of Personal Information Act 4 of 2013 ("POPIA"), read with the Promotion of Access to Information Act 2 of 2000 ("PAIA"), the Electronic Communications and Transactions Act 25 of 2002 ("ECTA") and other applicable South African law.

2. Responsible party and contact details

For purposes of POPIA, M7 is the responsible party in relation to personal information processed through its website and related digital channels.

The Information Officer for M7 is Yusuf Varachia. Privacy or access-to-information enquiries may be directed to compliance@m7group.co.za or by telephone to (010) 492 4500. Written correspondence may be delivered to Corner Wiek & North Rand Roads, Boksburg, 1459, Gauteng, South Africa.

3. When this statement applies

This statement applies whenever you browse the website, create an account, request information, submit an enquiry, apply for finance, make or attempt to make payment, request a booking or rental, subscribe to marketing, contact M7 electronically, upload documents, or otherwise provide personal information to M7 through a digital channel.

4. Categories of personal information we may collect

Depending on your interaction with M7, we may process the following categories of personal information:

- identification information, including full names, identity or passport number, date of birth, driver information, registration details and company details;
- contact information, including e-mail address, mobile number, telephone number, physical address and postal address;
- account information, including login credentials, username, password reset information, profile preferences and account activity;

- transaction and payment information, including order references, payment status, billing details, limited card-related or tokenised information supplied by payment service providers, and proof of payment;
- finance-application information, including income and expenditure information, employment details, affordability data, supporting documents, credit-related information and information required for lawful verification or screening;
- rental and booking information, including preferred dates, locations, vehicle preferences, licence information, special requests, collection and return details, authorised drivers and related correspondence;
- records of communications, including web forms, chats, e-mails, calls, complaints, uploaded documents and support requests;
- technical and usage information, including IP address, browser type, operating system, device identifiers, cookies, log files, pages viewed, time stamps and interaction data; and
- marketing and consent records, including subscription status, opt-in and opt-out records, preferences and consent audit trails.

5. Sources of personal information

M7 may collect personal information directly from you, automatically through the website and cookies, from your authorised representatives, from M7 group entities, affiliated dealers or business partners, from payment service providers, from credit providers or bureaux where lawful, from service providers acting on M7's behalf, and from public or regulatory sources where permitted by law.

6. Purposes for which personal information is processed

M7 processes personal information only where a lawful basis exists. Depending on the context, the lawful basis may be your consent, the conclusion or performance of a contract, compliance with a legal obligation, protection of your legitimate interests, or M7's legitimate interests which are not overridden by your rights.

Personal information may be processed for the following purposes:

- to provide website functionality, register and manage user accounts and maintain secure access;
- to respond to enquiries, complaints and support requests;
- to process bookings, rental requests, orders, deposits, payments and refunds;
- to receive, assess and route finance applications to an appropriate internal team, authorised dealer, registered credit provider or finance partner;
- to verify identity, eligibility, affordability and lawfulness, and to prevent fraud, money-laundering, unauthorised transactions and other unlawful conduct;
- to maintain business records, perform internal administration, manage risk, carry out audits and comply with legal, tax, consumer-protection and regulatory obligations;
- to improve the website, analyse usage trends, fix errors, enhance security and develop products and services;
- to send service communications, booking notifications, transactional messages and legal notices; and
- to send direct marketing where permitted by law and subject to your right to opt out or object.

7. Online payments

Where online payment is enabled, payment processing may be performed through a third-party payment gateway or acquiring bank. M7 does not intentionally store full payment-card details unless expressly permitted and lawfully required to do so. Payment information is used to authorise, validate, settle, reverse or refund transactions, to detect fraud, and to maintain accounting and audit records.

If a payment fails, is declined, is reversed or is flagged as suspicious, M7 may suspend or decline the relevant order, booking, rental or account activity pending further verification.

8. Finance applications and credit-related processing

If you submit a finance application, M7 may request information needed to assess the application, verify your identity, evaluate affordability, prevent fraud, and route the application to the relevant finance department, authorised dealer, insurer, registered credit provider or other lawful finance partner.

By submitting a finance application, you acknowledge that the information supplied must be complete and accurate, and you consent to M7 using and disclosing that information for the legitimate and lawful purposes described in this statement and in the applicable application workflow. Where required by the National Credit Act 34 of 2005 or related regulation, credit providers may conduct affordability assessments, verify information and obtain credit-bureau reports or related records.

Submission of an application does not guarantee approval. Any finance product will remain subject to the approval criteria, pre-agreement disclosures and contractual terms of the relevant credit provider or financial services provider.

9. Bookings, rentals and account registration

M7 may process personal information to create and manage customer profiles, verify booking or rental requests, confirm availability, manage collections and returns, administer deposits and refunds, communicate changes, and enforce contractual rights.

If you register an online account, you must keep your login credentials secure. Activity performed through your account may be attributed to you unless you promptly notify M7 of unauthorised use.

10. Disclosure of personal information

M7 may disclose personal information to its divisions, subsidiaries, affiliated dealers, operators and service providers, including website hosts, cloud providers, payment processors, customer-support providers, IT and cybersecurity providers, auditors, professional advisers, debt-collection or fraud-prevention providers, credit providers, credit bureaux, insurers and regulators, but only to the extent reasonably necessary and lawful.

Where M7 appoints an operator to process personal information on its behalf, M7 will require that operator to maintain appropriate security safeguards and confidentiality obligations.

11. Cross-border transfers

Personal information may be processed or stored outside South Africa where M7 uses cloud, communications or technology services hosted abroad, or where a cross-border transaction is necessary for contract performance or legitimate business operations. In such cases, M7 will take reasonable steps to ensure an adequate level of protection or another lawful basis for transfer.

12. Retention

M7 retains personal information only for as long as reasonably necessary for the purpose for which it was collected, for lawful business needs, for record-keeping, audit and dispute purposes, and for periods prescribed or permitted by applicable legislation. When information is no longer required, M7 will delete, destroy or de-identify it in accordance with law and internal retention controls.

13. Security safeguards

M7 takes appropriate, reasonable technical and organisational measures to protect the integrity and confidentiality of personal information. These measures may include access control, password protection, encryption, network security, activity logging, secure backups, incident management, staff awareness measures and contractual controls with operators.

No electronic system is completely secure. Accordingly, M7 cannot guarantee absolute security, but it undertakes to apply reasonable safeguards appropriate to the nature of the information and the risks involved.

If personal information is accessed or acquired by an unauthorised person, M7 will act in accordance with section 22 of POPIA and, where required, notify the Information Regulator and affected data subjects as soon as reasonably possible.

14. Data subject rights

Subject to POPIA and PAIA, you may request confirmation of whether M7 holds personal information about you, request access to that information, request correction, deletion or destruction of inaccurate or unlawfully held information, object to certain processing, and object at any time to processing for direct marketing.

Requests should be addressed to the Information Officer with adequate proof of identity. PAIA requests for access to records of a private body must be submitted in the prescribed Form 2. POPIA objections, correction or deletion requests and complaints may be submitted using the prescribed forms published by the Information Regulator.

15. Direct marketing

M7 will send direct marketing by electronic communication only where permitted by law. Where consent is required, M7 will seek a clear, voluntary and informed opt-in. Existing customers may receive information about M7's own similar products or services where permitted, provided that a reasonable opportunity to opt out was offered when details were collected and in every communication thereafter.

You may withdraw consent or opt out of marketing at any time by using the unsubscribe mechanism in the communication or by contacting M7.

16. Cookies and analytics

The website uses cookies and similar technologies for core functionality, security, remembering preferences, analytics and, where applicable, marketing. Additional detail appears in M7's Cookie Policy.

17. Children

The website is not directed at children for independent contracting purposes. M7 does not knowingly collect personal information from children except where lawful and reasonably necessary, and then only with the involvement or consent required by law.

18. Changes to this statement

M7 may amend this statement from time to time. The latest version published on the website will apply from the date of publication.