

The Land and Agricultural Development Bank of South Africa  
P O Box 375 Pretoria 0001  
272 Lenchen Avenue, Lakefield Office Park, Building A, First Floor, Die Hoewes  
Centurion

**Registered credit provider: Reg number NCRCP18**



## **LAND BANK** **PRIVACY POLICY**



## **I. PURPOSE OF THIS POLICY**

- 1.1 The purpose of this Privacy Policy is to describe the manner in which the Land and Agricultural Development Bank of South Africa, with registration number 1962/000738/06 situated at 272 Lenchen Avenue, Lakefield Office Park, Building A, First Floor, Die Hoewes, Centurion (“Land Bank”) processes and protects your personal information.
- 1.2 By providing personal information to us you agree that we may process your personal information in accordance with this Privacy Policy and as permitted and / or required by applicable law.
- 1.3 If you are accessing this Privacy Policy on our website, please read this Privacy Policy in conjunction with our Terms of Use, which can be found on Land Bank’s website at <https://landbank.co.za/About-Us/Key%20Policies/Land%20Bank%20Terms%20of%20Use%20-%20Disclaimer.pdf>

## **2. APPLICABILITY**

This Privacy Policy applies to all persons (both natural and juristic) whose personal information Land Bank collects and processes regardless of form and collection medium. This includes clients, prospective employees, employees, service providers, consultants and applies to all services and financial products offered by Land Bank.

## **3. CHANGES TO THIS PRIVACY POLICY**

Land Bank reserves the right to modify this Privacy Policy at any time. We will reflect any such modifications to this Privacy Policy on our website and will indicate the date this Privacy Policy was last amended. Please periodically review this Privacy Policy so that you know what personal information we collect, how we use it, and with whom we may share it.

## **4. WHAT PERSONAL INFORMATION DO WE COLLECT ABOUT YOU?**

- 4.1 Personal information is information that, on its own or combined, can be used to identify you, or any other individual to whom the information may relate. We collect the following personal information from you, where necessary:
  - 4.1.1 your name, address and contact details such as your telephone or mobile number and / or your email address;
  - 4.1.2 information about your identity such as your date of birth, nationality, passport details, visa details, identity number and details of driver’s license;
  - 4.1.3 information about your personal circumstances such as your age, gender, sex, marital status and occupation;
  - 4.1.4 information about your financial affairs such as payment details, your bank account details, credit history and business and financial interests; and
  - 4.1.5 information about your employment such as applications for employment, work history, referee comments and remuneration.
- 4.2 Land Bank may also collect your special personal information, including:
  - 4.2.1 your membership of a professional association, trade association or trade union;
  - 4.2.2 your race and ethnic origin;
  - 4.2.3 health information;

- 4.2.4 biometric information; and
- 4.2.5 criminal activities in which you in which you may have been involved.
- 4.3 Land Bank will not process your special personal information unless:
  - 4.3.1 you have consented to Land Bank processing it (in circumstances where we are legally obliged to obtain your consent); or
  - 4.3.2 it is necessary to exercise or defend a right or obligation in law; or
  - 4.3.3 it is necessary to comply with an international legal obligation of public interest; or
  - 4.3.4 it is for certain historical, research or statistical purposes that would not adversely affect your privacy; or
  - 4.3.5 you have deliberately made your personal information public.
- 4.4 Land Bank will only collect your personal information where it is necessary for the purposes set out in paragraph 7 of this Privacy Policy.

## **5. CONSEQUENCES OF NOT PROVIDING YOUR PERSONAL INFORMATION**

The personal information which we collect from you is collected on a mandatory basis. Should you not provide the above-mentioned categories of personal information where requested to do so, Land Bank will be unable to provide services to you and / or enter into a relationship with you. If you are already a(n) customer / employee / service provider / consultant and Land Bank asks you for required information and you do not provide it, Land Bank will have to suspend the provision of the product and/or services for a period of time, or as the case may be, even terminate our relationship with you.

## **6. SOURCES OF COLLECTION**

- 6.1 In most cases, personal information will be collected directly from you, but there may be other instances when Land Bank will collect personal information from other sources. These may include:
  - 6.1.1 public records, places where you may already have made your personal information public (for example, on social media where your settings on such social media are set to 'public');
  - 6.1.2 when you complete any recruitment, finance or insurance application forms, service-related application forms, in electronic or hard copy format.
  - 6.1.3 when you use our website or mobile application.
  - 6.1.4 from other sources such as third parties, credit bureaus, finance applications and fraud prevention agencies.
- 6.2 Land Bank will only collect your personal information from other sources where we are legally entitled or obliged to do so, and you are entitled to ask Land Bank which sources we have used to collect your personal information.

## **7. PURPOSES OF PROCESSING**

- 7.1 Land Bank will only process your personal information where it is necessary to do so. Land Bank will collect and process your personal information for the following purposes:
  - 7.1.1 where you are a client of Land Bank:

- (a) for ordinary business purposes (this includes to open and maintain your account, execute transactions, administer claims where applicable, manage our risks and maintain our overall relationship with you);
  - (b) meeting your financial services needs by providing you with customised offers, experiences, and communications, where you consent to receiving such offers and communications;
  - (c) providing discretionary and administrative financial services;
  - (d) identifying you and verifying your physical address, source of funds, income, and similar information;
  - (e) assessing your personal financial circumstances and needs before providing either advice and/or products or services to you. In this regard, we may collect your personal information from you in your capacity as our prospective customer;
  - (f) enforcing our obligations, including without limitation the collection of amounts outstanding from you and your provision of security for banking facilities;
  - (g) conducting analytics operations to better understand you as our customer so that we can tailor our product and/or service offerings to you, where relevant and applicable.
- 7.1.2 where you have applied for employment at Land Bank, we onboard you onto our systems, perform applicant screening and background checks (such screening may include social media screening and screening relating to any information about you obtained from publicly available sources such as search engine results);
- 7.1.3 where you are a Land Bank employee (including contractors), we process your personal information for purposes of giving effect to your employment contract and your employment relationship with Land Bank;
- 7.1.4 where you are a supplier to Land Bank, we process your personal information for due diligence, on-boarding, risk assessment, administrative and payment purposes to comply with all applicable laws;
- 7.1.5 to enable us to comply with the requirements of all applicable laws;
- 7.1.6 to comply with government sanctions or embargoes, demands from any supervising authority, regulator, tribunal, enforcement agency or exchange body;
- 7.1.7 any purpose related to the prevention of financial crime, including fraud detection and prevention, sanctions screening, adverse media screening, monitoring of anti-money laundering and any financing of terrorist activities;
- 7.1.8 further processing for historical, statistical or research purposes where the outcomes will not be published in an identifiable format.
- 7.1.9 providing tax-related information to tax authorities; and
- 7.1.10 for purposes relating to the sale or transfer of any of our businesses, legal entities or assets as part of corporate transactions;

## **8. DISCLOSURE OF YOUR INFORMATION**

8.1 Land Bank will not share your personal information with third parties who do not need your personal information, or where Land Bank is not legally permitted to do so. Land Bank will not share your personal information unless:

8.1.1 there is consent from you;

8.1.2 we are required to do so by law, in the course of business;

8.1.3 we are ordered to do so by a court of law;

8.1.4 it is required to meet statutory, regulatory and due diligence requirements such as tax reporting requirements;

8.1.5 it is required to protect the public interest. When protecting public interest, Land Bank may be required to disclose information such as a client debt information to credit bureaus or debt collection agencies.

8.2 We may share your personal information with selected service providers who complete work on behalf of Land Bank. Where Land Bank does share your personal information with service providers, our service providers are required to comply fully with this Privacy Policy.

## **9. INTERNATIONAL DATA TRANSFER**

Land Bank may use third party service providers to help us deliver certain services, and it may result in the processing of personal information in data centers and locations outside of South Africa. For example, these service providers may provide us with essential information technology or tools we use to run our business. We may permit these service providers to process our business information and/or your personal information. We do not permit these service providers to process any personal information outside of a contract, and these service providers may collect personal information on our behalf. Our third-party service providers are required to comply fully with this Privacy Notice.

## **10. RETENTION OF DATA**

Land Bank will retain your data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your personal information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies.

## **11. COOKIES**

11.1 Land Bank makes use of cookies on its website. A “cookie” is a small text file that is stored on your computer, smartphone, tablet, or other device when you visit a website or use an app. Cookies contain specific information related to your use of our website or app, such as login credentials, your preference settings or tracking identifiers. Cookies make it easier for us to give you a better experience online.

11.2 We limit our use of cookies to:

11.2.1 provide products and services that you request;

11.2.2 deliver advertising via marketing communications;

11.2.3 provide you a better online experience and track website performance; and

11.2.4 help us make our website more relevant to you.

11.3 We may use third party service providers to help us analyse certain online activities. For example, these service providers may help us measure the performance of online campaigns or analyse visitor activity on our website. We may permit these service providers to use cookies and other technologies to perform these services for Land Bank. We do not share any personal information about our customers with these third-party service providers, and these service providers do not collect such personal information on our behalf. Our third-party service providers are required to comply fully with this Privacy Policy.

## 12. SOUTH AFRICAN PRIVACY RIGHTS

12.1 South African law provides you with the following rights concerning your personal information:

12.1.1 right to access your personal information collected by us;

12.1.2 right to rectify: the ability to correct certain personal information collected about you;

12.1.3 right to object to processing of your personal information;

12.1.4 right to complain: you have the right to lodge a complaint with the Information Regulator. The contact details for the Information Regulator are as follows:

### **Information Regulator of South Africa**

**Address:** JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001.

**P.O Box:** P.O Box 31533, Braamfontein, Johannesburg, 2017

**Phone:** 010 023 5200

**General enquires** can be directed to: [enquiries@info regulator.org.za](mailto:enquiries@info regulator.org.za)

**POPIA complaints** can be lodged at: [POPIAComplaints@info regulator.org.za](mailto:POPIAComplaints@info regulator.org.za)

**PAIA complaints** can be lodged at: [PAIAComplaints@info regulator.org.za](mailto:PAIAComplaints@info regulator.org.za)

12.2 In order make a request regarding your personal information, please read through our Promotion of Access to Information Act, 2000 (“**PAIA**”) Manual available on our website or at our offices.

12.3 Land Bank reserves the right to reject an access request in accordance with the grounds for refusal of access to records stipulated in Chapter 4 of PAIA.

## 13. SECURITY MEASURES

Land Bank is committed to keeping the personal information provided to us secure and we have implemented appropriate, reasonable technical and organisational measures to protect the personal information that we have under our control from unauthorised access, improper use or disclosure, unauthorised modification, unlawful destruction or accidental loss.

## 14. CHILDREN’S PRIVACY

Processing activities contemplated by Land Bank do not contemplate the processing of person information of children under the age of 18 years old. However, to the extent that Land Bank does process such information, Land Bank will comply with all applicable laws.

**15. LINKS TO OTHER WEBSITES**

The Land Bank website may contain links to other sites whose information practices may be different from ours. You should consult the other sites' privacy notices as we have no control over information that is submitted to, or collected by, these third parties.

**16. CONTACT US**

If you have any questions or comments about this Privacy Policy, please contact us at [info@landbank.co.za](mailto:info@landbank.co.za) (as noted in the privacy policy) or switchboard number on our website – 012 686 0500 / 0800 00 52 59