

Privacy Policy

Last Updated: 09 February 2026

Privacy Commitment

At Glenova Transact, we believe banking and financial services should be simple, secure, and designed around the needs of everyday South Africans.

We are committed to protecting your personal information and processing it responsibly in accordance with the Protection of Personal Information Act, 4 of 2013 (“POPIA”).

This Privacy Policy explains how Glenova Transact collects, uses, stores, protects, and shares your personal information when you visit our website, apply for a Glenova Card, request a callback, or use any of our products and services.

1. Who We Are

Glenova Transact provides accessible financial solutions designed to help South Africans manage, protect, and grow their finances through a secure ecosystem of products and services.

Contact Information

Email: info@glenovatransact.co.za

Telephone: 066 002 2683

Physical Address:

25 Melle & Jorissen Street

Nzunza House Building

Braamfontein

Johannesburg

2000

South Africa

2. Information We Collect

When you interact with Glenova Transact, we may collect the following information:

Personal Information

- First name and surname
- Date of birth
- Gender

- South African ID number or passport number
- Email address
- Mobile phone number
- Province of residence
- Preferred contact method

Financial and Application Information

- Card application information
- Benefit programme selections
- Membership information
- Contribution and payout information
- Banking and payment-related information where required

Technical Information

- IP address
- Device information
- Browser type
- Website activity and usage data
- Cookies and similar technologies

3. How We Collect Information

We collect information when you:

- Complete a Glenova Card application
- Request a callback from a Glenova Agent
- Contact us via phone, email, or website forms
- Subscribe to updates and communications
- Use our website or digital services
- Participate in promotions, surveys, or campaigns

4. Why We Collect Your Information

We use your information to:

- Process Glenova Card applications
- Verify your identity
- Provide access to Glenova products and services
- Manage benefits, payouts, and financial programmes
- Respond to enquiries and support requests
- Communicate important service updates
- Improve our products, services, and website experience
- Prevent fraud and unauthorized activity

- Comply with applicable laws and regulations
- Provide marketing communications where consent has been provided

5. Lawful Processing

We process personal information based on:

- Your consent
- The performance of a contract or service request
- Compliance with legal obligations
- Fraud prevention and security requirements
- Legitimate business interests necessary to provide our services

6. Sharing of Information

We respect your privacy and do not sell personal information.

Your information may be shared with:

- Authorized service providers
- Payment and transaction processing partners
- Verification and compliance service providers
- Professional advisers and auditors
- Regulatory authorities when required by law

All third parties are required to protect your information and process it in accordance with applicable privacy laws.

7. Protection of Your Information

Glenova Transact takes reasonable technical and organisational measures to protect your information against:

- Unauthorized access
- Loss or theft
- Misuse
- Alteration
- Disclosure
- Destruction

We continuously review and improve our security controls to help safeguard your information.

8. Cookies and Website Analytics

Our website may use cookies and similar technologies to:

- Improve website functionality

- Understand website usage
- Enhance user experience
- Measure website performance
- Support security and fraud prevention

You may disable cookies through your browser settings; however, some website features may not function correctly.

9. Data Retention

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

- Provide our services
- Meet legal and regulatory obligations
- Resolve disputes
- Prevent fraud
- Enforce agreements and policies

When information is no longer required, it will be securely deleted or anonymized.

10. Your Rights Under POPIA

You have the right to:

- Access your personal information
- Request corrections to inaccurate information
- Request deletion where legally permissible
- Object to certain processing activities
- Withdraw consent where applicable
- Request information regarding how your data is processed
- Lodge a complaint with the Information Regulator

11. Marketing Communications

Where you have provided consent, Glenova Transact may send information about products, services, promotions, and updates.

You may opt out of marketing communications at any time by contacting us or using the unsubscribe options provided.

12. Information Officer

Questions regarding this Privacy Policy or your personal information may be directed to:

Information Officer

Email: info@glenovatransact.co.za

Telephone: 066 002 2683

13. Complaints

If you believe your personal information has not been handled in accordance with POPIA, you may contact:

The Information Regulator (South Africa)

Website: <https://inforegulator.org.za>

Email: complaints.IR@justice.gov.za

14. Changes to This Privacy Policy

Glenova Transact reserves the right to update this Privacy Policy from time to time.

Any updates will be published on this page, and the revised version will become effective immediately upon publication.

15. Contact Us

For any questions about this Privacy Policy or our handling of personal information, please contact us:

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Banking Made for Everyday South Africans.

Low transaction fees, funeral cover benefits, digital support, and financial services designed around your life.