

## Our Privacy Policy

### 1. Introduction

- 1.1. Knowledge Factory (Proprietary) Limited (“KF”, “we”, “us” or “our”) collects and processes the *personal information* of anyone who accesses our website and/or chooses to become our customer (“you” or “your”).
- 1.2. This Privacy Policy tells you how we will process and protect your personal information. It should be read together with our Terms of Service, which outlines what services we provide, how we provide our services and what we do with your personal information. It is important that you read, understand and accept our Terms of Service if you would like to use our services.
- 1.3. Personal information, in terms of the Protection of Personal Information Act, 4 of 2013 (“POPIA”), means “*information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person*”. South Africa’s Constitution, Act 108 of 1996, provides that everyone has the right to privacy. This includes the right to protection against the unlawful collection, retention, dissemination and use of your *personal information*.
- 1.4. Because of the sensitivity of some personal information, we ensure that the way we process your personal information complies fully with POPIA.
- 1.5. This Privacy Policy applies to any of your personal information that we collect and process through our websites, <http://www.knowledgefactory.co.za> (Knowledge Factory website) and [www.propertyintellect.co.za](http://www.propertyintellect.co.za) (Property Intellect website), or which you authorise us to collect from third parties.
- 1.6. You will see that some of the words listed in this Privacy Policy are in italics. Those words are defined in POPIA and those definitions apply to this Privacy Policy. For example, under POPIA, you are defined as a *data subject*.
- 1.7. Our Privacy Policy terms may change from time to time. When we change them, the changes will be made on our website. Please ensure that you visit our website and regularly read this Privacy Policy. Although we do not promise to do so, we may give you notice of any changes we think are important.

### 2. Your rights under this Privacy Policy

You have the right to have your personal information processed lawfully. Your rights

include the right:

- 2.1. to be notified that your personal information is being collected or that your personal information has been accessed or acquired by an unauthorised person e.g. where a hacker may have compromised our computer system;
- 2.2. to find out whether we hold your personal information and to request access to your personal information;
- 2.3. to request us, where necessary, to correct, destroy or delete your personal information;
- 2.4. to object, on reasonable grounds, to the processing of your personal information;
- 2.5. to object to the processing of your personal information for purposes of direct marketing, including by way of unsolicited communications;
- 2.6. not to be subject, in certain circumstances, to a decision which is based solely on the automated processing of your personal information;
- 2.7. to submit a complaint to the *Regulator* if you believe that there has been interference with the protection of your personal information, or if you believe that an independent adjudicator who may be resolving your complaint against us, has not decided the matter correctly; and
- 2.8. to institute civil proceedings against us if you believe that we have interfered with the protection of your personal information.

### **3. Types of personal information collected and how we collect it**

- 3.1. We indirectly collect personal information by purchasing such information from the Department of Rural Development and Land Reform (“**the Deeds Office**”).
- 3.2. We also collect your personal information directly from you when you use or subscribe to our online platform on Property Intellect website or when you complete and submit the online contact form on our Knowledge Factory website.
- 3.3. The types of personal information we will collect includes information such as your identity number, e-mail address, names, home or work physical addresses, telephone numbers, bank account details, bank financial statements, IP addresses and other records required in terms of the Financial Intelligence Centre Act, 2001 (“**FICA**”), related legislation, or marketing and advertising purposes.
- 3.4. The nature of our services requires us, in certain instances, to collect your personal information which is publicly available and accessible from the Deeds

Office. This may include your personal information.

- 3.5. We will not intentionally collect and process the personal information of a *child* unless we have the permission of a *competent person*.

#### **4. How consent is obtained**

- 4.1. In order to use our services, you need to accurately complete an online registration form available on the Property Intellect website. The online registration form requires you to provide us with certain personal information which includes, but is not limited to, your names, email address, your identity number, proof of address, contact numbers, and proof of banking.
- 4.2. We also obtain your consent when you submit your enquiry by completing the online contact form available on our Knowledge Factory website. This contact form requires you to provide us with certain personal information such as your name, your email address and your phone number.
- 4.3. By using our website and agreeing to our Terms of Service, you consent to us collecting and processing your personal information in the ways described in this Privacy Policy and in our Terms of Service. If you do not agree to any part of this Privacy Policy, then you must stop accessing our website and not use our services.
- 4.4. Please refer to our PAIA manual for the procedure to be followed if you wish to gain access to your personal information that we hold.

#### **5. How we use your personal information**

- 5.1. The personal information that we collect from you will be used to provide the following services:
  - 5.1.1. A full description of the property you may have requested a report on. The property report may contain personal information which includes, but is not limited to, the names of the owner of the property, the identity number of the owner of the property, the physical address of the property, the names of the previous owner or buyer of the property, their identity number and the purchase price of the property.
  - 5.1.2. Where you opt for a standard package or pro package subscription, you have to submit your debit card details and we will send the information to your bank

for purposes of debit order payments into our bank account.

- 5.1.3. Contract management on the Property Intellect Platform subscription, as well as Deeds Data feed subscriptions.

## **6. Retention, amendment and destruction of personal information**

- 6.1. We only retain your personal information for a period necessary to achieve the purpose we collected it for, unless the longer retention of your personal information is required or authorised by law. Once we have achieved that purpose we will, as soon as reasonably practicable, destroy or delete the record of your personal information in accordance with the provisions of POPIA.

- 6.2. It's important that your personal information is up to date and accurate.

## **7. Transfer of personal information to third parties**

- 7.1. In order for us to carry out our obligations in terms of the contract concluded between ourselves and you, we may need to pass your personal information on to third parties, such as our service providers. This Privacy Policy records your consent to us passing your personal information onto those third parties.

- 7.2. We will ensure that your personal information is processed in a lawful manner and that the third parties or we do not infringe your privacy rights. In the event that we ever outsource the processing of your personal information to a third party *operator*, we will ensure that the *operator* processes and protects your personal information using reasonable technical and organisational measures that are equal to or better than ours.

## **8. Where we store your personal information**

- 8.1. Protecting your personal Information is very important to us. We store your information on a Structured Query Language (“**SQL**”) Database within a Microsoft Server either hosted in the cloud in South Africa, or in KF’s access controlled server room, behind a firewall.

## **9. Transborder transfer of personal information**

- 9.1. We will not transfer any personal information collected from you outside the borders of South Africa.
- 9.2. In the event that we transfer or store your personal information outside South Africa, we will take all steps reasonably necessary to ensure that the third party who receives your personal information is subject to a law, *binding corporate rules*

or binding agreement which provides an adequate level of protection.

## **10. How we use cookies or other personal identification software**

10.1. Our websites use cookies. Cookies are small software programmes that install themselves on your computer or your mobile device. They are intended to make your experience of visiting and navigating through our website easier and more pleasant. Cookies may collect personal information such as the identity of your computer or mobile device and your location.

10.2. If you do not want cookies to be installed on your computer or mobile device, please do not use our website. This means that you will not be able to use our services. By using our website, you consent to cookies, including Google Analytics, being installed on your computer or mobile device.

## **11. Information Security**

11.1. We promise that we will secure the integrity and confidentiality of your personal information in our possession or under our control. We will do this by taking appropriate, reasonable technical and organisational measures to prevent loss of, damage to or unauthorised destruction of your personal information; and unlawful access to or processing of your personal information.

11.2. We have installed a firewall network security system to protect all your personal information that is stored in the cloud and on our premises. We have put in place managed security services which maintain and manage our firewall.

11.3. We have also restricted the number of persons who can access your personal information to only KF staff members that are required to work on your personal information.

11.4. While we will take every reasonable measure to protect your personal information, it is very important that you maintain control over your KF account. You should prevent anyone from accessing your account by not disclosing your account details i.e. usernames, passwords or any information associated with your account.

## **12. The law governing this privacy policy**

This privacy policy is governed by the laws of the Republic of South Africa. Any

dispute arising out of this privacy policy will be resolved in a South African court.

**13. How to contact us**

- 13.1. If you have questions and/or comments about our privacy policy or need to protect any of your rights set out in this policy, please contact our information officer on email address [info@knowledgefactory.co.za](mailto:info@knowledgefactory.co.za) or telephone number 0861 53 53 53.
- 13.2. Our physical address is 24 Peter Place, Lyme Park, Bryanston.