



BOND WITH US SA Home Loans

## SA HOME LOANS GROUP PRIVACY POLICY ON PROTECTION OF PERSONAL INFORMATION

This is the Privacy Policy of the SA Home Loans Group. The purpose of this Privacy Policy is to explain how we use Personal Information.

We commit to:

1. the use of Personal Information in a way that is fair, honest and responsible;
2. provide clear details about how we use Personal Information;
3. promptly resolve concerns around the use of Personal Information; and
4. take reasonable steps to protect Personal Information from misuse and to keep it secure.

We will comply with all Applicable Laws in connection with the processing of your Personal Information. For the purposes of this Privacy Policy, “Applicable Laws” shall include but not be limited to the Protection of Personal Information Act, 2013 (“POPIA”) and other data processing legislation.

This Privacy Policy is hereby incorporated into and forms part of the terms and conditions of use of all SA Home Loans Group websites and microsites (“Websites”).

### 1. Who we are

SA Home Loans Proprietary Limited is a wholly owned subsidiary of SAHL Investment Holdings Proprietary Limited. SAHL Investment Holdings Proprietary Limited and its subsidiaries, managed, consolidated and related entities shall be referred to herein as “the SA Home Loans Group” or “we”.

### 2. The information we collect

“Personal Information” means information that is gathered in connection with the use of our Websites, calculators, applications for any of our products or requests for information on any product available through the SA Home Loans Group.

We collect and process Personal Information to provide information on or access to our services and products, to help us improve our offerings to you, to assess credit worthiness, auditing our products and services, to comply with Applicable Laws, and other specified and lawful purposes. We collect Personal Information provided to us by users of our Website and applicants for our products. We may collect or receive Personal Information from other sources, where permitted or required, or if consent has been given by you for that information to be shared. This may include information from commercially available sources, such as public databases.

Website usage information is collected using “cookies” which allow us to collect standard internet visitor usage information and preferences. This may include information on your location and IP address(es).



### 3. What is Personal Information

Personal Information refers to any information that identifies you or specifically relates to you. Personal Information includes, but is not limited to, the following information about you:

- a. information relating to your race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth;
- b. information relating to your education or your medical, financial, criminal or employment history;
- c. any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular identifying detail;
- d. your biometric information;
- e. your personal opinions, views or preferences;
- f. correspondence sent by you that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
- g. the views or opinions of another individual about you; and
- h. your name if it appears with other Personal Information relating to you or if the disclosure of the name itself would reveal information about you.

Personal information includes Special Personal Information, as explained below.

### 4. What do we mean by 'Processing of Personal Information'?

When used in this Privacy Policy, 'Process or processing' means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including—

- a. the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;
- b. dissemination by means of transmission, distribution or making available in any other form;
- c. merging, linking, as well as restriction, degradation, erasure or destruction of information.

### 5. When will we process your Personal Information?

We will only process your Personal Information if:

- a. you have consented thereto; and/or
- b. a person legally authorised by you, the law or a court, has consented thereto; and/or
- c. it is necessary to conclude or perform under a contract, we have with you; and/or
- d. the law requires or permits it; and/or
- e. it is required to protect or pursue your, our or a third party's legitimate interest; and/or
- f. a competent person (like a parent or guardian) has consented to the processing of your information if you are a child.

### 6. What is Special Personal Information?

Special Personal Information is Personal Information about or related to your:

- a. religious beliefs;
- b. philosophical beliefs;
- c. race;
- d. ethnic origin;



- e. trade union membership;
- f. political beliefs;
- g. health or sex life;
- h. biometric information; and/or
- i. criminal behaviour and alleged commission of an offence and any proceedings in respect thereof.

## **7. When will we process your Special Personal Information?**

We may process your Special Personal Information if:

- a. you have consented to the processing;
- b. the processing is needed to create, use or protect a right or obligation in law;
- c. the processing is for statistical or research purposes and all legal conditions are met;
- d. the Special Personal Information was made public by you;
- e. the processing is required by law;
- f. processing is for historical, statistical or research purposes to the extent that the purpose serves a public interest and processing is necessary for that purpose concerned or it appears to be impossible or would involve disproportionate effort to request consent and sufficient guarantees are provided to ensure the processing does not adversely affect your privacy to a disproportionate extent;
- g. information has been deliberately made public by you;
- h. racial information is processed, and the processing is required (i) to comply with laws and other measures designed to protect or advance persons, or categories of persons, disadvantaged by unfair discrimination; or (ii) for identification purposes where it is essential for that purpose;
- i. health information is processed, and the processing is to determine your insurance risk, or to comply with an insurance policy and performance or to enforce an insurance right or obligation; and/or
- j. processing biometric information is carried out and we have obtained that biometric information in accordance with the Applicable Law or if such processing is necessary to supplement the processing of information on criminal behaviour or biometric information which is permitted under POPIA or other Applicable Laws.

## **8. When and how we process the Personal Information of Children?**

A child is a natural person under the age of 18 years who is not legally competent, without the assistance of a competent person, to take any action or decision in respect of any matter concerning him or herself. We process Personal Information of children if the law permits.

We will only process the Personal Information of children if any one or more of the following applies:

- a. a person who can legally agree has consented to the processing, being a parent or guardian;
- b. the processing is needed to create, use or protect a right or obligation in law;
- c. the processing is for statistical or research purposes and all legal conditions are met; or
- d. the child's Personal Information was made public by the child, with the consent of a person who can legally agree thereto.



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## 9. Your consent

We will not process Personal Information without your consent save as permitted by Applicable Laws.

We may ask for additional consent if we need to use your Personal Information for purposes not covered by this Privacy Policy. You are not obliged to provide such consent but if you decide not to then your participation in certain activities may be restricted. If you provide additional consent, the terms of that consent shall prevail in the event of any conflict with the terms of this Privacy Policy.

By using our Websites, you are consenting to the processing of your Personal Information by the SA Home Loans Group in accordance with this Privacy Policy.

If you do not agree to the processing of your Personal Information in this way, you are advised not to:

- a. use our Websites as your Personal Information will be processed by them as described in this Privacy Policy, or
- b. otherwise provide SA Home Loans Group with your Personal Information.

## 10. Collection of Personal Information

We collect Personal Information from you directly and from third parties such as credit bureaus, from public sources and from third parties we interact with for the purposes of conducting our business (including but not limited to parties providing mortgage origination or estate agency services, lead providers, parties providing access to deed searches, government departments, or from third party service providers such as our panel Attorney firms). If the law requires us to do so, we will ask for your consent before collecting Personal Information about you from third parties.

We also collect Personal Information about you based on your use of our products, services or service channels (like our Websites and applications).

We collect Personal Information about you based on how you engage or interact with us such as on social media, emails, letters, telephone calls or surveys.

The third parties from whom we may collect your Personal Information include, but are not limited to, the following:

- a. members of the SA Home Loans Group, including any connected companies, subsidiary companies, associates, cessionaries, delegates, assigns, affiliates or successors in title and/or appointed third parties (like its authorised agents, partners, contractors, funders and suppliers) for any of the purposes identified in this Privacy Policy;
- b. your spouse, dependents, partners, employer, bank, a Trust or legal entity related to you, a joint applicant or account holder and other similar sources;
- c. people you have authorised to share your Personal Information, like a medical practitioner or our service providers;
- d. parties providing mortgage origination or estate agency services, lead providers,
- e. attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements;



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- f. payment processing service providers, merchants, banks and other persons that assist with the processing of your payment instructions and card scheme providers (like VISA or MasterCard);
- g. insurers, reinsurers, brokers, other financial institutions or other organisations that assist with insurance and assurance underwriting, the providing of insurance and assurance policies and products, the assessment of insurance and assurance claims and other related purposes;
- h. law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime;
- i. regulatory authorities, industry ombudsman, governmental departments, local and international tax authorities;
- j. credit bureaux;
- k. trustees, Executors or Curators appointed by a court of law;
- l. verification service providers;
- m. our service providers, agents and sub-contractors like Attorney firms and other persons we use to offer and provide products and services to you;
- n. courts of law or tribunals;
- o. our joint venture partners if applicable; and/or
- p. marketing list providers.

#### **11. How and why we use your Personal Information**

We will process your Personal Information only for the purposes for which it was collected or agreed to by you and:

- a. to provide you with products, goods and services;
- b. to market our products, goods and services to you, where permitted;
- c. to respond to your enquiries and complaints;
- d. to comply with legislative, regulatory, risk and compliance requirements (including directives, sanctions and rules), voluntary and involuntary codes of conduct and industry agreements;
- e. to conduct credit reference searches, verification and fraud prevention checks and sharing information relating to the purpose with South African Fraud Prevention Services;
- f. to confirm and verify your identity or to verify that you are an authorised user for security purposes;
- g. for operational purposes, and where applicable, credit scoring and assessment and credit management;
- h. to conduct affordability assessments, credit assessments and credit scoring;
- i. to develop credit models and credit tools;
- j. fulfil reporting requirements and information requests in connection with our reporting obligations in terms of Applicable Laws;
- k. to detect, prevent and report theft, fraud, money laundering and other crimes. This may include the processing of Special Personal Information, like alleged criminal behaviour or like the supply of false, misleading or dishonest information when opening an account with us or avoiding liability by way of deception;
- l. to open, manage and maintain your account/s or relationship with us;
- m. to enforce and collect on any agreement when you are in default or breach of the agreement terms and conditions, like tracing you or to institute legal proceedings against you;
- n. for audit and record keeping purposes;
- o. to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services or to determine your credit or insurance risk;
- p. to develop, test and improve products and services for you;



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- q. for historical, statistical and research purposes, like market segmentation;
- r. to maintain your information for quality, risk, vendor management purposes;
- s. to process payment instructions;
- t. to analyse the effectiveness of our advertisements, competitions and promotions;
- u. to disclose and obtain Personal Information from credit bureaux regarding your credit history;
- v. to enable us to deliver goods, documents or notices to you;
- w. for security, identity verification and to check the accuracy of your Personal Information;
- x. to communicate with you and carry out your instructions and requests;
- y. for customer satisfaction surveys, promotional and other competitions;
- z. for purposes of insurance and assurance underwriting and administration;
- aa. to process or consider or assess insurance or assurance claims;
- bb. to provide insurance and assurance policies and products and related services;
- cc. to inform you of appropriate products, goods and services you may be interested to enable you to take part in and make use of value-added products and services;
- dd. to assess our lending and insurance risks; and/or for any other related purposes;
- ee. for legitimate business purposes, including but not limited to when required for the purposes of raising funding;
- ff. to share information with the SA Home Loans Group, our affiliates and trusted third parties we work with. These trusted third parties include our partners in providing products, goods and services;
- gg. to transmit such information to other countries, when necessary. Where such countries do not have specific data privacy laws we will take appropriate steps to ensure your information is safeguarded; or
- hh. to enable our systems to access, scan, and transport your Personal Information within SA Home Loans Group or to a hosted third-party site. We may also transmit your Personal Information across a closed network, in various media, and modify or change the format (but not the content) of your Personal Information to comply with technical requirements of connecting networks or devices or computers.

## **12. How we use your Personal Information for direct marketing**

We may use your Personal Information to:

- a. suggest products or services (including those of relevant third parties) which we think may be of interest to you; or
- b. offer you the opportunity to take part in competitions or promotions.

We will do this in person, by post, telephone or electronic channels such as SMS, email, fax. If you are not a customer, or in any other instances where the law requires, we will only market to you by electronic communications with your consent.

You can opt out of receiving direct marketing from us.

## **13. Necessary communication**

We may use your Personal Information to contact you when contractually or legally required to do so and in connection with:

- a. information, products or services that you have requested; or
- b. complaints, queries or comments received from you.



**14. Disclosure of information**

If we share your Personal Information with a third party, we shall use our best efforts to ensure that they keep your information secure, take all reasonable steps to protect it from misuse and only use it in a manner consistent with this Privacy Policy and Applicable Laws.

In general, we will only share your Personal Information if any one or more of the following apply:

- a. you have consented to this;
- b. it is necessary to conclude or perform under a contract, we have with you;
- c. the law requires it; and/or
- d. it is necessary to protect or pursue your, our or a third party's legitimate interest.

**15. When do we exchange your Personal Information with Credit Bureaus?**

We may obtain your Personal Information from credit bureaus for any one or more of the following reasons:

- a. to check and confirm your identity, and to verify information you have provided to us;
- b. to access information at your request or with your consent;
- c. to verify your employment details;
- d. to obtain and verify your marital status;
- e. to obtain, verify or update your contact or address details;
- f. to obtain a credit report about you (which includes your credit history and credit score) when you apply for a credit agreement to prevent reckless lending or over- indebtedness;
- g. to determine your credit risk;
- h. for debt recovery;
- i. to trace your whereabouts;
- j. to conduct research, statistical analysis or system testing;
- k. to determine information about the source(s) of your income and the nature of your expenses;
- l. to build credit scorecards which are used to evaluate credit applications;
- m. to determine which products and services to promote or to offer to you; and/or
- n. for any other lawful purpose.

**16. We will we share your Personal Information with the credit bureaus?**

We may share your Personal Information with credit bureaus for (among others) any one or more of the following reasons:

- a. to report the application for a credit agreement;
- b. to report the opening of a credit agreement;
- c. to report the termination of a credit agreement;
- d. to report payment behaviour on a credit agreement;
- e. to report any characteristic about our products and services which we are required to report; and/or
- f. to report the non-compliance with a credit agreement like not paying in full or on time.

**17. Safeguarding your Personal Information**

We take all reasonable precautions in line with generally accepted information security practices to keep your Personal Information secure and require any third parties that handle or process your



Personal Information on our behalf to adhere to appropriate standards. We are legally obliged to provide adequate protection for the Personal Information we hold and to implement measures to prevent unauthorised access and use of Personal Information. We will, on an ongoing basis, continue to review our security controls and related processes to ensure that your Personal Information is secure.

We will take appropriate and reasonable technical and organisational steps to protect your Personal Information, including the following:

- a. keeping our systems secure (like monitoring access and usage);
- b. storing our records securely;
- c. controlling access to our buildings, systems and/or records; and
- d. safely destroying or deleting records.

We may need to transfer your Personal Information to another country for processing or storage. We will ensure that anyone with whom we have an agreement for the storage and/or processing of your Personal Information agrees to treat your Personal Information with the same level of protection as we are obliged to do.

**18. Under what circumstances will we transfer your information to other countries**

We will only transfer your Personal Information to third parties in any other country if:

- a. your Personal Information will be adequately protected under the other country's laws or an agreement with the third-party recipient;
- b. the transfer is necessary to enter into or perform under a contract with you, or a contract with a third party that is in your interest;
- c. you have consented to the transfer; or
- d. the transfer is in your interest.

This transfer will happen within the requirements and safeguards of the Applicable Laws.

**19. Retention**

We will keep your Personal Information for as long as:

- a. applicable Laws require us to keep it;
- b. a contract between you and us requires us to keep it;
- c. you have consented for us keeping it;
- d. we are required to keep it to achieve the purposes for which it was provided;
- e. we require it for statistical or research purposes provided that we have established appropriate safeguards against the records being used for any other purpose;
- f. required by a code of conduct or Applicable Laws;
- g. required for lawful business purposes.

To the extent that we are no longer authorised to retain the record of your personal information, we shall as soon as reasonably practicable (to the extent technically and possible and practicable and provided that we are not obligated to retain such record by Applicable Law), delete, destroy or de-identify the record of your personal information and use its reasonable endeavours to ensure





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that anyone to whom such information was supplied delete, destroy or de-identify the record of your personal information.

## **20. Your privacy rights and responsibilities**

You must provide proof of identity when enforcing your information privacy rights. You must inform us when your Personal Information changes.

Our manual in terms of the Promotion of Access to Information Act 2 of 2000, incorporating Protection of Personal Information Act 4 of 2013 (PAIA and POPIA Manual) provides further information on how you can give effect to the rights listed below. The PAIA and POPIA Manual is located on the following website [www.sahomeloans.com](http://www.sahomeloans.com).

You may opt out of marketing communications. If you are a customer, then we may continue communicating with you in respect of your existing products and services.

You have the right to request access to your Personal Information in our possession by contacting us. This includes requesting:

- a. confirmation that we hold your Personal Information;
- b. a copy or description of the record containing your Personal Information; and
- c. the categories of third parties who have had access to your Personal Information.

We will attend to requests for access to Personal Information within a reasonable time timeframe. You may be required to pay a reasonable fee to receive copies or descriptions of records, or information about third parties. We will inform you of the fee before attending to your request.

Please note that the Promotion of Access to Information Act 2 of 2000 may limit your right to access information.

You have the right to request us to correct the Personal Information we have about you if it is inaccurate, irrelevant, excessive, out of date, incomplete or misleading. If information was obtained unlawfully and we are no longer authorised to keep it, you may request us to delete it. You must inform us of your request in writing. Please refer to our PAIA and POPIA Manual for further information in this regard, which sets out the process you should follow to give effect to this right. It may take up to 15 business days for the change to reflect on our systems. We may request documents from you to verify the change in Personal Information.

If you have any specific agreement with us, that relationship may determine how you must change your Personal Information. We will inform you of the requirements to update your information. Please adhere to these requirements. If the law requires or entitles us to keep a record of any information, we may decline to delete it. The deletion of certain Personal Information could lead to the termination of your business relationship with us.

You may object on reasonable grounds to the processing of your Personal Information. We will not be able to give effect to your objection if the processing of your Personal Information was and is permitted by law or you have provided consent to the processing and our processing is done according to your consent or if the processing is necessary to conclude or perform under a contract with you.



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You must inform us of any objection in writing. Please refer to our PAIA and POPIA Manual for further information in this regard, which sets out the process you should follow to give effect to this right.

Where you have provided your consent for the processing of your Personal Information, you may withdraw your consent. If you withdraw your consent we will explain the consequences to you. We may proceed to process your Personal Information even if you have withdrawn your consent if the law permits or requires it. It may take up to 15 business days for the change to reflect on our systems, during this time we may still process your Personal Information.

You have a right to file a complaint with us or any Regulator with jurisdiction about an alleged contravention of the protection of your Personal Information by us. We will address your complaint as far as possible.

## **21. Cookie Policy**

A cookie is a small piece of data sent from our website or applications to your computer or device hard drive or Internet browser where it is saved. The cookie contained information to personalize your experience on our Website or applications and may improve your experience on the website or applications. The cookie will also identify your device, like the computer or smart phone. By using our website or application you agree that cookies may be forwarded from the relevant website or application to your computer or device. The cookie will enable us to know that you have visited the website or application before and will identify you. We may also use the cookie for marketing purposes or to prevent or respond to fraudulent behaviour.

## **22. This Privacy Policy does not apply to:**

- a. information collected by third party websites, platforms and/or applications (“Third Party Sites”) which we do not control;
- b. Third Party Sites which you access via links on the SA Home Loans Group website pages; and
- c. marketing of any nature on Third Party Sites that we may sponsor or participate in.

Third-Party Sites may have their own privacy policies and terms and conditions. We encourage you to read them before using those Third-Party Sites.

## **23. Changes to this Policy**

This Privacy Policy may be amended and replaced from time to time by posting the updated version on the SA Home Loans website ([www.sahomeloans.com](http://www.sahomeloans.com)) with no prior notice.

## **24. Complaints Handling**

Complaints in respect of the processing of Personal Information may be submitted to SA Home Loans Group by email to [informationofficer@sahomeloans.com](mailto:informationofficer@sahomeloans.com) or may be communicated directly to the Information Regulator.

## **25. Important Contact Information**

**SA Home Loans address and contact details**  
**Head Office Address**



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2 Milkwood Crescent  
Milkwood Park  
La Lucia  
Tel: (031) 560 5300

**Information Officer**

Email: [informationofficer@sahomeloans.com](mailto:informationofficer@sahomeloans.com)

**Compliance Officer**

Tel: (031) 571 3042  
Email: [bronwynw@sahomeloans.com](mailto:bronwynw@sahomeloans.com)

**Client Services Helpdesk**

Tel: 0861 888 777  
Email: [admin@sahomeloans.com](mailto:admin@sahomeloans.com)

**The Information Regulator**

Name: The Information Regulator (South Africa)  
Postal Address: P.O Box 31533 Braamfontein, Johannesburg, 2017  
Tel: (010) 023 5207  
Email: [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)