

PRIVACY POLICY

Chartwell Housing Finance Solutions (Pty) Ltd

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*Chartwell Housing Finance Solutions (Pty) Ltd
Registration Number: 2009/013857/07
Directors: M Bolton; GJ Connellan; NA Gilmour; PE McHardy; C Herbert
Non-Executive Directors: JR Townley-Johnson*



Table of Contents

1. Protection of Personal Information Act, 2013 (POPI).....	2
2. Collection of your Personal Information.....	2
3. Use of your Personal Information	2
4. Security of your Personal Information.....	3
5. Changes to this Statement of Privacy.....	3
6. Contact Information	3

Chartwell Housing Finance Solutions (Pty) Ltd Privacy Policy:

Chartwell Housing Finance Solutions (Pty) Ltd is committed to protecting your privacy. This statement of privacy applies to the Chartwell's website, social media, or any other platform that obtains your information and governs data collection and usage. By using any of these platforms, you consent to the data practices described in this statement.

1. Protection of Personal Information Act, 2013 (POPI)

You acknowledge that by using the website, social media, any other platform and by trading with Chartwell Housing Finance Solutions (Pty) Ltd you will be providing Chartwell Housing Finance Solutions (Pty) Ltd with personal data, which may be protected by data protection legislation, including inter alia, the Protection of Personal Information Act, 2013 (POPI). You authorise us to process all such personal data and to transmit any such personal data to any affiliate (which affiliate may also process such personal data) for the purposes of performing the contract and in furtherance of Chartwell Housing Finance Solutions (Pty) Ltd legitimate interests including statistical analysis, marketing of our services and credit control. You also authorise us to process and transmit your personal data in the manner contemplated below in this statement of privacy. For purposes of this statement of privacy, "affiliate" means any member of the Chartwell Housing Finance Solutions (Pty) Ltd group, including without limitation, any subsidiary, sub-subsidiary, holding company, fellow subsidiary of any holding company of Chartwell Housing Finance Solutions (Pty) Ltd as well as Emerging Markets Home Loans One, Emerging Markets Home Loans Two, Emerging Markets Home Loans Three, Emerging Markets Home Loans Four, Emerging Markets Home Loans Five and Emerging Markets Home Loans Six. You authorise Chartwell Housing Finance Solutions (Pty) Ltd to furnish information, which may be protected by data protection legislation, including inter alia, POPI, regarding your account and trading history to any person we reasonably determine to be seeking a credit reference (including other CFD trading companies) in good faith for any lawful purpose.

2. Collection of your Personal Information

Chartwell Housing Finance Solutions (Pty) Ltd collects personally identifiable information, such as your first name, last name, contact number, e-mail address. Chartwell Housing Finance Solutions (Pty) Ltd also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, and interests. This information is used by Chartwell Housing Finance Solutions (Pty) Ltd for the operation of our services, to maintain quality of the services, for marketing purposes, to provide general statistics regarding use of the Chartwell Housing Finance Solutions (Pty) Ltd website, for credit control and in the furtherance of Chartwell Housing Finance Solutions (Pty) Ltd other legitimate interests (including transmission of this information to our affiliates). Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Chartwell Housing Finance Solutions (Pty) Ltd public message boards, this information may be collected and used by others. Chartwell Housing Finance Solutions (Pty) Ltd encourages you to review the privacy statements of websites you choose to link to from Chartwell Housing Finance Solutions (Pty) Ltd so that you can understand how those websites collect, use and share your information. Chartwell Housing Finance Solutions (Pty) Ltd is not responsible for the privacy statements or other content on websites outside of the Chartwell Housing Finance Solutions (Pty) Ltd and a family of websites (including websites of our affiliates).

3. Use of your Personal Information

Chartwell Housing Finance Solutions (Pty) Ltd collects and uses your personal information to operate the Chartwell Housing Finance Solutions (Pty) Ltd website and deliver the services you have requested. Chartwell Housing Finance Solutions (Pty) Ltd also uses your personally identifiable information to inform you of other products or services available from Chartwell Housing Finance Solutions (Pty) Ltd and its affiliates. Chartwell Housing Finance Solutions (Pty) Ltd may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered. Chartwell Housing Finance Solutions (Pty) Ltd does not sell, rent or lease its customer lists to third parties. Chartwell Housing Finance Solutions (Pty) Ltd may, from time to time, contact you on behalf of external business partners about a particular offering that may be

of interest to you. In those cases, your unique personally identifiable information (first name, last name, contact number and email address) is not transferred to the third party. In addition, Chartwell Housing Finance Solutions (Pty) Ltd may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Chartwell Housing Finance Solutions (Pty) Ltd, and they are required to maintain the confidentiality of your information. Chartwell Housing Finance Solutions (Pty) Ltd does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Chartwell Housing Finance Solutions (Pty) Ltd keeps track of the websites and pages our customers visit within Chartwell Housing Finance Solutions (Pty) Ltd, in order to determine what Chartwell Housing Finance Solutions (Pty) Ltd services are the most popular. This data is used to deliver customized content and advertising within Chartwell Housing Finance Solutions (Pty) Ltd to customers whose behaviour indicates that they are interested in a particular subject area. Chartwell Housing Finance Solutions (Pty) Ltd websites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the provisions of any law in force from time to time or comply with legal process served on Chartwell Housing Finance Solutions (Pty) Ltd or the website; (b) protect and defend the rights or property of Chartwell Housing Finance Solutions (Pty) Ltd; and, (c) to protect the personal safety of users of Chartwell Housing Finance Solutions (Pty) Ltd, or the public.

4. Security of your Personal Information

Chartwell Housing Finance Solutions (Pty) Ltd secures your personal information from unauthorized access, use or disclosure. Chartwell Housing Finance Solutions (Pty) Ltd secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

5. Changes to this Statement of Privacy

Chartwell Housing Finance Solutions (Pty) Ltd will occasionally update this Statement of Privacy to reflect company and customer feedback. Chartwell Housing Finance Solutions (Pty) Ltd encourages you to periodically review this Statement of Privacy to be informed of how Chartwell Housing Finance Solutions (Pty) Ltd is protecting your information.

6. Contact Information

Chartwell Housing Finance Solutions (Pty) Ltd welcomes your comments regarding this Statement of Privacy. If you believe that Chartwell Housing Finance Solutions (Pty) Ltd has not adhered to this statement, please contact Chartwell Housing Finance Solutions (Pty) Ltd at info@chartwellgroup.co.za. We will use commercially reasonable efforts to promptly determine and remedy the problem.