

PRIVACY POLICY

Mirfin Valuation Services (Pty) Ltd - hereinafter referred to as **MVS** - respects your privacy and is committed to protecting your personal information that you provide to us. This privacy statement explains our policies and practices regarding how we collect, hold and use your personal information. Please note that we may periodically review and update this Privacy Policy without prior notice. Therefore, you should review the terms of this policy from time to time to make sure that you are aware of how we collect, hold and use personal information.

By using our website, you consent to the collection and use of your personal information by MVS as explained below.

1. Pledge on privacy

The term "Personal Data" as used in this Privacy Policy refers to information such as your name, birth date, e-mail address, mailing address, or telephone number that can be used to identify you. Generally, we will only process your Personal Data as described in this Privacy Policy. However, we reserve the right, to conduct additional processing to the extent permitted or required by law, or in support of any legal or criminal investigation.

The next sections explain how and when we collect Personal Data from you.

2. Intended use of Personal Data

Most of our services do not require any form of registration, allowing you to visit our site without telling us who you are. However, some services may require you to provide us with Personal Data. In these situations, if you choose to withhold any Personal Data requested by us, it may not be possible for you to gain access to certain parts of the site, procure our services, or for us to respond to your enquiries and queries .

We may collect and use Personal Data to provide you with products or services, to bill you for services which you request, to services which we think may be of interest to you, or to communicate with you for other purposes which are evident from the circumstances or about which we inform you when we collect Personal Data from you.

3. Non-disclosure of Personal Data

We will not sell, share, or otherwise distribute your Personal Data to third parties except as provided in this Privacy Policy. Personal Data may be transferred to third parties who act for or on our behalf, for further processing in accordance with the purpose(s) for which the data were originally collected or may otherwise be lawfully processed, such as services delivery, evaluating the usefulness of this website, marketing, data management or technical support. These third parties have contracted with us to only use Personal Data for the agreed upon purpose, and not to sell your Personal Information to third parties, and not to disclose it to third parties except as may be required by law, as permitted by us or as stated in this Privacy Policy.

Personal Data collected from you may also be transferred to a third party in the event that the business of this site or a part of it and the customer data connected with it is sold, assigned or transferred, in which case we would require the buyer, assignee or transferee to treat Personal Data in accordance with this Privacy Policy. Also, Personal Data may be disclosed to a third party if we are required to do so because

of an applicable law, court order or governmental regulation, or if such disclosure is otherwise necessary in support of any criminal or other legal investigation or proceeding here or abroad.

4. Right of access, correction and objection

Whenever we process Personal Data, we take reasonable steps to ensure that your Personal Data is kept accurate and up-to date for the purposes for which it was collected. We will provide you with the ability to object to the processing of your Personal Data if such processing is not reasonably required for a legitimate business purpose as described in this policy or our compliance with law. In the case of electronic direct marketing, we will provide you with a method to opt out of receiving further marketing materials or with a method to opt in if required by law. If you wish to contact us regarding our use of your Personal Data or object to the processing of your Personal Data, please email us at privacy@mirfin.co.za. If you contact us, please note the name of the website where you provided the information, as well as the specific information you would like us to correct, update or delete plus a proper identification of yourself. Requests to delete personal data will be subject to any applicable legal and ethical reporting or document filing or retention obligations imposed on us.

5. Security and confidentiality

To ensure the security and confidentiality of Personal Data that we collect online, we use data networks protected, *inter alia*, by industry standard firewall and password protection. In the course of handling your Personal Data, we take measures reasonably designed to protect that information from loss, misuse, unauthorized access, disclosure, alteration or destruction.

6. Where we store your personal data

The data which we collect from you may be transferred to, and stored at, a destination outside the Republic of South Africa ("RSA"). It may also be processed by staff operating outside the RSA who work for us or for our suppliers. Such staff may be engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

The data we collect from you and that we transfer to a third party outside of the RSA shall only be to a third party who is subject to a law, binding corporate rules (as defined in POPI) or binding agreement (as defined in POPI) which provides an adequate level of protection that:

- is in accordance with this policy;
- includes provisions that are substantially similar to what is contained in this privacy policy to the further transfer of your data.

All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

7. "Cookies" and internet tags

We may collect and process information about your visit to this website, such as the pages you visit, the website you came from and some of the searches you perform. Such information is used by us to help improve the contents of the site and to compile aggregate statistics about individuals using our site for internal, market research purposes. In doing this, we may install "cookies" that collect the domain name of the user, your internet service provider, your operating system, and the date and time of access. A "cookie" is a small piece of information which is sent to your browser and stored on your computer's hard drive. Cookies do not damage your computer. You can set your browser to notify you when you receive a "cookie," this will enable you to decide if you want to accept it or not. If you do not want us to install cookies, please email us at privacy@mirfin.co.za. We would like to inform you, however, that if you do not accept you may not be able to use all functionality of your browser software. We may obtain the services of outside parties to assist us in collecting and processing the information described in this Section.

Occasionally, we may use internet tags (also known as action tags, single-pixel GIFs, clear GIFs, invisible GIFs and 1-by-1 GIFs) and cookies at this site and may deploy these tags/cookies through a third-party advertising partner or a web analytical service partner which may be located and store the respective information (including your IP-address) in a foreign country. These tags/cookies are placed on both online advertisements that bring users to this site and on different pages of this site. We use this technology to measure the visitors' responses to our sites and the effectiveness of our advertising campaigns (including how many times a page is opened and which information is consulted) as well as to evaluate your use of this website. The third-party partner or the web analytical service partner may be able to collect data about visitors to our and other sites because of these internet tags/cookies, may compose reports regarding the website's activity for us and may provide further services which are related to the use of the website and the internet. They may provide such information to other parties if there is a legal requirement that they do so, or if they hire the other parties to process information on their behalf.

8. Google Analytics

We use Google Analytics to (i) optimise traffic to our website, and (ii) integrate and optimise web pages where appropriate. "Google Analytics" is a service offered by Google Inc. "Google" that generates detailed statistics about a website's traffic and traffic sources and measures conversions and sales. Google Analytics uses "cookies" stored on your computer to help analyse how users use our website.

The information generated by the cookies about your use of our website, including your IP address, will be anonymized by use of the appropriate settings ("_anonymizeIp()" function or equivalent) and transmitted to Google servers in the United States. For more information on how IP anonymization works please see <https://support.google.com/analytics/answer/2763052>

Google will, on behalf of us, use the information generated by the cookies for the purpose of evaluating the use of our website, compiling reports on website activity providing us with these reports for analytical purposes.

Google may transfer this information to third parties in case of a statutory obligation or if a third party processes data on behalf of Google. Under no circumstances will Google combine or associate your IP address with other data stored at Google.

You may prevent or stop the installation and storage of cookies by you browser settings by downloading and installing the free Opt-out Browser Add-on available at

<https://tools.google.com/dlpage/gaoptout?hl=en>. We inform you that in such case you will not be able to wholly use all functions of our website.

By using our website you consent to the processing of any personal data Google will collect on you in the way and for the purpose as described above.

9. Personal information and minors

The services available on this website are intended for persons 18 years of age and older. We will not knowingly collect, use or disclose Personal Data from a minor under the age of 18, without obtaining prior consent from a person with parental responsibility (e.g. a parent or guardian) through direct off-line contact. We will provide the parent with (i) notice of the specific types of personal data being collected from the minor, and (ii) the opportunity to object to any further collection, use, or storage of such information. We abide by laws designed to protect children.

10. Links to other sites

This Privacy Policy applies only to this website, and not to websites owned by third parties. We may provide links to other websites which we believe may be of interest to our visitors. We aim to ensure that such websites are of the highest standard. However, due to the nature of the internet, we cannot guarantee the privacy standards of websites to which we link or be responsible for the contents of sites other than this one, and this Privacy Policy is not intended to be applicable to any linked website that does not belong to MVS.

11. Contact us

If you have any queries or complaints about our compliance with this Privacy Policy, or if you would like to make any recommendations or comments to improve the quality of our Privacy Policy, please email us at privacy@mirfin.co.za.

12. Applicable law

This privacy policy will be governed by the laws of the Republic of South Africa. You consent to the jurisdiction of the South African Courts for any dispute which may arise out of this privacy policy.