**SWIFT! PRIVACY POLICY**

**Last Updated: 1 April 2025**

**1. INTRODUCTION**

Newgate Holdings SA (Pty) Ltd trading as Swift! ("Swift!", "we", "us", "our") is committed to protecting and respecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your personal information when you visit our websites, use our mobile applications, or interact with our services.

By accessing or using our services, you agree to this Privacy Policy. If you do not agree with our policies and practices, please do not use our websites or apps. We may change our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page and updating the "Last Updated" date.

**2. INFORMATION WE COLLECT**

We collect several types of information from and about users of our websites and apps, including:

**2.1 Information You Provide to Us**

* **Account Information**: When you register for an account, we collect your name, email address, phone number, profile picture, and password.
* **Payment Information**: When you add a payment method, we collect your credit card information, banking details, or other payment information.
* **Profile Information**: Information you provide in your user profile, such as your address, gender, and preferences.
* **Communications**: Records of your communications with Swift!, including customer support interactions, feedback, and surveys.
* **Content**: Information you provide when using our services, such as reviews, ratings, and messages to drivers.

**2.2 Information We Collect Automatically**

* **Device Information**: Device type, operating system, unique device identifiers, mobile network information, and IP address.
* **Location Information**: Precise location data from your device's GPS when you grant permission, and approximate location based on your IP address.
* **Usage Data**: Information about how you use our websites and apps, including browsing patterns, click-through rates, features used, and time spent on pages.
* **Cookies and Similar Technologies**: Information collected through cookies, web beacons, and similar technologies as described in our Cookie Policy.

**2.3 Information from Third Parties**

* **Social Media Platforms**: If you log in through social media platforms, we may receive certain information from those platforms.
* **Business Partners**: Information from business partners, such as payment processors and identity verification services.
* **Public Sources**: Information from publicly available sources, such as public records and commercially available data.

**3. HOW WE USE YOUR INFORMATION**

We use the information we collect for various purposes, including:

**3.1 Providing and Improving Our Services**

* Processing and completing transactions
* Operating, maintaining, and improving our websites, apps, and services
* Developing new products, services, and features
* Conducting research and analysis to enhance user experience

**3.2 Personalization**

* Personalizing content and recommendations
* Remembering your settings and preferences
* Providing location-based services and features

**3.3 Communications**

* Communicating with you about our services, promotions, and events
* Responding to your inquiries, comments, and support requests
* Sending service-related notifications and updates

**3.4 Safety and Security**

* Verifying your identity
* Monitoring and preventing fraudulent activities
* Enforcing our terms and policies
* Protecting the safety and security of users and drivers

**3.5 Legal Compliance**

* Complying with applicable laws, regulations, and legal processes
* Establishing, exercising, or defending legal claims

**4. HOW WE SHARE YOUR INFORMATION**

**4.1 Sharing with Users of Our Services**

* **Drivers**: When you request a ride, we share your name, pickup and drop-off locations, profile picture, and phone number (if you allow) with the driver.
* **Recipients**: For Swift! Xpress deliveries, we share your name, delivery details, and contact information with the recipient.

**4.2 Sharing with Service Providers**

We share information with third-party service providers that help us operate, improve, and deliver our services, such as:

* Payment processors
* Cloud storage providers
* Analytics providers
* Customer support services
* Marketing and advertising partners
* Identity verification services

**4.3 Sharing with Affiliates**

We may share information with our parent company, subsidiaries, and affiliated companies for purposes consistent with this Privacy Policy.

**4.4 Sharing for Legal Reasons**

We may disclose your information:

* To comply with laws, regulations, or legal processes
* To enforce our terms and policies
* To protect the rights, property, or safety of Swift!, our users, or others
* In connection with a merger, acquisition, or sale of assets

**4.5 Sharing with Your Consent**

We may share your information with third parties when you consent to such sharing.

**5. YOUR PRIVACY CHOICES**

**5.1 Account Information**

You can access, update, or delete certain account information through your account settings in our apps or websites.

**5.2 Marketing Communications**

You can opt out of receiving marketing communications from us by following the unsubscribe instructions in our emails or adjusting your notification preferences in your account settings.

**5.3 Location Information**

You can control whether we collect precise location information through your device settings. However, some features of our services may not function properly if location services are disabled.

**5.4 Cookies and Tracking Technologies**

You can manage your cookie preferences through your browser settings or our cookie consent tool. Please note that disabling certain cookies may affect the functionality of our websites and apps.

**5.5 Data Subject Rights**

Depending on your location, you may have the following rights regarding your personal information:

* The right to access your personal information
* The right to rectify inaccurate or incomplete information
* The right to erasure of your personal information
* The right to restrict or object to processing
* The right to data portability
* The right to withdraw consent

To exercise these rights, please contact us using the information provided in Section 10.

**6. DATA RETENTION**

We retain your personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law. When determining how long to retain information, we consider:

* The nature of the information and the purposes for which it was collected
* Our legal and regulatory obligations
* Relevant limitation periods for legal claims
* Our legitimate business needs

**7. DATA SECURITY**

We implement appropriate technical and organizational measures to protect your personal information against unauthorized or unlawful processing, accidental loss, destruction, or damage. However, no method of transmission over the Internet or method of electronic storage is 100% secure, and we cannot guarantee absolute security.

**8. INTERNATIONAL DATA TRANSFERS**

Swift! operates globally, which means your information may be transferred to, stored, and processed in countries outside of your country of residence. We take steps to ensure that your information receives an adequate level of protection wherever it is processed, including implementing appropriate safeguards such as standard contractual clauses.

**9. CHILDREN'S PRIVACY**

Our services are not directed to children under the age of 18, and we do not knowingly collect personal information from children. If you believe we have inadvertently collected information from a child, please contact us immediately, and we will take steps to delete such information.

**10. CONTACT US**

If you have any questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at:

**Newgate Holdings SA (Pty) Ltd**  
15 Alice Lane   
Sandton 2196  
South Africa

**Email**: privacy@swiift.co.za

**11. PROTECTION OF PERSONAL INFORMATION ACT (POPIA)**

The Protection of Personal Information Act 4 of 2013 (POPIA) is South Africa's data protection law that governs the processing of personal information. As a South African company, Swift! complies with POPIA and is committed to processing your personal information lawfully, fairly, and transparently.

**11.1 Information Officer**

We have appointed an Information Officer who is responsible for ensuring our compliance with POPIA. You can contact our Information Officer at:

**Email**: info@swiift.co.za

**11.2 Your POPIA Rights**

Under POPIA, you have the right to:

* Request confirmation of whether we hold your personal information
* Request a copy of the personal information we hold about you
* Request the correction of inaccurate or incomplete personal information
* Request the deletion or destruction of your personal information
* Object to the processing of your personal information
* Submit a complaint to the Information Regulator

**11.3 Information Regulator**

If you believe we have not adequately addressed your concerns, you have the right to lodge a complaint with the Information Regulator:

**The Information Regulator (South Africa)**  
JD House, 27 Stiemens Street  
Braamfontein, Johannesburg, 2001  
**Email**: complaints.IR@justice.gov.za

**12. COOKIE POLICY**

**12.1 What Are Cookies?**

Cookies are small text files that are placed on your device when you visit our websites. They allow us to recognize your device and remember certain information about your visit.

**12.2 Types of Cookies We Use**

* **Essential Cookies**: Necessary for the operation of our websites and apps. They enable basic functions such as page navigation and access to secure areas.
* **Preference Cookies**: Allow us to remember your preferences and settings.
* **Analytics Cookies**: Help us understand how visitors interact with our websites by collecting and reporting information anonymously.
* **Marketing Cookies**: Used to track visitors across websites to display relevant advertisements.

**12.3 Managing Cookies**

You can control and manage cookies in various ways. You can:

* Adjust your browser settings to refuse all or some cookies
* Delete cookies after you have visited our websites
* Use our cookie consent tool to manage your preferences

Please note that disabling certain cookies may affect the functionality and features of our websites and apps.

**13. CHANGES TO THIS PRIVACY POLICY**

We may update this Privacy Policy from time to time to reflect changes in our practices or for other operational, legal, or regulatory reasons. We will post the revised policy on our websites and apps with an updated "Last Updated" date. We encourage you to review this Privacy Policy periodically to stay informed about our information practices.

If we make material changes to this Privacy Policy, we will notify you through appropriate means, such as a prominent notice on our websites or apps, or by sending you an email.

By continuing to use our services after such changes, you acknowledge and agree to the updated Privacy Policy.