

PRIVACY POLICY CASHBUILD GROUP

1. Introduction

- 1.1. For purposes of this Statement:
 - 1.1.1. **“Applicable Laws”** means all laws and regulations that Cashbuild is required to comply with;
 - 1.1.2. **“Customer”, “Supplier”, “Applicant” or “You”** means any prospective, new or existing customer/supplier/vendor/applicant of Cashbuild and its subsidiaries; and
 - 1.1.3. **“Cashbuild”, “We” or “Us”** means Cashbuild Group, its direct and indirect subsidiaries and business units. To obtain more information on the Cashbuild Group of companies please refer to our website, www.cashbuild.co.za.
 - 1.1.4. **“Personal Information”** means information relating to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person, including, but not limited to, the name, race, gender, marital status, address and identifying number of a person, symbol, e-mail address, physical address, telephone number, location information, online identifier or any other particular assignment to the person.
- 1.2. This Policy sets out how your personal information will be used by Cashbuild in accordance with the Protection of Personal Information Act (POPIA) and applies to any information, including personal and special personal information, you give to Cashbuild, or which Cashbuild may collect from third parties.
- 1.3. It is important that you read this Policy carefully before submitting any personal information to Cashbuild.
- 1.4. By submitting any personal information to Cashbuild, you provide consent to the processing of your personal information as set out in this Policy.
- 1.5. Please do not submit any personal information to Cashbuild if you do not agree to any of the provisions of this Policy. If you do not consent to the provisions of this Policy, or parts of the Policy, Cashbuild may not be able to provide its products and services to you.
- 1.6. We have appointed an Information Officer and Deputy Information Officer(s) in terms of POPIA. Their details can be found in our [PAIA Manual\(s\)](#).

2. Disclaimer

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3. **Amendment To This Policy**

- 3.1. We may amend this Policy from time to time for any of the following reasons:
 - 3.1.1. to provide for the introduction of new systems, methods of operation, services, products, property offerings or facilities;
 - 3.1.2. to comply with changes to any legal or regulatory requirement;
 - 3.1.3. to ensure that our Statement is clearer and more favourable to you;
 - 3.1.4. to rectify any mistake that may be discovered from time to time; and/or
 - 3.1.5. for any other reason that Cashbuild, in its sole discretion, may deem reasonable or necessary.
- 3.2. Cashbuild will take reasonable steps to notify you of such an amendment, including publication on our website. It is your responsibility to check the website often.

4. **Privacy and Indemnity**

- 4.1. Cashbuild takes your privacy and the protection of your personal information very seriously, and we will only use your personal information in accordance with this Policy and applicable data protection legislation. It is important that you take all necessary and appropriate steps to protect your personal information yourself (for example, by ensuring that all passwords and access codes are kept secure).
- 4.2. We have implemented reasonable technical and operational measures to keep your personal information secure.
- 4.3. **You hereby indemnify and hold Cashbuild harmless from any loss, damage or injury that you may incur as a result of incorrect or incomplete personal information provided to Cashbuild.**

5. **Personal Information Which We May Collect About You**

- 5.1. You, as the data subject, consent to the collection of the following personal information about you:
 - 5.1.1. personal information that may include your name, address, contact details, date of birth, place of birth, identity number, passport number, bank details, details about your employment, tax number and financial information;
 - 5.1.2. records of correspondence or enquiries from you or anyone acting on your behalf;
 - 5.1.3. details of transactions you carry out with us;
 - 5.1.4. details of contracts, sales or leases you carry out with us;
 - 5.1.5. sensitive or special categories of personal information, including biometric information, such as images;
 - 5.1.6. consumer credit information at any credit bureau or third party;
 - 5.1.7. Details of employment applications you carry out with us.
- 5.2. Where you provide us with the personal information of third parties you should take steps to inform the third party that you need to disclose their details to us, identifying us. In addition, you should not share their personal information with us, unless they have consented to you sharing such information with us and to us processing such information in accordance with this Policy.

6. Personal Information of Children

- 6.1. We do not intend to collect and/or process any personal information of children, unless we make this clear. If you do provide any personal information to us of children, then you warrant that this is done with the consent of the child's parent or legal guardian to use this information as set out in this Policy.

7. Suppliers and Vendors

- 7.1. In the course of our business agreement, we may collect personal information about you as a data subject to ensure that the business agreement and matters relating to the agreement can be fulfilled.
- 7.2. We may also do due diligence to ensure that you meet the requirements set out in our procurement procedures.
- 7.3. If you provide any personal information about other persons to us, such as employees or your directors, you warrant that you are authorised to share their personal information with us for purposes set out in the Policy.

8. Employment Applicants

- 8.1. In the course of your application, we may collect personal information about you as a data subject to ensure that your application and matters relating to the application can be fulfilled.
- 8.2. We may also do due diligence to ensure that you meet the requirements set out in our recruitment procedures.
- 8.3. If you provide any personal information of other people to us, you warrant that you are authorised to share their personal information with us for purposes set out in the Policy.

9. How we collect personal information

- 9.1. You may provide personal information to us either directly or indirectly (through an

agent acting on your behalf, or an introducer), by completing an application form for employment, our products and services or requesting further information about our products and services, whether in writing, through our website, over the telephone or any other means.

- 9.2. We may also collect your personal information for lawful purposes from your appointed agent, any regulatory authority, or other third party that may hold such information.
- 9.3. In order to ensure that the content of our websites remains up-to-date, user-friendly and comprehensive, we employ web analytics tools. This service uses cookies that track your preferences during your visits to our websites and allows us to simplify navigation and make our website more user-friendly. The information that is used during this process (which includes your IP Address) is de-identified and makes personal identification impossible.
- 9.4. We might make use of first-party and third-party cookies, as well as web beacons and similar technologies to deliver measurement services and targeted advertising to visitors. No personal information is shared with any third party outside of Cashbuild and its subsidiaries when providing these targeted services.

10. **Use of Personal Information Collected**

- 10.1. We may use, transfer and disclose your personal information for the purposes of:
 - 10.1.1. providing you with the services, products or offerings you have requested, and notifying you about important changes to these services, products or offerings;
 - 10.1.2. managing your account or relationship and complying with your instructions or requests;
 - 10.1.3. detecting and preventing fraud and money laundering and/or in the interest of security and crime prevention;
 - 10.1.4. assessing and dealing with complaints and requests;
 - 10.1.5. operational, marketing, auditing, legal and record-keeping requirements;
 - 10.1.6. verifying your identity or the identity of your beneficial owner;
 - 10.1.7. transferring or processing your personal information outside of the country your personal information was collected for processing by such countries that may not offer the same level of data protection, including for cloud storage purposes and the use of any of our websites;
 - 10.1.8. complying with Applicable Laws, including lawful requests for information received from local or foreign law enforcement, government and tax collection agencies;
 - 10.1.9. recording and/or monitoring your telephone calls and electronic communications to/with Cashbuild in order to accurately carry out your instructions and requests, to use as evidence and in the interests of crime prevention;
 - 10.1.10. conducting market research and providing you with information about Cashbuild's products or services from time to time via email, telephone, SMS, WhatsApp or other electronic and/or non-electronic means;
 - 10.1.11. where you have unsubscribed from certain direct marketing communications, ensuring that we do not send such direct marketing to you again;
 - 10.1.12. disclosing your personal information to third parties for reasons set out in

- 10.1.13. monitoring, keeping record of and having access to all forms of correspondence or communications received by or sent from Cashbuild or any of its employees, agents or contractors, including monitoring, recording and using as evidence all telephone communications between you and Cashbuild;
 - 10.1.14. improving or evaluating the effectiveness of Cashbuild's business or products, services or offerings;
 - 10.1.15. prevention and control of any disease;
 - 10.1.16. to provide you with tailor-made offerings, we will use your information for data analysis which may include the use of AI technologies;
 - 10.1.17. determining whether you meet the criteria for inclusion in certain direct marketing campaigns of Cashbuild products and/or services, where applicable;
 - 10.1.18. to deliver tailored advertising (including via social media);
 - 10.1.19. conducting an affordability assessment in the event that you applied for credit;
 - 10.1.20. pre-vetting prospective employees, customers or suppliers before we deal with them;
 - 10.1.21. sharing your unique identifiers (such as your telephone number or identity number) with third parties, including other entities in the Cashbuild Group to do data matching for purposes of enriching (improving) our or their personal information, direct marketing, marketing analysis pre-vetting of Customers and Suppliers and other matters that may be in our legitimate or the legitimate interests of third parties; and
 - 10.1.22. tracing you and collecting from you any outstanding debt due in terms of a credit agreement entered into with Cashbuild.
 - 10.1.23. To manage your potential employment as an Applicant or post-employment relationship with us.
- 10.2. We may from time to time (and at any time) contact you about services, products and offerings available from Cashbuild or specific subsidiaries which we believe may be of interest to you, by email, telephone, SMS, WhatsApp or other electronic and/or non-electronic means, unless you have unsubscribed from receiving such communications. You can unsubscribe from receiving such communications.

11. Disclosure of Your Personal Information

- 11.1. Your personal information may be shared with the Cashbuild Group of companies, our agents and sub-contractors, and selected third parties who process the information on our behalf.
- 11.2. We may also disclose your personal information to third parties in the following circumstances:
 - 11.2.1. to any of the other Cashbuild Group of companies subsidiaries, business partners or other third parties to –
 - 11.2.1.1. assess and monitor any of your applications for Cashbuild's products or services;
 - 11.2.1.2. determine which products and services may be of interest to you and/or send you information about such products and services, unless you object or choose not to receive such

- communications;
- 11.2.1.3. have a better understanding of your circumstances and needs to provide and improve Cashbuild's products and services;
- 11.2.1.4. to any relevant person and/or entity for purposes of prevention, detection and reporting of fraud and criminal activities, the identification of the proceeds of unlawful activities and the combating of crime;
- 11.2.2. to any regulator or supervisory authority, including those in foreign jurisdictions, if Cashbuild is required to do so in terms of Applicable Laws;
- 11.2.3. to a prospective buyer or seller of any of our businesses or assets;
- 11.2.4. to any person if we are under a duty to disclose or share your personal information in order to comply with any Applicable Laws, or to protect the rights, property or safety of Cashbuild, other Customers or other third parties; and/or
- 11.2.5. to your agent, or any other person acting on your behalf, and/or an introducer.
- 11.3. We may transfer your personal information to another of Cashbuild's entities, an agent, sub-contractor or third party who carries on business in another country, including one which may not have data privacy laws similar to those of the applicable jurisdictions. If this happens, we will ensure that anyone to whom we pass your personal information agrees to treat your personal information with the same level of protection as if we were dealing with it.
- 11.4. If you do not wish us to disclose this information to third parties, please contact us at the contact details set out above. We may, however, not be able to provide products or services to you if you do not agree with such a disclosure.

12. **Retention of Your Personal Information**

We will retain your personal information in accordance with the retention periods set out in Applicable Laws, unless we need to retain it for longer for a lawful purpose. (For example, for the purposes of complaints handling, legal processes and proceedings.)

13. **Access To, Correction, Objection and Deletion of Your Personal Information**

- 13.1. You may request details of personal information which we hold about you under the applicable legislation in your jurisdiction. To exercise your rights as a data subject in South Africa under the Promotion of Access to Information Act and the Protection of Personal Information Act, refer to our [PAIA Manual\(s\)](#) on our website.
- 13.2. You have the right to lodge a complaint with the Information Regulator. You can email the Information with your complaint/query at infoeq@justice.gov.za or visit their [website](#) for more information.