North Pacific (Pty) Ltd

Privacy policy

How North Pacific (Pty) Ltd collects, uses, shares and protects personal information, in line with the Protection of Personal Information Act, 2013 (POPIA).

Version 1.0. Effective 4 January 2026.

Who we are

North Pacific (Pty) Ltd (FSP 54432) is the responsible party for the personal information described here. Our Information Officer is Matthew Morgan, reachable at admin@northpacific.co.za.

What we collect

- Identity and contact details: names, ID or passport numbers, dates of birth, addresses, phone numbers and email addresses of clients and of the directors, owners and authorised people of business clients.
- Business information: company registration documents, ownership structure and financial information.
- Verification and compliance records: copies of identity documents, proof of address, source of funds and wealth, screening results, and Travel Rule information about who sends and receives crypto assets.
- Financial and transaction information: bank account details, crypto wallet addresses, deposits, trades, payouts and withdrawals.
- Communications: emails, messages and recorded calls with our desk.
- Website data: basic technical information such as IP address and browser type, used to run and secure the site.

Why we use it

To provide our services	Opening and running your account, pricing and settling trades, processing deposits, payouts and withdrawals.
To meet legal obligations	FICA customer due diligence, sanctions screening, record-keeping, reporting to the Financial Intelligence Centre, the Travel Rule, FAIS, tax and exchange control requirements.
To protect you and us	Preventing fraud, money laundering and the misuse of our services.
To communicate with you	Trade confirmations, statements, service messages and, with your consent, news about our products.

Who we share it with

We share personal information only when we need to, and only with:

- Service providers who help us run our business, such as identity verification, custody (Fireblocks), cloud hosting (Amazon Web Services, Cape Town region), banking and communications providers, under contracts that require them to protect it.
- Other crypto asset service providers, where the Travel Rule requires us to send originator or beneficiary information with a transfer.
- Regulators, law enforcement and other authorities where the law requires it.
- Our professional advisers, such as auditors and attorneys.

We do not sell personal information.

Sending information outside South Africa

Some service providers process information outside South Africa. We only do this where the recipient is bound by laws, binding rules or an agreement that give a level of protection substantially similar to POPIA, or where POPIA otherwise allows it.

How long we keep it

We keep customer due diligence and transaction records for at least 5 years after the business relationship ends or the transaction is completed, as FICA requires, and longer where another law or a dispute requires it. We then delete or anonymise it.

How we protect it

We use access controls, encryption in transit and at rest, logging of staff access, two-person approval for sensitive actions, and secure hosting. Staff may only access personal information they need for their work.

Your rights

- Ask whether we hold your personal information, and request a copy of it.
- Ask us to correct or delete information that is inaccurate, out of date or that we are no longer allowed to keep.
- Object to processing in certain circumstances, and withdraw consent to direct marketing at any time.
- Complain to the Information Regulator.

Send requests to admin@northpacific.co.za. Some information must be kept by law even if you ask us to delete it. Our PAIA manual explains how to request records.

Information Regulator (South Africa)	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
General enquiries	enquiries@inforegulator.org.za
POPIA complaints	POPIAComplaints@inforegulator.org.za
PAIA complaints	PAIAComplaints@inforegulator.org.za
Website	www.inforegulator.org.za

Cookies

Our website does not currently use advertising or analytics cookies. If that changes, we will update this policy and ask for your consent where required.

Changes

We may update this policy. The latest version is always on our website, with the date it took effect.