



TFG PRIVACY STATEMENT

WE VALUE YOUR PRIVACY

The Foschini Group Limited (TFG) and its subsidiaries acknowledge that your personal information is a valuable asset and that it should be protected.

TFG is committed to ensuring that your personal information is collected and used properly, lawfully and transparently. This Privacy Statement outlines our practices when it comes to personal information and it forms part of the terms and conditions for our credit products, value-added services products, partnership products, TFG Rewards, lay-bys, e-commerce (through Bash), employment relationships and relationships with our customers and suppliers/service providers.

WHO ARE WE?

TFG refers to The Foschini Group Limited which is our holding company. It includes all TFG subsidiaries and retail brands in South Africa and the African countries in which we trade. On occasion we also welcome new brands and companies into our TFG family and this Privacy Statement will also extend to those new acquisitions. For more information on our brands please visit: <https://tfglimited.co.za/>

TFG is a lifestyle retailer offering (amongst others) homeware, jewellery, accessories, clothing, footwear, cellular products/services, mobile content, products publishing and insurance products. These products are lifestyle products/services, which are similar in nature across TFG's respective brands and subsidiaries; and may be offered to you from time to time, if you have agreed to receive marketing communication from TFG (by opting-in), or in the ordinary course, if you are a TFG customer.

When you shop at TFG you are buying into a lifestyle which covers your home, fashion, connectivity, leisure and insurance needs.



WHAT PERSONAL INFORMATION DO WE COLLECT?

The type of personal information that we collect depends on the type of products or services that you choose to make use of or select when you open a TFG Money Account, register for our TFG Rewards programme, request a lay-by, shop or browse online on Bash or the Bash Mobile app, enter our competitions, connect with us on social media or shop in our stores. Generally, the personal information we collect, includes (amongst others):

- Your name, surname, identity/passport number, contact information, residential/postal address and registration number.
- Your age, gender, ethnicity (for statistical purposes only), marital status and language preference.
- Your employment information (including information on your CV – if applicable).
- Banking and financial information.
- Any other form of personal information that we may reasonably require to offer any of our products or services to you; or to do business with you.
- Details of the resources that you access to visit our website (for example, URL addresses, traffic data etc.).
- Information about the type of device you have used to visit our website, your device settings, and the cause of any system errors. Your device manufacturer or operating system provider will have further details on what information your device makes available.
- “Cookies” that track your preferences during your visits to our websites which enables us to simplify navigation by using Google Analytics (which is a web-analysis tool from Google Inc). This allows us to ensure that the content of our websites remain up to date and comprehensive. The information that is used during this process (which includes your IP address) is de-identified and prevents personal identification. We own and retain all rights to de-identified statistical information collected and compiled by us. We also make use of first-party and third-party cookies, as well as web beacons and similar technologies to deliver measurement services and targeted advertising to our website visitors. Cookies may include Google Analytics cookies, a Google Ads cookie, and a Facebook Event Tracking cookie. Cookies help us to provide you with a better online experience, by enabling us to monitor which pages you find useful or not. A cookie does not give us access to your computer or any of your personal information,



other than that which you choose to share with us. You may at any time decline cookies in your web browser settings, but this may prevent you from using the full functionality of our websites. For more information on the use of Google Analytics, please visit <https://policies.google.com/technologies/partner-sites> Regarding the information Google collects and how it is used to deliver targeted advertising, please visit <http://www.google.com/policies/privacy/ads/>

HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

We will always endeavour to collect personal information directly from you and, depending on the type of products/services used by you, or supplied, it may be collected when you:

- Apply for a TFG Money Account (or a partnered product) with us or for any other financial services product offered by us, or where you complete an application form.
- Sign up for our TFG Rewards programme.
- Create an online profile on our e-commerce platform(s) or download one of our apps.
- Visit our website, app or our social media platforms.
- Purchase products on lay-by or with our partner provided “buy now, pay later” program/s.
- Shop with us as a customer; give us your details for an item request; engage with us online, telephonically, on social media, on our apps, by SMS, email or via WhatsApp.
- Sign up for our newsletters.
- Enter any of our competitions.
- Are a supplier or prospective supplier.
- Are an employee or a prospective employee who registers on our career portal and submits your curriculum vitae.

Accepting the terms and conditions associated with the product selected (e.g. TFG Money Account, lay-by, TFG Rewards), accepting TFG standard terms for suppliers, concluding or performance under other agreements; constitutes informed consent to processing your personal information as envisaged by various data privacy laws.

There are also instances where we will collect personal information from trusted external sources. These sources may include, but are not limited to the following:



- Registered credit bureaus, when we need to obtain and verify your financial information to assess your application for credit and maintain your TFG Money Account.
- Our commercial partners to whom you have given consent to share your information.
- A TFG policyholder who has added you as a beneficiary or an insured person on an insurance policy.
- A TFG Money Account customer who has listed you as a reference on their TFG Money Account application.
- Companies that provide qualification verification and criminal checks, for employment purposes (where you have given consent).

We will always endeavour to ensure that you are aware (through the relevant terms and conditions and this Privacy Statement) that we will be obtaining information from a source other than yourself.

DO YOU HAVE TO SHARE YOUR PERSONAL INFORMATION WITH US?

In order for us to provide you with our products/services, or where you do business with us, we may have to collect and process your personal information. This means that the processing of your personal information may be required, and should you not wish for us to do so you will not be able to continue with purchasing our products or using our services. We may also not be able to do business with you, if you do not allow for processing.

HOW DO WE USE (PROCESS) YOUR PERSONAL INFORMATION?

This will depend on the type of products/services that you are using or providing to TFG. Your personal information may be used for the following purposes, amongst others:

- To invite you to exclusive events.
- To assess your credit application when you apply for a TFG Money Account (or partnered product).
- To improve our customer service levels.



- To manage and administer your TFG Money Account, TFG Rewards programme, lay-by transactions, insurance policies, publication and mobile content product subscriptions, airtime/data contracts and your online shopping profile.
- To link your TFG Money Account card to your Bash shopping profile to ensure a more convenient online shopping experience.
- To collect payment from you for our products/services.
- To contact you to market our value added products and other offerings which may be of interest to you, provided that you have agreed to receive such offers.
- To protect our legal rights and carry out our legal and contractual obligations.
- To provide you with tailor-made offerings, we will use your information for data analysis, by using information to identify your buying patterns, interests and other characteristics to determine what type of services and products we can offer you or how we can change our processes to give you a better customer experience. We will also use your credit bureau data for this purpose.
- To manage your employment relationship or potential employment relationship with us.
- To test changes to various IT systems, applications and for the purposes of training.
- To manage our supplier and service provider relationships.
- To the extent necessary in terms of Occupational Health and Safety laws, in relation to your presence at a TFG premises.

There will also be instances where we are required by law or have another justification to process your personal information.

We have a legitimate interest to process your personal information to promote our business, brands, products and services, including:

- Contacting you with information about our products and services after we presented you with an option to opt-in (e.g. using a tick box on a TFG Money Account application). This will include products and services from any brands or companies that TFG acquires in the future.
- Delivering tailored advertising (including via social media).
- Personalising our marketing communications based on your attributes/profile.
- Administering and monitoring our website and apps, including to ensure that content is presented in the most effective manner for you and for your device, and to allow you to participate in interactive features when you choose to.



DO WE SHARE YOUR PERSONAL INFORMATION?

We do not generally share your personal information with third parties but there are instances where we are required by law to do so. We may also share your personal information with third parties if we need to do so, to provide you with our services and/or where you have consented to us sharing your personal information with third parties. If we share your information with service providers, we conclude agreements (where possible) with these service providers to ensure that your personal information is only used for the purpose for which we collected it from you.

We will share your personal information:

- To transmit information regarding your TFG Money Account application and maintenance of your TFG Money Account to registered credit bureaus, the South African Credit and Risk Reporting Association, and any other organisation representing credit bureaus.
- To manage and operate your TFG Money Account i.e. sending you communication.
- To instruct our debt collectors or attorneys if your TFG Money Account is in arrears.
- To submit reports to any of our regulators, e.g. a revenue authority such as SARS or Ombuds.
- If you have consented, to third parties who will contact you about special offers.
- To process your information for the express purpose of conducting analytics and to develop insights.
- To maintain any special offers/products/subscriptions/services you have taken up with us, and/or to maintain your insurance cover (if applicable) with the relevant service provider.
- To provide information to our core service providers and third-party platforms as required for our business to function; for example, picking, packaging and processing orders, fulfilling deliveries, customer support, fraud detection, credit risk reduction checks and IT systems support.
- In addition to our own internal data analytics activities, with services such as those offered by Google, Facebook, Instagram and other similar social media platforms to better tailor our marketing communications and for targeted advertising. As part of this process, some personal information, such as your e-mail address, is provided to the



relevant third party, however for security purposes this data is “hashed” prior to being shared. Hashing is a process of identity masking or “pseudonymisation” which means we do not disclose your e-mail address but this still enables linking between your social media presence and our records.

- With our commercial partners with whom we collaborate to enhance existing product offerings as well as to develop new products to ensure that you always receive the best products and services that we and our commercial partners have to offer.

HOW DO WE PROTECT YOUR PERSONAL INFORMATION?

Protecting and securing your information is very important to us and we will take all reasonable and practicable steps to ensure that your personal information is secure. We stay up-to-date with industry best practice and the latest technologies. Should you have any questions regarding the safety of your personal information, you are welcome to contact our Information Officer or the relevant Deputy Information Officer. Their details are contained in our PAIA manual (under Access to Information), which is available on our website.

HOW LONG DO WE KEEP YOUR PERSONAL INFORMATION?

We keep your personal information for as long as any contractual and legal requirements, credit risk, fraud detection and customer service periods require, as well as to comply with regulatory requirements, and for the resolution of disputes and fraud prevention.

WILL WE SEND YOUR PERSONAL INFORMATION OUT OF THE COUNTRY?

TFG may process and store your personal information outside of South Africa. We may also send, receive and process personal information which is transferred to us from TFG subsidiaries which are outside of South Africa.



TFG endeavours to transfer personal information to countries which offer the same level of protection as the Protection of Personal Information Act* and/or when the transfer is in terms of an agreement which provides an adequate level of protection.

*And its equivalent legislation in the countries in which TFG trades.

MINORS

If you are a minor (under the age of the 18 years), please ensure that you have your parent's/guardian's permission to operate any TFG website, e-commerce platform or app. Your parent/guardian must ensure that they consent on your behalf to the processing activities set out in this Privacy Statement.

BIOMETRIC INFORMATION

In the process of opening and managing your TFG Money account, TFG may collect, process, store and transfer your biometric information.

We may collect, process and store the following information:

- A facial image captured via a short liveness video.
- The results of the biometric verification (whether the verification was successful or not).
- Limited associated personal information required to perform the verification.
- TFG will store both successful and unsuccessful verification results for audit, compliance and customer support purposes.

We will collect and process this information to:

- Verify your identity against official government or credit bureau records.
- Prevent identity theft and fraudulent activity.



- Comply with applicable legal, regulatory, and anti-money laundering obligations.
- Facilitate the secure activation of your TFG Money Account online – to facilitate the credit agreement between you and TFG.

Your biometric and personal information will be securely transmitted to and processed by Smile Identity SA (Pty) Ltd and Smile Identity Inc (US company) and third-party data processors (hereinafter referred to as “Smile ID”). This process uses the TrueDepth API to determine liveness on-device and does not store this information.

TrueDepth API is used to detect faces on the device for liveness detection, confirming that you are a real person. The TrueDepth data is used exclusively for real-time analysis during the verification process and is not stored. Once liveness is verified, your facial image will be captured. TrueDepth data is never persistently stored on your device nor transmitted outside the device. Its usage is strictly limited to the liveness detection function.

In performing the identity verification service, your biometric and personal information may be transferred and processed outside of South Africa (including to the EU and USA), or in countries that may not provide the same level of data protection as South Africa. There are risks associated with such transfers to territories which may not have equivalent privacy protections such as the potential loss of control over personal information, and the risk of it being processed inappropriately or accessed by unauthorised parties.

To provide the highest safeguards in protection during such transfers of personal information outside of South Africa, TFG has signed an agreement with Smile ID in compliance with the Protection of Personal Information Act (POPIA). Smile ID remains bound by POPIA at all times.

Smile ID will only retain your biometric and personal information for a period of ninety (90) calendar days from the date it was processed by Smile ID.

If you have chosen to activate your TFG Money Account online, you expressly consent to this processing and transfer of your biometric and personal information.

Further terms and conditions applicable to the identity verification process, and any related use of Smile ID’s services are accessible here:

<https://usesmileid.com/legal/terms-and-conditions/>



YOUR CHOICES

It is very important to us that you are aware of your rights when it comes to your personal information and we therefor inform you of the following options:

- You may ask about and access the personal information we hold and process about you.
- You may ask us to update, correct and/or delete your personal information.
- You may unsubscribe from any of our direct marketing communications.
- You may object to us processing your personal information (i.e. withdraw your consent) or restrict/limit such processing.
- You may request not to be subjected to decisions based solely on automated decisioning.

To update, correct, to delete or de-identify your personal information (where possible), please contact Customer Services on the telephone number below. Please also refer to TFG's PAIA Manual for the process to request access to certain records which we may hold about you. TFG employees may use Synergy for assistance.

When you opt in to TFG marketing, you are opted-in to all of our lifestyle brands and channels. When you opt out of a particular channel, you are opted out of that particular channel for that brand. To opt out of all TFG marketing (for all brands and channels), please contact Customer Services on the number below. Note: it could take up to 48 hours for your updated election to take effect.

TFG's contact information

Tel:	Head Office on +27 (0) 938 1911
	Customer Services on 0860 834 834
Email:	Proatia1@tfq.co.za
Address:	Stanley Lewis Building, 340 Voortrekker Road, Parow East, 7500



Website:	www.tfglimited.co.za
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Please inform us when your personal information changes so that we can keep your details up-to-date. You can do so by contacting Customer Services.

The Information Regulator (South Africa)*

If you are not happy with our response, or you feel aggrieved about the processing of your personal information, you may contact the Information Regulator using the details below.

Tel:	Head Office on +27 (0) 10 023 5200
Email:	Complaints – POPIAComplaints@inforegulator.org.za
	General enquiries – enquiries@inforegulator.org.za
Address:	Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg or P.O Box 31533, Braamfontein, Johannesburg, 2017

*There may be a local Information Commissioner's office in the various African countries in which TFG trades. For details, please reach out to Proatia1@tfq.co.za for assistance.

AMENDMENTS TO THIS PRIVACY STATEMENT

We may amend this Privacy Statement at any time, but we will endeavour to ensure that the latest version is available on our websites and apps.

CONTACT US



If you have any questions about this Privacy Statement, please contact us on Proatia1@tfg.co.za

January 2026