



PRIVACY POLICY

DEBT2BOND is committed to maintaining robust privacy protections for its users. Our Privacy Policy is designed to help you understand how we collect, use and safeguard the information you provide to us and to assist you in making informed decisions when using our Service.

For purposes of this Agreement, "Site" refers to the Company's website, which can be accessed at www.debt2bond.co.za.

"Service" refers to the DEBT2BOND business services accessed via the Site, in which users can apply for various financial quotations.

The terms "we," "us," and "our" refers to DEBT2BOND.

"You" refers to you, as a user of our Site or our Service.

By accessing our Site or our Service, you accept our Privacy Policy and Terms of Use, and you consent to our collection, storage, use and disclosure of your Personal Information as described in this Privacy Policy.

SECTION 1: INFORMATION WE COLLECT

We collect "Non-Personal Information" and "Personal Information." **Non-Personal Information** includes information that cannot be used to personally identify you, such as anonymous usage data, general demographic information we may collect, referring/exit pages and URLs, platform types, preferences you submit and preferences that are generated based on the data you submit and number of clicks. **Personal Information** includes your information as required by our online application forms/quotation forms, which you submit to us through the application process at the Site.

1.1 Information collected via Technology

To activate the Service, you do not need to submit any Personal Information. To Apply for any services thereafter, you do need to submit further Personal Information, which may include: your Name, Contact Details, Identity Number and specifics relating to your property. However, in an effort to improve the quality of the Service, we track information provided to us by your browser or by our software application when you view or use the Service, such as the website you came from (known as the "referring URL"), the type of browser you use, the device from which you connected to the Service, the time and date of access, and other information that does not personally identify you. We track this information using cookies, or small text files which include an anonymous unique identifier. Cookies are sent to a user's browser from our servers and are stored on the user's computer hard drive. Sending a cookie to a user's browser enables us to collect Non-Personal information about that user and keep a record of the user's preferences when utilizing our services, both on an individual and aggregate basis.

1.2 Children's Privacy

The Site and the Service are not directed to anyone under the age of 13. The Site does not knowingly collect or solicit information from anyone under the age of 13 or allow anyone under the age of 13 to sign up for the Service. In the event that we learn that we have gathered personal information from anyone

under the age of 13 without the consent of a parent or guardian, we will delete that information as soon as possible. If you believe we have collected such information, please contact us at info@debt2bond.

SECTION 2: HOW WE USE AND SHARE INFORMATION

Personal Information:

Except as otherwise stated in this Privacy Policy, we do not sell, trade, rent or otherwise share for marketing purposes your Personal Information with third parties without your consent. We do share Personal Information with vendors who are performing services for DEBT2BOND, such as the servers for our email communications who are provided access to user's email address for purposes of sending emails from us. Those vendors use your Personal Information only at our direction and in accordance with our Privacy Policy.

In general, the Personal Information you provide to us is used to help us communicate with you. For example, we use Personal Information to contact users in response to questions, solicit feedback from users, provide technical support, and inform users about promotional offers.

We may share Personal Information with outside parties if we have a good-faith belief that access, use, preservation or disclosure of the information is reasonably necessary to meet any applicable legal process or enforceable governmental request; to enforce applicable Terms of Service, including investigation of potential violations; address fraud, security or technical concerns; or to protect against harm to the rights, property, or safety of our users or the public as required or permitted by law.

Non-Personal Information

In general, we use Non-Personal Information to help us improve the Service and customize the user experience. We also aggregate Non-Personal Information in order to track trends and analyze use patterns on the Site. This Privacy Policy does not limit in any way our use or disclosure of Non-Personal Information and we reserve the right to use and disclose such Non-Personal Information to our partners, advertisers and other third parties at our discretion.

In the event we undergo a business transaction such as a merger, acquisition by another company, or sale of all or a portion of our assets, your Personal Information may be among the assets transferred. You acknowledge and consent that such transfers may occur and are permitted by this Privacy Policy, and that any acquirer of our assets may continue to process your Personal Information as set forth in this Privacy Policy. If our information practices change at any time in the future, we will post the policy changes to the Site so that you may opt out of the new information practices. We suggest that you check the Site periodically if you are concerned about how your information is used.

SECTION 3: HOW WE PROTECT INFORMATION

We implement security measures designed to protect your information from unauthorized access. We further protect your information from potential security breaches by implementing certain technological security measures including encryption, firewalls and secure socket layer technology. However, these measures do not guarantee that your information will not be accessed, disclosed, altered or destroyed by breach of such firewalls and secure server software. By using our Service, you acknowledge that you understand and agree to assume these risks.

SECTION 4. YOUR RIGHTS REGARDING THE USE OF YOUR PERSONAL INFORMATION

You have the right at any time to prevent us from contacting you for marketing purposes. When we send a promotional communication to a user, the user may opt out of further promotional

communications by following the unsubscribe instructions provided in each promotional e-mail. You can also indicate that you do not wish to receive marketing communications from us in the Apply section of the Site. We may continue to send you administrative emails including, for example, periodic updates to our Privacy Policy.

SECTION 5: LINKS TO OTHER WEBSITES

As part of the Service, we may provide links to or compatibility with other websites or applications. However, we are not responsible for the privacy practices employed by those websites or the information or content they contain. This Privacy Policy applies solely to information collected by us through the Site and the Service. Therefore, this Privacy Policy does not apply to your use of a third-party website accessed by selecting a link on our Site or via our Service. To the extent that you access or use the Service through or on another website or application, then the privacy policy of that other website or application will apply to your access or use of that site or application. We encourage our users to read the privacy statements of other websites before proceeding to use them.

SECTION 6: CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

In terms of the Protection of Personal Information Act, we treat your personal information as strictly confidential and take certain technical and organizational measures to protect your Personal Information. Our online application provides us with your consent to process your personal information for the purpose for which it has been collected by us. "Personal Information" means personal information as defined in the Protection of Personal Information Act 4 of 2013.

("POPIA") and includes any information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person that could reasonably be used to identify you (such as your name, surname, e-mail address, telephone number, mobile phone number, home address, photographs, links to your social identities/networks and credit card or other financial information). You agree to provide us with certain Personal Information when you communicate with us by email, SMS or telephone and make use of our service, do a credit check through a credit bureau report or via 3rd party companies, when you make application via our website.

You hereby acknowledge that:

- appropriate advice can only be provided after full disclosure of your relevant Personal Information for purposes of evaluating and advising you in respect your application and on suitable financial products in line with your objectives;
- DEBT2BOND requires relevant Personal Information to assist you with your application and/or to accept, issue and service insurance policies that you may apply for;
- you agree to be informed about the outcome of your application and/or in respect of the relevant financial products (if applicable).

You hereby agree and explicitly give consent to DEBT2BOND for purposes of processing, including but not limited to, collecting, updating, sharing and storing of your Personal Information relating to any application made by DEBT2BOND and agree that DEBT2BOND may share this information for this purpose with affiliated companies, financial institutions, registered credit providers as well as its service providers in order to enable them to process your personal information to determine whether you qualify for a financial product, including but not limited to do credit checks, fraud checks, checks with and reporting to the South African Fraud Prevention Service:

The Services provided by DEBT2BOND is not intended to be financial, tax or legal advice and should not be construed as such. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through the Services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances and never take up an application that will stretch your repayment capacity to its maximum.

SECTION 7: CHANGES TO OUR PRIVACY POLICY

DEBT2BOND reserves the right to change this policy and our Terms of Service at any time. Non-material changes or clarifications will take effect immediately. You should periodically check the Site and this privacy page for updates.

SECTION 8: CONTACT US

If you have any questions regarding this Privacy Policy or the practices of this Site, please contact us by sending an email to info@debt2bond.co.za