

# PRIVACY POLICY



## 1. INTRODUCTION AND SCOPE

- 1.1. Likwid Properties (“we”, “us”, “our”) strives to ensure that our use of the Personal Information of data subjects is lawful, reasonable, and relevant to our business activities, with the goal of improving your experience.
- 1.2. Likwid Properties have appointed an Information Officer(s) responsible for overseeing questions in relation to this Privacy Policy. You may contact our Information Officer(s) at info@likwidproperties.com to discuss this Privacy Policy, your rights under data protection laws applicable to you, and to raise any complaints with us.
- 1.3. When you join Likwid Properties as a broker or sales associate, access our Website, contact us, or otherwise interact with us (collectively “our Services”) we collect Personal Information about you.
- 1.4. This Privacy Policy explains how we will treat your Personal Information whether provided by you to us or collected by us through other means in your ordinary use of our Services, and our website. This Privacy Policy describes our approach and practices in respect of your Personal Information and our treatment thereof.
- 1.5. By using this Website, you are subject to the terms and conditions of this Privacy Policy.
- 1.6. This Privacy Policy must be read together with our website terms and conditions and any other documents, agreements or privacy notices that describe the way we, in specific circumstances, collect or process Personal Information about you. This will enable you to understand how Likwid Properties will process your Personal Information.
- 1.7. This Privacy Policy supplements such other documents and agreements but shall not supersede them and in the event of a conflict, the terms of the document or agreement will prevail.

## 2. WHAT PERSONAL INFORMATION DO WE COLLECT?

- 2.1. Likwid Properties may collect, acquire, receive, record, organise, collate, store, update, change, retrieve, read, process, analyse, use and share your Personal Information in the manner as set out in this Privacy Policy. When we perform one or more of these actions, we are **"Processing"** your Personal Information.



- 2.2. "Personal Information" refers to private information about an identifiable natural or juristic person. Personal Information does not include information that does not identify a person or anonymized information.
- 2.3. The Personal Information we collect may differ according to the services you receive from Likwid Properties. We may process various categories of Personal Information as follows:
  - 2.3.1. Identity Information, which includes information concerning your name, company name, marital status, title, date of birth, gender, race and legal status, education background, languages, copies of your identity documents or passport, photographs, identity number, and professional registration number;
  - 2.3.2. Contact Information, which includes your billing address, delivery addresses, physical address, email address and telephone numbers;
  - 2.3.3. Credit and Criminal Information including credit and criminal history;
  - 2.3.4. Financial Information, which includes bank account details, insurance information, financial statements, VAT registration numbers;
  - 2.3.5. Location Information, which includes data identifying the actual location of your physical address using GPS data and geocodes, information regarding features of immovable property only to the extent that an identifiable person can be linked to such features, seller's name, physical address, email address and telephone number.
  - 2.3.6. Technical Information, which includes your internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access our website.
  - 2.3.7. Usage Information, which includes information as to your access to and use of our website, products and services.
  - 2.3.8. Marketing and Communications Information, which includes your preferences in respect of receiving marketing information from us and your communication preferences.
- 2.4. Likwid Properties also processes, collects, stores and/or uses aggregated data, which may include historical or statistical data ("Aggregated Data") for any purpose. Aggregated Data is not considered Personal Information as this data does not directly or indirectly reveal your identity. However, if we combine or connect Aggregated Data with your Personal Information in a manner that can identify you, we will treat the combined data as Personal Information, which will be managed in accordance with this Privacy Policy.



### **3. HOW WE COLLECT PERSONAL INFORMATION?**

3.1. You directly provide Likwid Properties with most of the Personal Information we process. We collect and process Personal Information in three ways, namely:

- 3.1.1. Through direct or active interactions with you;
- 3.1.2. Through automated or passive interactions with you;
- 3.1.3. From third parties.

#### **3.2. Direct or active collection**

3.2.1. We may require that you submit certain information to enable you to access portions of our Website, to make use of our services, to facilitate the negotiation and conclusion of an agreement with us, or that is necessary for our compliance with our statutory or regulatory obligations.

3.2.2. We also collect Personal Information when you communicate directly with us. For example:

- (a) Via email, meetings and telephone calls;
- (b) When you fill in forms or registers, or register online or place a purchase order for any of our products or services;
- (c) When you voluntarily complete a customer survey, provide feedback or ask for marketing information to be sent to you.

3.2.3. If you contact us, we reserve the right to retain a record of that correspondence, which may include Personal Information.

3.2.4. The Personal Information we collect from you may include any of the categories listed in paragraph 2 above.

#### **3.3. Passive (automated) collection**

3.3.1. Likwid Properties may passively collect certain categories of your Personal Information from the devices that you use to access and navigate our Website or to make use of our services (“Access Devices”) using server logs and your browser’s cookies.

3.3.2. The categories of Personal Information we passively collect from your Access Device may include your:

- a) Technical Information;



- b) Usage Information;
- c) Marketing and Communications Information; and/or
- d) Any other Personal Information which you expressly permit us, from time-to-time, to passively collect from your Access Device.

#### 3.4. Indirect collection (from third parties)

3.4.1. Likwid Properties may also receive your personal information indirectly from, among others, the following sources (including public parties):

- a) our information technology suppliers;
- b) our independent contractors and principals trading as Likwid Properties ;
- c) Credit bureaus (with your consent, where required by law).

3.4.2. When we collect your Personal Information from third parties it is either because you have given us express consent to do so, your consent was implied by your actions, or because you provided consent, either explicit or implicit, to the third party that provided this information to us.

## 4. HOW WE USE YOUR PERSONAL INFORMATION

4.1. We use the Personal Information we collect to maintain and improve our Website and to improve the experience of its users, and to facilitate the provision of our services to you, and to comply with our statutory and regulatory obligations.

4.2. Likwid Properties collects and processes your Personal Information so that we can:

- 4.2.1. provide products and services you request (such as sales & letting services, digital services, agency and brokerage services, property management and procurement services, secretarial services, and related services);
- 4.2.2. to perform in terms of our franchise or license agreements;
- 4.2.3. process and collect payment for services rendered;
- 4.2.4. provide customer support and respond to and communicate with you about your requests, questions and comments, including to connect you with a Likwid Properties brokerage, letting or sales associate;
- 4.2.5. With your consent (where required by law), to personalise your experience on our Website and to deliver our content, products and our service offerings relevant to your



- interests, including targeted offers on new properties for sale or rent, marketing and advertisements through our Website, third-party sites, and via email or texts;
- 4.2.6. establish, manage, customise and secure your account with Likwid Properties ;
  - 4.2.7. process claims we receive in connection with our services;
  - 4.2.8. communicate with you and retain a record of our communications with you and your communications with us;
  - 4.2.9. detect, prevent, manage and protect against actual or alleged fraud, security breaches, misuse, and other prohibited or illegal activity, claims and other liabilities;
  - 4.2.10. protect our rights in any litigation that may involve you;
  - 4.2.11. comply with our regulatory reporting obligations, including submissions to the Financial Intelligence Centre, Estate Agency Affairs Board, Financial Sector Conduct Authority and/or the Prudential Authority and/or the South African Reserve Bank and/or local municipal authorities;
  - 4.2.12. analyse and compare the types of Access Devices that you and other users make use of and your physical location;
  - 4.2.13. for other lawful and legitimate purposes that are relevant to our business activities or regulatory functions.
  - 4.2.14. conduct Likwid Properties ' recruitment and hiring process, which includes conducting criminal record and credit checks, referrals, capturing job applicant's details and providing status updates to job applicants.
  - 4.2.15. operate, evaluate and improve our business units, including:
    - (a) developing new products and services;
    - (b) managing our communications;
    - (c) determining the effectiveness of our sales, marketing and advertising;
    - (d) analysing and enhancing our products, Services, websites and apps;
    - (e) maintaining the safety, security and integrity of our website, products and services, databases, networks and other technology assets, and business;
    - (f) performing accounting, auditing, invoicing, procurement, reconciliation and collection activities; and
    - (g) improving and maintaining the quality of our customer service;
  - 4.2.16. for the purpose otherwise described to you when collecting your Personal Information, or as otherwise set forth in POPIA.



- 4.3. Likwid Properties will not collect additional categories of Personal Information or use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice

## **5. LEGAL BASIS FOR COLLECTING AND PROCESSING INFORMATION**

- 5.1. We will only collect and process your Personal Information where:

- 5.1.1. You have provided us with your consent (as permitted by law);
- 5.1.2. To perform in terms of a contract with you;
- 5.1.3. To protect your legitimate interests;
- 5.1.4. To pursue Likwid Properties' legitimate interests, including:
  - (a) providing services to and managing our relationship with existing customers;
  - (b) fraud and financial crime detection and prevention
  - (c) information, system, network, and cyber security;
  - (d) general corporate operations and due diligence;
  - (e) complying with a legal obligation and/or defending against legal claims.

## **6. COMPULSORY PERSONAL INFORMATION AND CONSEQUENCES OF NOT SHARING WITH US**

- 6.1. Where Likwid Properties is required to process certain Personal Information by law, or in terms of a contract that we have entered into with you, and you fail to provide such Personal Information when requested to do so, Likwid Properties may be unable to perform in terms of the contract in place or are trying to enter into with you. In such a case, Likwid Properties may be required to terminate the contract and/or relationship with you, upon due notification to you, which termination shall be done in accordance with the terms of that contract and any applicable legislation.

## **7. SHARING OF PERSONAL INFORMATION**

- 7.1. We will not intentionally disclose your Personal Information, whether for commercial gain or otherwise, other than with your permission or in accordance with this Privacy Policy.
- 7.2. Likwid Properties will only share your Personal Information with the following third parties under the following strict conditions:



- 7.2.1. within Likwid Properties and its independent contractors, principals, estate agents and staff;
- 7.2.2. affiliated Likwid Properties real estate brokers and, sales and letting associates; and
- 7.2.3. contracted agents, attorneys, advisers, service providers, suppliers, operators and banking partners whose assistance we require to conduct our business operations and that:
  - (a) have agreed to be bound by this Privacy Policy and our Data Protection Policy or by similar terms offering a similar level of protection;
  - (b) where such Personal Information is necessary for the performance of their obligations to or on behalf of Likwid Properties (i.e. sharing Location and Contact Information with contracted third parties such as general contractors including plumbers, electricians, technicians, maintenance, etc., logistics service providers, third party payers and recipients); and
  - (c) based on our instructions, are not authorised by us to use or disclose the information except as strictly necessary to perform the services on our behalf as instructed or to comply with legal requirements.
- 7.2.4. With our employees, suppliers, service providers and agents to the extent that they require such specific Personal Information in the provision of services for or to us, which include hosting, development and administration, technical support and other support services relating to our Website and/or the operation of the Likwid Properties' divisions. We will only authorise the processing of any Personal Information by a third party on our behalf by, among others, entering into agreements with those third parties governing our relationship with them and highlighting confidentiality, security and non-disclosure obligations.
- 7.2.5. With the credit bureaux for certain specified information, as allowed in terms of the law.
- 7.2.6. to enable us to enforce, implement, or apply any other contract between you and us, or any contract where we act as an agent of the principal contracted with you (i.e. on behalf of a lessor or body corporate).
- 7.2.7. to protect our rights, property or safety or that of our customers, employees, contractors, suppliers, service providers, agents, and brokers.
- 7.2.8. to mitigate any actual or reasonably perceived risk to us, our customers, employees, contractors, agents, brokers or any other third party.





7.2.9. With governmental agencies, exchanges and other regulatory or self-regulatory bodies, if required to do so by law or there is a reasonable belief that such is necessary for:

- (a) compliance with the law or with any legal process;
- (b) the protection and defence of the rights, property or safety of Likwid Properties , our customers, employees, contractors, suppliers, services providers, agents, brokers or any third party;
- (c) the detection, prevention and management of actual or alleged fraud, security breaches, technical issues, or the misuse or unauthorized use of the Website and any other contravention of this Privacy Policy;
- (d) the protection of the rights, property or safety of members of the public (if you provide false or deceptive information or make misrepresentations, we may proactively disclose such information to appropriate regulatory bodies.

7.3. While providing sales, letting, agency, brokerage, property management, procurement and/or related services we may obtain, use, and disclose Personal Information about our customer's customers. In these instances, we process the Personal Information in accordance with this Privacy Policy unless specifically agreed otherwise with our customer.

## 8. STORAGE AND TRANSFER OF PERSONAL INFORMATION

8.1. We store your Personal Information on our servers and on the servers of the cloud-based database management services we engage. These servers and cloud storage run in secure data centres located in South Africa.

8.2. We reserve the right to transfer to and/or store your Personal Information on servers in a jurisdiction other than where it was collected, or outside of South Africa in a jurisdiction that may not have comparable data protection legislation; Provided that if the location does not have substantially similar laws to those of South Africa, we will take reasonably practicable steps, including the imposing of suitable contractual terms to ensure that your Personal Information is adequately protected in that jurisdiction.

## 9. SECURITY AND INTEGRITY

9.1. We take all reasonable technical and organisational measures to secure the integrity of retained information and protect it from misuse, loss, alternation, and destruction through the use of accepted technological standards that prevent unauthorised access to or disclosure of your Personal Information. Unfortunately, despite our best efforts, no data transmission or storage can



be guaranteed to be 100% secure. Therefore, we do not make any warranties or guarantees that content shall be entirely 100% secure nor do we accept any liability of whatsoever nature for any unauthorised or unlawful disclosure and/or use of your personal information, either by employees and/or agents and/or made by third parties (including third party service providers) who are not subject to our control, unless such disclosure and/or use is as a result of our gross negligence. However, we are subject to the Protection of Personal Information Act 4 of 2013, which we comply with.

- 9.2. Access to our servers and the servers of the cloud-based database management services is restricted to authorised personnel. These servers and cloud storage implement best security practices.
- 9.3. Personal Information including banking details, name and addresses are encrypted as it is transmitted over the internet using SSL. Likwid Properties' internet servers are also protected by firewalls and access to personal information is limited to minimal authorised personnel of Likwid Properties. The security of the Likwid Properties' Website and systems is also tested on a regular basis, and every effort is made to ensure that security is at an optimum level at all times.
- 9.4. We periodically review our Personal Information collection, storage and processing practices, including physical and digital security measures.
- 9.5. Likwid Properties has established and implemented data breach management procedures to address actual and suspected data breaches and will notify you and the relevant regulatory authorities of breaches where Likwid Properties is legally required to do so and within the period in which such notification is necessary.

## 10. RETENTION AND DELETION

- 10.1. Likwid Properties may retain and process some or all of your Personal Information if and for as long as:
  - 10.1.1. we are required or permitted by law, or contract with you, to do so;
  - 10.1.2. it is for lawful purposes that are related to our performance of our obligations and activities; or
  - 10.1.3. you agree to us retaining it for a specified further period.
- 10.2. Unless there is a lawful purpose for Likwid Properties to continue processing or storing your Personal Information, we will delete your Personal Information in the following circumstances:



- 10.2.1. the Personal Information is no longer necessary for the purpose for which it was collected or processed; or
- 10.2.2. you withdraw your consent to the processing of your Personal Information; or
- 10.2.3. you object to the processing of your Personal Information; and
- 10.2.4. there are no other lawful grounds for us to continue processing your Personal Information.

10.3. We determine the appropriate retention period for Personal Information by considering, among other things, the nature and sensitivity of the Personal Information, the potential risks or harm that may result from its unauthorised use or disclosure, the purposes for which we process it and whether those purposes may be achieved through other means. Likwid Properties will always comply with applicable legal, regulatory, tax, accounting, labour, or other requirements as they apply to the retention of Personal Information.

10.4. We will delete your data using effective methods including, among others, shredding.

## **11. MAINTENANCE, CORRECTIONS AND ACCESS**

11.1. We are required to take all necessary steps to ensure that your Personal Information is accurate, complete, not misleading and up to date.

11.2. Anyone about whom we maintain Personal Information may request to inspect and, if appropriate, correct the Personal Information held by us. It is your responsibility to inform us, or the persons responsible for the maintenance of your Personal Information, should your Personal Information be incorrect, incomplete, misleading or out-of-date by notifying us at contact details in paragraph 1.2 above. We may require additional information from the requesting party to assure itself of the legitimate basis for the request and the identity and authority of the requestor. Upon receipt and verification of the corrected Personal Information, we will adjust our data or records accordingly.

11.3. A request for correction/deletion of Personal Information or destruction/deletion of a record of Personal Information must be submitted using the prescribed Form 2 which is available in our Promotion of Access to Information Manual and the Information Regulator's website.

## **12. YOUR DATA PROTECTION RIGHTS**

12.1. Data protection laws may grant you with, among others, the following rights:

- 12.1.1. **Request access to your Personal Information** – enabling you to receive a copy of the Personal Information retained about you;
- 12.1.2. **Request the correction of your Personal Information** – to ensure any incomplete or inaccurate Personal Information is corrected;
- 12.1.3. **Request erasure of your Personal Information** – where there is no lawful basis for the retention or continued processing of your Personal Information;
- 12.1.4. **Object to the processing of your Personal Information for a legitimate interest (or those of a third party)** - under certain conditions where you feel it impacts your fundamental rights and freedoms;
- 12.1.5. **Request restriction of processing of your Personal Information** – to restrict or suspend the processing of your Personal Information to limited circumstances;
- 12.1.6. **Withdraw consent given in respect of the processing of your Personal Information at any time** – withdrawal of consent will not affect the lawfulness of any processing carried out prior to your withdrawal notice. But may not affect the continued processing of your Personal Information in instances where your consent is not required.

12.2. If an above request/objection is to be made, please use the contact information at paragraph 1.2 above and we will revert within 30 calendar days.

### 13. DIRECT MARKETING

- 13.1. Likwid Properties would like to send you information about Likwid Properties ' **product and service offerings we believe may be of interest to you.**
- 13.2. If you have agreed to receive direct marketing, you may opt-out at any stage.
- 13.3. **You have the right to, at any time, to stop** Likwid Properties or any of its member entities **from contacting you for direct marketing purposes or sharing your Personal Information to other members of Likwid Properties .**
- 13.4. **If you no longer wish to be contacted for direct marketing purposes, please email info@likwidproperties.com.**
- 13.5. Once you have chosen to opt-out, we may send you written confirmation of receipt of your opt-out request (which may be in electronic form), and we will thereafter not send any further direct marketing communication to you. However, you may continue to receive communication from Likwid Properties on matters of a regulatory nature, which are not marketing related.



## 14. CHILDREN

- 14.1. Our Website and Likwid Properties' services are not targeted at people under the age of 18. We will not knowingly collect Personal Information in respect of persons in this age group without express permission to do so.

## 15. THIRD PARTY SUB-PROCESSORS/OPERATORS

- 15.1. Likwid Properties uses various third-party sub-processors (operators) to assist in the delivery of their products and services and we will ensure our operators are bound by this Privacy Policy and our Data Protection Policy or similar terms providing the same or higher level of protection.

## 16. COOKIES

- 16.1. We may place small text files called "cookies" on your device when you visit our Website. Cookies do not contain Personal Information, but they do contain a personal identifier allowing us to associate your personal data with a certain device. Cookies serve useful purposes for you, including:

- 16.1.1. tailoring our website's functionality to you by letting us remember your preferences;
- 16.1.2. improving our website's performance;
- 16.1.3. allowing third parties to provide services to our Website; and
- 16.1.4. helping us deliver targeted advertising where appropriate in compliance with the applicable laws.

- 16.2. Your internet browser may accept cookies automatically and you can delete cookies manually. However, no longer accepting cookies or deleting them may prevent you from accessing certain aspects of our website where cookies are necessary. Many websites use cookies, and more information is available at: [www.allaboutcookies.org](http://www.allaboutcookies.org).

## 17. THIRD PARTY COOKIES

- 17.1. Some of our business partners use their own cookies or widgets on our website. We have no access to or control over them. Information collected by such cookies is governed by the privacy policy of that company which created it, and not by us.



## 18. PRIVACY POLICIES OF OTHER WEBSITES

- 18.1. Our website may contain links to other websites, apps, tools, widgets and plug-ins that are run by third parties. If you visit a third-party website or social media site, you should read that website/social media's privacy notice, terms and conditions, and their other policies. We are not responsible for the policies and practices of third parties and social media sites. Any personal information you give to those organizations is dealt with under their privacy notice, terms and conditions, and other policies.
- 18.2. If **YOU** disclose your personal information directly to any third party other than Likwid Properties, **LIKWID PROPERTIES SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE, HOWSOEVER ARISING, SUFFERED BY YOU AS A RESULT OF YOUR DISCLOSURE OF YOUR PERSONAL INFORMATION TO SUCH THIRD PARTIES.**

## 19. GOVERNING LAW

- 19.1. This Privacy Policy is governed by South African law.
- 19.2. If any provision of this Privacy Policy is determined to be illegal, void or unenforceable due to applicable law or by order of court, it shall be deemed to be deleted and the continuation in full force and effect of the remaining provisions shall not be prejudiced.

## 20. CHANGES TO THIS POLICY

- 20.1. We may amend this Privacy Policy from time-to-time, and we will take reasonably practicable steps to inform you when changes are made. Without limiting the manner in which we may inform you, we may notify you by email, "pop-up" notification on our website, or notification when you access our website.

## 21. QUERIES, COMPLAINTS AND INFORMATION REGULATOR

- 21.1. If you have any questions or complaints about your privacy rights or this Privacy Policy, please address your concerns to our Information Officer at [info@likwidproperties.com](mailto:info@likwidproperties.com). If you feel our attempts at resolving the matter have been inadequate, you may lodge a complaint with the South African Information Regulator through their website, [www.justice.gov.za/infereg](http://www.justice.gov.za/infereg).
- 21.2. If you are located outside of South Africa, you may contact the appropriate regulator in your country of domicile.