

Website Disclaimer & Privacy Notice

Agora Microfinance South Africa

Last updated: 4 November 2025

1. Introduction

Agora Microfinance South Africa (“we”, “us”, “our”) respects your right to privacy and is committed to protecting the personal information of all website users, clients, and stakeholders. This disclaimer and privacy notice explain how we collect, use, store, and protect your personal information in accordance with the Protection of Personal Information Act (POPIA – Act 4 of 2013). By using our website, you agree to the terms of this notice.

2. Information We Collect

We may collect and process personal information such as your full name, contact details, identification information, email address, and telephone number when you contact us via our website or forms. We may also collect financial, or business information required to process applications, assessments, or service enquiries, as well as technical information including IP address, browser type, and site usage through cookies or analytics tools.

3. How We Use Your Information

Your information may be used to process loans or financial service applications, respond to queries, comply with regulatory requirements, communicate updates (if you have consented), and improve our services. We will never sell your personal information to third parties.

4. Sharing of Information

We may share your personal information with authorised employees, service providers, regulators, auditors, or legal authorities where disclosure is required by law. If we transfer information outside South Africa, we will ensure adequate data-protection safeguards are in place.

5. Data Security & Retention

We take reasonable steps to secure your personal information and protect it from loss, misuse, or unauthorised access. Information is retained only as long as necessary for lawful processing or as required by law.

6. Your Rights Under POPIA

You have the right to request access to, correction, or deletion of your personal information, withdraw consent, or object to processing in certain circumstances. To exercise these rights, contact our Information Officer at info@agoramicrofinance.co.za.

7. Cookies

Our website may use cookies to enhance your browsing experience and analyse website performance. You can disable cookies in your browser settings, but some site functions may not work properly without them.

8. Disclaimer

The information on this website is for general informational purposes only and does not constitute financial or legal advice. Agora Microfinance South Africa makes every effort to ensure accuracy but provides no warranties, express or implied. Any reliance you place on such information is at your own risk. We are not liable for any loss or damage arising from the use of this website. Links to third-party sites are provided for convenience only; we are not responsible for their content or privacy practices.

9. Changes to This Notice

We may update this notice periodically. The latest version will always be available on our website and will include the updated effective date.

10. Contact Us

Information Officer

Agora Microfinance South Africa

Email: info@agoramicrofinance.co.za

Address: 50 Longstreet, Cape Town City Centre, 8001, Cape Town

Telephone: +27 83 327 1622

You may also lodge a complaint with the Information Regulator at www.inforegulator.org.za.