



DE · ZANDT

DEVELOPMENT (PTY) LTD

1. Purpose of this Privacy Statement

At De Zandt Development (Pty) Ltd ("De Zandt Development"), we value and respect your right to privacy. When you engage with us, you entrust us with your personal information, and we are committed to protecting it. This Privacy Statement explains how we collect, use, share, and safeguard your personal information in compliance with the Protection of Personal Information Act (POPIA).

Our goal is to ensure that your information remains secure and confidential. We take all reasonable steps to protect your personal data and uphold your privacy rights. For more detailed information, you can access our Personal Information Protection Policy by contacting our Information Officer, Jan van Staden, at info@dezandt.co.za or by calling 021 205 3636.

"Personal Information" is defined in the Protection of Personal Information Act (Act No. 4 of 2013) ("POPIA") as:

Information relating to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person, including but not limited to:

- (a) Information relating to race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, wellbeing, disability, religion, conscience, belief, culture, language, and birth;
- (b) Information relating to education, 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 assignment;
- (d) Biometric information;
- (e) Personal opinions, views, or preferences;
- (f) Private or confidential correspondence;
- (g) Views or opinions of another individual about the person; and
- (h) The name of the person if it appears with other personal information or if disclosure of the name itself would reveal information about the person."

"Processing" is defined in POPIA as follows:

"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 form; or

(c) merging, linking, as well as restriction, degradation, erasure or destruction of information;”

2. Your Consent

By using the services and/or by providing your personal information to us through a fillable form and/or website inquiry, you confirm you give us consent that we may process your personal information subject to the provisions of this Privacy Statement. Similarly, should we process any information of yours prior to receiving such consent (for example, pursuant to a processing justification or as otherwise permitted under POPIA), the same will be processed by us subject to this Privacy Statement.

By engaging with us and/or providing your personal information, you consent to its processing as described in this Privacy Statement. Acceptance is voluntary; however, without your consent, we may be unable to provide certain services related to purchasing property within the De Zandt Development.

3. Consent to Processing of Your Personal Information

You have the right to object to the processing of your personal information. Accepting these terms and conditions is voluntary; however, your consent is required for us to share your information with appointed third parties who provide services related to purchasing property within the De Zandt Development. These services may include pre-qualification, home loan finance, insurance protection, deposit solutions, and other related products.

Third-party service providers include but are not limited to: Seeff and Greeff (mandated Property Practitioners), Ooba Home Loans, Cliffe Dekker Hofmeyr Incorporated, and our IT and website hosting partners assisting with the flow of data and personal information.

Your consent to process personal information will remain in effect while you are inquiring about purchasing property in the De Zandt Development and for such period thereafter as required by contract or applicable legislation. We are committed to protecting your personal information in accordance with the Protection of Personal Information Act (POPIA). Your information will only be used for the purposes stated above and will not be shared with any party beyond those necessary to provide the related services. We implement appropriate security measures to safeguard your data against unauthorized access, disclosure, or misuse.

You have the right to:

- Access your personal information held by us or our third-party providers.
- Request correction of any inaccurate or incomplete information.
- Withdraw your consent at any time by contacting us in writing.

Withdrawal of consent may affect our ability to provide certain services to you.

4. Information We Collect When You Visit Our Website

The Website uses automatic systems of data collection, such as cookies. A cookie is a device transmitted to the hard disk of a User. Cookies do not contain intelligible information but allow linking between you and your personal information, such as your IP address and other information about your experience on the Website and your preferences expressed while choosing services and purchasing products offered on the Website. Cookies are disseminated by our servers, and no one may gain access to the information that they contain.

The information and data are gathered directly and automatically by the Website. We process information collected by cookies in a collective and anonymous way in order to optimize our services and the Website for the needs and preferences of the Users. Please access the information on your Internet browser if you wish to delete cookies after using the Website. If you have started the procedure of deleting cookies, we can't ensure that all of our web pages will be displayed and that all of our services will be available to you.

5. Purpose for Processing Your Personal Information

You agree that we, together with the appointed third parties, may process your personal information for the following purposes:

(a) **Property and Financial Services:**

To offer pre-qualification services, apply for home loan finance on your behalf, and provide related products such as home loan and home-related insurance, personal lines insurance, deposit solutions, and finance. This may include conducting credit checks, applying for a home loan, opening accounts, completing FICA requirements, and other activities necessary to pursue legitimate interests related to your property purchase.

(b) **Related Third-Party Services:**

To engage any third-party provider offering products and services aligned with the intended purpose of your inquiry and the completion of the form and/or inquiry.

(c) **Information Sharing for Service Delivery:**

To provide relevant information, including your personal information, to contracted third parties who require it to deliver services related to your property purchase, home loan inquiry, application, policy, or benefit. We will ensure that these third parties have agreed to maintain confidentiality and use the information only for the specific, agreed purpose, in compliance with POPIA.

6. Privacy Preferences

We will not use your personal information for a different purpose than the one stated when you provided your data or otherwise agreed would be permissible. You may opt out of communications about updated information, new services and marketing messages at any time by unsubscribing from the communication concerned.

7. We Keep Personal Information Confidential

We will keep your personal information confidential as required by POPIA. You may have given us this information yourself or we may have collected it from other sources.

8. Sharing of Your Personal Information with Third Parties

A third party, contracted with De Zandt Development (Pty) Ltd. asks us for any of your personal information, we will share it with them only if:

- (a) You have already given your consent for the disclosure of this information to that third party
- (b) Third parties that we contract with to provide services to you, for example financial institutions, property practitioners, lenders, insurance companies, deposit taking institutions and FICA verification agencies;
- (c) Any person or organisation that has a legal right to access the information, for example, regulators, and/or any party entitled to such information in terms of a contract between you and them, for example, an estate agency that is a party to a deed of sale that you are a party to;
- (d) For any of the purposes set out below.
 - o Credit assessment;
 - o Administration
 - o Fraud prevention
 - o Providing Group-wide services, benefits and infrastructure.

9. Direct Electronic Marketing

If you have chosen to opt in to any Electronic Marketing, you may opt out of that Electronic Marketing at any time. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.

10. You Rights

You have the right to know what personal information we hold about you. If you wish to receive a copy, please complete a form called an 'Information Request Form' and specify the information you would like. This form can be found on the De Zandt Development website at www.dezandt.co.za on the "Home" page. We will take all reasonable steps to confirm your identity before providing details of your personal information.

You have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it. This is unless the law requires us to keep it.

In addition, if you wish to complain about how the Company has handled your Personal Information, please contact the Information Officer on info@dezandt.co.za. The Company's

Compliance Department will investigate your complaint and contact you within two (2) business days of the complaint being lodged and work with you to resolve the matter.

If your query relating to your Personal Information is not, in your opinion, adequately dealt with, you can contact the Information Regulator on 012 406 4818 or infoereg@justice.gov.za to file an official complaint.