

This Privacy Policy ("Policy") outlines the privacy practices of **Omnea Pay**, an entity within Omnea (Pty) Ltd, a South African company registered under number 2019/478958/07 (referred to as the "**Service Provider**," "**we**," or "**us**"). We are dedicated to safeguarding the privacy of all visitors ("**Visitors**") to our website, **instaPay.co.za** (the "**Website**"), and mobile application (the "**App**"), as well as all individuals and merchants ("**Users**") who have subscribed to any of the services we offer ("**Services**").

If you have any questions or concerns about our privacy policy or practices, please contact us via:

Telephone: 012 470 4900

Email: support@instapay.co.za

By using our Website, downloading our App, or subscribing to any of our Services, you agree to accept all the provisions outlined in this Policy. If you do not agree with any part of this Policy, please refrain from using our Website, App, or Services.

You must be at least 18 years old or possess the legal capacity to enter into binding contracts to access the Website, App, or use the Services. We do not intend to collect or process any personal information from individuals under 18 years of age.

By accepting this Policy, you acknowledge that you have read and agreed to all its provisions.

1. Changes to Privacy Policy

We reserve the right to amend this Policy at any time by posting a revised version on our Website and App. The revised version will take effect for Visitors immediately upon posting. However, Users will be given prior notice of any such revisions through the "Policy Updates" page on the Website or within the App.

If a User is not satisfied with the changes, they may terminate the subscribed Services.

2. General Information About Everyone

2.1 Types of Information We Collect

As a Visitor or User, you consent to the electronic collection, storage, and use of the following categories of information:

2.1.1 Usage Details

Includes internet usage information such as IP address, browsing habits, click patterns, software version, system type, screen resolution, cookie preferences, and more.

2.1.2 Required Details

Information needed for the registration of our Services.

2.1.3 Optional Details

Additional information voluntarily provided (e.g., demographic details, social media data, promotions).

2.2 How We Collect This Information

2.2.1 Voluntarily Provided by You

Required and Optional Details are submitted when using our Services, entering competitions, or registering.

2.2.2 Automatically Gathered via Technologies

- **Cookies** – Session or persistent cookies to collect usage data.
- **Tracking Technology** – Usage data when using the Website or App.
- **Web Beacons** – Anonymous data for service improvement (no personally identifiable data).

2.3 Purpose of Collection

- To provide and maintain Services.
- To verify identity and comply with laws.
- For marketing and promotions (if consented).
- To improve user experience and track usage.
- **Note:** Third-party cookies may apply and are governed by their own policies.

3. Information About Users

3.1 Types of Information We Collect

- **Personal Details:** Name, ID, gender, language.
- **Contact Details:** Mobile number, email.

3.2 How Information is Collected

- Information is collected during account registration and updates.

3.3 Purpose of Collection

- To identify and manage Users.
- To send service notifications and marketing offers.
- To address legal or copyright issues.

4. How We Protect & Store Personal Information

- Data stored securely on **cloud-based servers** (e.g., AWS, Azure).
- The App communicates via **SSL** and does **not store data locally** on mobile devices.
- Only authorized employees have access to data.
- **User Responsibility:** Keep your password confidential and be wary of phishing attempts.
- If you're a legal entity, we will communicate only with the named or designated contact person.

5. How We Share Personal Information With Others

We may share your information with:

1. Companies within our corporate group.
 2. Contracted service providers (e.g., fraud prevention, marketing).
 3. Business partners (e.g., banks, retailers – with consent).
 4. Companies in merger/acquisition scenarios (with notice).
 5. Legal authorities when required by law.
 6. Other third parties with your consent.
- **Note:** We **do not sell or rent** your personal information for marketing purposes.

6. Your Rights

You have the right to:

1. **Update** your personal information.
2. **Access** and edit your profile in the App.
3. **Request** access to your personal data.
4. **Correct** inaccurate information.
5. **Restrict** data processing under certain conditions.
6. **Object** to automated decision-making.
7. **Request deletion** of personal data.
 - You may deactivate your account.
 - We may retain some data for legal purposes.
 - Consent withdrawal may be subject to limitations.
8. **Complain** to the Information Regulator: infoereg@justice.gov.za

- To exercise your rights, please submit a formal request.

7. Non-Personal Information

- Not considered personal:
- De-identified data.
- Statistical data owned by us.
- Publicly shared information (forums, social media).


8. Your Consent

By accepting this Policy, you consent to the collection and processing of your personal information as outlined, for as long as you are a User. Upon account closure, we retain information only as required by law.

9. Changes to the Privacy Statement

We may update this Policy occasionally. Changes will be published on our Website. Please save or print a copy for your records.

10. Contact Us

- For privacy-related queries or concerns, or to report data involving minors:
-  **Email:** support@instapay.co.za