



Our Privacy Statement

Definitions

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| We, us and our | refer to O-YES Home Loans (O-YES PTY Ltd), a private company with limited liability registered under the company laws of the Republic of South Africa, registration number 2017/077784/07, and where applicable its subsidiaries. The principal place of business of O-YES Home Loans is 25 Silverstone Crescent, Kyalami Business Park, Kyalami, Midrand, 1684. |
| You and your | refer to any customer of O-YES Home Loans or other data subject whose personal information is held by any member of O-YES Home Loans. |
| Your personal information | refers to personal information about you, your spouse or dependants (as relevant) as described in POPIA. It includes information about financial status, gender, age, contact numbers and addresses. |
| Processing of information | means the automated or manual activity of collecting, recording, organising, storing, updating, sharing, distributing and removing or deleting personal information. |

Purpose of this Privacy Statement

When you engage with us, you trust us with personal information about yourself and your spouse and your dependants. We are committed to protecting your right to privacy. We'll take all reasonable steps to keep your personal information safe and confidential. The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act ("**POPIA**"). This Privacy Statement will be effective from the date POPIA is in force in South Africa.

Acceptance of this Privacy Statement

By using the services of any member of O-YES Home Loans and/or by providing your personal information to us, 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.

Acceptance is voluntary

You have the right to object to the processing of your personal information. It is voluntary to accept these terms and conditions. However, we may require your acceptance to provide you with our products and services, including but not limited to the offering of our pre-qualification services and applying for home loan finance and insurance protection for you as well as other products such as deposit solutions and finance. When we do need personal information about you, your spouse and your dependants, we will only collect and process personal information for valid and lawful reasons. The acceptance of these terms and conditions and the permission given to process your and your spouse's and your dependants' personal information will continue while you are a customer of O-YES Home Loans, and for such period thereafter as we are required by contract or legislation to retain your records, including as required by our financial institution and insurance company business partners.

Purpose for processing your personal information

You agree that we may process your personal information for the following purposes:

1. Offering pre-qualification services, applying for home loan finance on your behalf and any home loan / home related and personal lines insurance products as well as deposit solutions and finance;
2. Administering your insurance policies and assessing claims submitted under those policies
3. Allowing any of the following to advise you about or offer to you any improved benefits or new products that you may qualify for by:
 - Any Company O-YES Home Loans works with.
 - Any third-party provider that offers related products and services.
4. Providing relevant information, including your personal information, to a contracted third party who needs the information to provide a service to you relating to the home loan application/policy/benefit. We will ensure that the third party has agreed to keep the information confidential as required by POPIA and that same can only be used for a specific agreed purpose.

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.

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.

Authority to act for other people

You warrant that when you give us personal information about your spouse, your dependants and your family, which may include a person under 18 (a minor) you have received their permission or the necessary permission from the guardian of the minor person to share their personal information with us. You understand that when you include your spouse, dependants on any O-YES Group form, we

will process their personal information for the purposes of your being a customer of the O-YES Group, including applying for a home loan, credit check, insurance, account opening, FICA, as the case may be and to pursue their legitimate interests. We may furthermore process their information for the purposes set out in this Privacy Statement and other related purposes.

Sharing of your personal information

If a third party asks us for any of your personal information, we will share it with them only if:

1. You have already given your consent for the disclosure of this information to that third party
2. Third parties that we contract with to provide services to you, for example financial institutions, lenders, insurance companies, deposit taking institutions and FICA verification agencies;
3. 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;
4. For any of the purposes set out below.

Sanction screening

You consent and agree that, if we are required by the Financial Intelligence Centres Act (FICA) to do so, then:

1. We may process your information, including personal and special personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists
2. You also consent to us communicating such personal information to local and international Regulatory Bodies as well as to other entities in O-YES Home Loans and our partner financial institutions if you are matched to one of these sanctions lists

Sharing personal information with O-YES Home Loans.

You confirm that we may share your personal information within the O-YES Home Loans of companies for all of the following:

1. Credit assessment;
2. Administration
2. Fraud prevention
3. Providing Group-wide services, benefits and infrastructure.

Sharing for research and improvement purposes

You also confirm that we may share and combine all your personal information for any one or more of the following purposes:

1. Market, statistical and academic research, in which case your personal information will be de-identified;
2. To customise our benefits and services to meet your needs.

If we want to share your personal information for any other reason, we will do so only with your permission and/or subject to your right to opt out.

Obtaining personal information for data quality purposes

We have a duty to take all reasonably practicable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To enable this we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.

Duty to keep you informed

We have a duty to you as our customer to keep you updated about any offers and new products that we make available from time to time. Any entity within O-YES Home Loans Group and contracted third-party service providers may communicate with you about these.

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.

You have the right to know what personal information we have

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 O-YES Home Loans website www.o-yeshomeloans.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.

The following are examples of laws that require us to collect and keep personal information:

- The Electronic Communications and Transactions Act (ECT)
- The Financial Intelligence Centre Act (FICA)
- The Financial Advisory and Intermediary Services Act (FAIS)
- The National Credit Act (NCA)
- The Consumer Protection Act (CPA)
- Long-term Insurance Act (LTIA).
- Financial Sector Regulation Act (FSRA)

Transferring your personal information outside South Africa

You agree that we may transfer your personal information outside South Africa:

1. If you give us an email address that is hosted outside South Africa
2. To administer certain services, for example, cloud services

We will take reasonable steps to ensure that any country, company or person that we pass your personal information to, agrees or is obliged by law to treat your information with the same level of protection as required by the laws of South Africa.

Changing this Privacy Statement

We may change this Privacy Statement at any time. The most updated version will always be available on www.o-yeshomeloans.co.za.

If you have any concerns

If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us. You can do this by contacting O-YES Home Loans Information Officer at the following email address: david@o-yes.co.za

If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA.

The contact details are: The Information Regulator (South Africa)

33 Hoof Street

Forum III, 3rd Floor Braampark

P.O Box 31533

Braamfontein, Johannesburg, 2017

Complaints email: complaints.IR@justice.gov.za