



BOND WITH US **SA Home Loans**

SA HOME LOANS WEBSITE PRIVACY STATEMENT

SA Home Loans Proprietary Limited (“**SA Home Loans**”) 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**” or “**us**” or “**our**”.

SA Home Loans Group is committed to protecting your privacy and through use of technology which provides a safe online experience. This Statement of Privacy (“**Statement**”) applies to the SA Home Loans Website and governs data collection and usage. By using the SA Home Loans Website or microsites, you consent to the data practices described in this Statement.

Collection of your Personal Information

SA Home Loans Group collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number which you provide through the use of the SA Home Loans Website or microsites. SA Home Loans Group also collects anonymous demographic information, which is not unique to you, such as your location, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by SA Home Loans Group through use of the SA Home Loans Website and microsite. This information can include your IP address, browser type, domain names, access times and referring Website addresses. This information is used by us for the operation of our Website services, to maintain quality of the service, and to provide general statistics regarding use of the SA Home Loans Website.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through our public message boards, this information may be collected and used by others who are not affiliated with the SA Home Loans Group. Therefore, you are advised to be cautious and avoid sharing your personally identifiable information on public message boards as we have no control over who collects and uses this information.

We encourage you to review the privacy statements of Websites you choose to link to so that you can understand how those Websites collect, use and share your information. We are not responsible for the privacy statements or other content on Websites outside of the SA Home Loans and SA Home Loans Group Websites.

Use of your Personal Information

We use your personally identifiable information to operate our Website and to deliver the services that you have requested. We also use your personally identifiable information to inform you of other products or services from us. We may contact you via surveys to source your opinion and views in connection with our current services or of potential new services that may be offered. You will be given an option to opt out of marketing communication.

For more information on how we process personal information, please refer to our [SA Home Loans Privacy Policy](#).

SA Home Loans keeps track of the Web sites and pages our customers visit within the SA Home Loans Websites and microsites, in order to determine what SA Home Loans services are the most popular. This data is be used to deliver customized content based on Website behavior.



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Use of Cookies

We make use of Website cookies to help personalise your online experience. 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 our 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 our Website or application to your computer or device. The cookie will enable us to know that you have visited our Website or application before and will identify you. We may also use the cookie for marketing purposes or to prevent or respond to fraudulent behavior.

Security of your Personal Information

We secure your personal information on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information is transmitted to other Websites, it is protected through the use of encryption, and other forms of appropriate information security protocols.

Changes to this Statement

We will occasionally update this Statement to reflect company and customer feedback. We encourage you to periodically review this Statement to keep informed of how we process information conveyed through our Websites, microsites and associated applications.

Contact Information

If you believe we have not met our responsibilities in terms of how we handle your personal information, please email informationofficer@sahomeloans.com so that we are made aware of this and can take appropriate steps to investigate and respond to your concerns.