

Privacy Policy

Last updated: 12 January 2026

Paynest is a South African platform that enables the purchase of digital products such as airtime, mobile data, prepaid electricity and prepaid water. This policy is written in plain language and is intended to support compliance with the Protection of Personal Information Act, 2013 (POPIA).

1. Information we collect

We may collect: (a) account information (email address and login identifiers), (b) transaction information (product type, amounts, timestamps, references and delivery status), (c) device and usage information (IP address, browser and basic analytics events if you enable analytics cookies), and (d) communications you send to us (support requests).

We do not intentionally collect special personal information (for example, health or biometric data) and we do not require identity document numbers for typical usage.

2. How we use your information

We use your information to: provide and deliver the services, authenticate you, process and reconcile payments, prevent fraud and abuse, maintain security, communicate with you about your account and purchases, and improve the platform.

Where required, we rely on your consent for optional processing (for example, analytics and marketing cookies). You can withdraw consent at any time in Privacy Settings.

3. Sharing and disclosure

We do not sell your personal information. We share information only with service providers we use to run Paynest, such as authentication, hosting, payment processing, fraud prevention and product delivery partners, strictly for the purposes described in this policy.

We may disclose information where required by law, to protect our rights, or to investigate fraud, security incidents or suspected unlawful activity.

4. Cookies and tracking technologies

Paynest uses necessary cookies to keep you logged in and to keep the platform working. Optional analytics and marketing cookies are used only if you enable them.

You can manage cookie choices at any time using the Privacy Settings page.

5. Security and retention

We implement reasonable technical and organisational measures to protect personal information. No method of transmission or storage is 100% secure; however, we work to protect your data against unauthorised access, loss or misuse.

We keep information only as long as necessary for the purposes described, including legal, accounting and fraud prevention requirements.

6. Your rights (POPIA)

You may request access to personal information we hold about you, request correction, request deletion (where applicable), object to certain processing, or withdraw consent for optional processing.

To make a request, use the Delete My Data option in your account or contact us using the details below.

7. Contact

Email: privacy@paynest.co.za