

Confidential
The Land and Agricultural Development Bank of South Africa
P O Box 375 Pretoria 0001
Block D Eco Glades 2 Office Park, 420 Witch Hazel Avenue Eco Park
CENTURION



Registered credit provider: Reg number NCRCP18

LAND BANK PRIVACY NOTICE



1. Purpose of the policy

The privacy policy aims to inform you about how Land Bank undertakes to store your personal information. It further informs you about the information that Land Bank collects when you use the website and how the data is used.

2. Applicability

The policy applies to all persons (both natural and juristic) whose personal information we collect regardless of form and collection medium. This includes employees, clients, service providers, consultants and also applies to all services and financial products offered by Land Bank.

3. Type of information collected

Personal information is data that on its own or combined, can be used to identify you. The personal information we collect and store varies depending on what we need for our functions and responsibilities. The information may include:

- Your name, address and contact details (for example your phone number or email address);
- Information about your identity (such as date of birth, country of birth, passport details, visa details and driver's licence);
- Information about your personal circumstances (for example age, gender, marital status and occupation);
- Information about your financial affairs (for example payment details, bank account details, and business and financial interests);
- Information about your employment (for example applications for employment, work history, referee comments and remuneration). Not all information is collected for every person, it is collected where it is necessary.

4. Special personal information

Land Bank also collects 'special personal information' which is a subset of personal information under the POPIA. Special personal information includes information about the following:

- Your membership of a professional or trade association, or a trade union;
- Your racial or ethnic origin;
- Criminal activities you may have been involved in; and

We will only collect special personal information if its collection is reasonably necessary for, or directly related to, one or more of our functions or activities or the collection is required or authorised by law.

5. Collection of data

- When you complete any recruitment, finance or insurance application forms, service related application forms, in electronic or hard copy format.
- When you use the website or mobile application.
- From other sources such as third parties, credit bureaus, finance application, fraud prevention agencies.

6. Security

Land Bank will ensure that there are appropriate physical and technological security measures to protect your information.

7. Retention

Land Bank will retain your data for as long as needed, for the purpose which it was collected, or as required by law and any statutory requirement such as anti-money laundering and counter terrorism as well insurance regulatory requirements. We will ensure that reasonable steps are taken to destroy or erase data when it is no longer necessary to store, in line with the required regulatory retention periods.

8. Disclosure of your information

Land Bank will not share your information unless:

- There is consent from you.
- We are required to do so by law, in the course of the business.
- Ordered by the court of law.
- To meet statutory requirements such as tax reporting requirements.
- In respect of public interest. When protecting the public interest, Land Bank may be required to disclose information such as a client debt to credit bureaus or debt collection agencies.

9. Service providers

When we share your personal information with selected **service providers** who complete work on behalf of Land Bank we will ensure that appropriate protection measures of your personal information are in place with these third parties, in accordance with our obligations under the POPIA.

10. Access to and correction of personal information

You may access and correct, if necessary, your personal information that we hold by emailing info@landbank.co.za.