

## Privacy Policy

In this document, references to “Propell” are to Propell Specialised Finance (Pty) Ltd (Reg. No. 1999/024353/07) & Propell Sectional Title Solution (Pty) Ltd (Reg. No. 1999/004482/07). All the information (“Personal Information”) supplied by you voluntarily or mandatory will be recorded and processed regardless of form or medium in which the information was supplied. This document explains how Propell will process your Personal Information.

Propell has a strong commitment to providing excellent service to all of our customers, including respecting privacy concerns. Propell will explicitly ask when we need information that personally identifies you or allows us to contact you. If you are under 18 years of age (minor), we will require the consent of your parent/guardian/competent person before we will process the personal information of the minor, unless it is in the public interest.

We will process the following, but not limited to, information:

- financial (like your levy roll, income and liabilities)
- your personal and work/business contact details (like name, e-mail address, physical address and telephone number);
- other unique information (like an identity number, registration number or scheme number);
- governance information (like management rules, constitutional documents);
- bank account details;
- managing agent details (like name, registration number and contact details);
- owners’ details (like identity number, contact details, arrear levy status);
- any information necessary to enable Propell to provide service(s)

Generally, Personal Information is requested when requesting a particular service or product. You agree to provide accurate and current information, and not to impersonate or misrepresent any person or entity or falsely state or otherwise misrepresent your affiliation with anyone or anything. The following consequences will apply if you fail to provide accurate information:

- Propell shall not be held liable for any error that occurs as a result of inaccurate information furnished to it;
- You indemnify and hold Propell harmless against any loss, liability, claim, damage or expense you may suffer as a result of inaccurate information supplied to Propell.

The purposes for which Propell will use your Personal Information are as follows:

- to transact with you via sms, telephone, facebook, skype, twitter, postal address, website or e-mail regarding services/products;
- to provide services/products to you;
- to inform you of new features, services and products (provided you have not declined to receive such marketing material);

- to send our newsletter (provided you have not declined to receive same);
- to enable us to process, validate and verify requests for services or products;
- for the purposes for which you specifically provided the information;
- to improve your experience on our website (if any).

Any other purpose:

- to enforce and collect on any agreement when you are in default or breach of the provisions thereof, such as instituting legal proceedings against you;
- to process payment instructions;
- to conduct affordability, risk and credit assessments;
- to conduct due diligence;
- to contact you in responding to your enquiries or complaints;
- to protect and pursue your, our or a third party's legitimate interest;
- to comply with regulatory and compliance requirements; or
- for any other related purposes

Propell shall be entitled to disclose Personal Information if required or necessary to do so (a) to comply with applicable law or with legal process served on Propell; (b) to protect and pursue your, our or a third party's legitimate interest, (c) to enter into or perform under a contract we have with you, and (d) to distribute same to various employees or third parties who assist Propell in providing services to you and thus need to know your Personal Information to render proper and efficient service to you. We will ensure that all such employees or third-party service providers having access to your Personal Information are bound by appropriate and legally binding confidentiality, non-disclosure and non-use obligations in relation to your Personal Information.

Propell will:

- treat your Personal Information as strictly confidential;
- take appropriate technical and organizational measures to ensure that your Personal Information is kept secure and is protected against unauthorized or unlawful processing, accidental loss, destruction or damage, alteration, disclosure or access;
- promptly notify you if we become aware of any unauthorized use, disclosure or processing of your Personal Information;
- provide you with reasonable evidence of our compliance with our obligations under this policy on reasonable request; and
- upon your request, promptly return, destroy, rectify all of your Personal Information in our possession or control.

We will not retain your Personal Information longer than the period for which it was originally needed, unless we are required by law to do so, for historical, statistical, research purposes or you consent to us retaining such information for a longer period.

You have the right at any time to rectify the Personal Information collected, object to the processing of Personal Information (subject to legislation) and to lodge a complaint at the Information Regulator with contact details:

The Information Regulator (South Africa)

33 Hoofd Street  
Forum III, 3rd Floor Braampark  
P.O Box 31533  
Braamfontein, Johannesburg, 2017

Mr Marks Thibela  
Chief Executive Officer  
Tel No. +27 (0) 10 023 5200, Cell No. +27 (0) 82 746 4173

Complaints e-mail: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)

The Personal Information processed by Propell may be routed/transferred to a third country or International organisation. If transferred the following security measures are in place to protect the Personal Information that will be transferred:

1. the information will only be processed to the extent necessary;
2. the regulatory authorities of the 3<sup>rd</sup> party recipient have substantially similar to POPI requirements;
3. to ensure that information is furthermore protected, we have Non-Disclosure Agreement(s) in place with companies that we deal with regularly.

Contact details of Propell:

All enquiries must be addressed to the information officer, Mariaan Tuck; who can be contacted via e-mail at [privacy@propell.co.za](mailto:privacy@propell.co.za)