



Mandla Money Privacy Policy

Effective Date: 10 March 2026

This Privacy Policy explains how Mandla Money (Pty) Ltd (Registration Number: 2019/470624/07), an authorised Financial Services Provider (FSP 55523) (“Mandla Money”, “we”, “us”, or “our”), collects, uses, and protects your personal information when you use our services.

By using Mandla Money, you agree to the collection and use of your information as described in this policy.

1. What information we collect

We may collect and process the following types of personal information:

Identity information

- Full name
- South African ID number or passport number
- Date of birth

Contact information

- Mobile phone number
- Email address

Financial and transaction information

- Transaction history
- Wallet balances
- Payment details

Device and usage information

- Device type and identifiers

- IP address
- Usage data and interactions with our service

Verification information

- Photos, documents, or biometric data used for identity verification (where required)

2. How we use your information

We use your information to:

- Provide and operate the Mandla Money service
- Verify your identity (KYC) and comply with legal obligations, including the Financial Intelligence Centre Act (FICA)
- Process transactions and maintain your wallet
- Detect, prevent, and investigate fraud or suspicious activity
- Communicate with you about your account or service updates
- Improve and develop our products and services

3. Sharing your information

We may share your information with trusted third parties where necessary, including:

- Banks and payment providers
- Digital asset exchanges and custodians
- Identity verification providers
- Regulatory authorities and law enforcement (where required by law)

We only share information necessary to provide the service or comply with legal obligations.

4. International data transfers

Some of our service providers may be located outside South Africa.

Where your information is transferred internationally, we take reasonable steps to ensure it is protected through contractual safeguards or equivalent protections.

5. Data security

We take reasonable technical and organisational measures to protect your personal information from loss, misuse, or unauthorised access.

However, no system is completely secure, and we cannot guarantee absolute security.

6. Data retention

We retain your personal information for as long as necessary to:

- Provide our services
- Comply with legal and regulatory obligations
- Resolve disputes and enforce our agreements

7. Your rights

In terms of applicable data protection laws, including POPIA, you have the right to:

- Access your personal information
- Request correction of inaccurate or incomplete information
- Request deletion of your information (subject to legal obligations)
- Object to or restrict certain types of processing

In some cases, we are required by law to retain certain information even after your account is closed.

To exercise these rights, please contact us using the details below.

8. Cookies and tracking

We may use cookies or similar technologies to improve your experience, analyse usage, and enhance security.

You can control cookies through your browser settings where applicable.

9. Changes to this policy

We may update this Privacy Policy from time to time.

Where changes are material, we will take reasonable steps to notify you. Continued use of the service constitutes acceptance of the updated policy.

10. Contact

If you have any questions or concerns about this Privacy Policy or how your data is handled, you may contact us at:

Email: complaints@mandla.money

Website: <https://mandla.money/>