

## **PRIVACY POLICY**

Effective Date: 05 October 2023

**1. INTRODUCTION** M-ortgage.com ("we", "us", "our") is committed to protecting your privacy and ensuring that your personal information is collected and used properly, lawfully, and transparently.

This Privacy Policy explains how we collect, use, disclose, and safeguard your personal information when you visit our website or engage with our services.

**2. INFORMATION WE COLLECT** We may collect personal information that you provide directly to us, including but not limited to: - Full name - Contact information (email address, phone number) - Identity and financial documents for loan applications - Employment and income details - Property and asset information - Any other information necessary for the fulfilment of our services

**3. HOW WE USE YOUR INFORMATION** We use the personal information we collect to: - Facilitate home loan applications and mortgage services - Communicate with you regarding your applications and our services - Comply with regulatory requirements (including FICA) - Assess your financial status and creditworthiness - Improve our services, website, and customer experience - Prevent fraud and comply with legal obligations

**4. SHARING YOUR INFORMATION** We may share your personal information with: - Credit bureaus - Financial institutions (banks and bond originators) - Attorneys, conveyancers, and other third-party service providers involved in the home loan process - Government and regulatory authorities where required by law

**5. DATA SECURITY** We implement appropriate security measures to protect your personal information from unauthorized access, disclosure, modification, or destruction.

**6. YOUR RIGHTS** You have the right to: - Access the personal data we hold about you - Request correction of inaccurate or outdated information - Withdraw consent to processing (where applicable) - Lodge a complaint with the Information Regulator

**7. RETENTION OF DATA** We retain your personal information only for as long as necessary to fulfil the purposes outlined in this policy or as required by law.

**8. COOKIES AND TRACKING TECHNOLOGIES** We may use cookies and similar technologies to enhance your browsing experience on our website. You can control the use of cookies through your browser settings.

**9. THIRD-PARTY LINKS** Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of those websites.

**10. CHANGES TO THIS POLICY** We reserve the right to modify this Privacy Policy at any time. Any changes will be posted on our website with an updated effective date.

**11. CONTACT US** If you have any questions or concerns about this Privacy Policy or our data practices, please contact our Information Officer:

Niki Sueltz

Email: [niki@m-ortgage.com](mailto:niki@m-ortgage.com)

Phone: 065 827 8898

Website: <https://m-ortgage.com>

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This Privacy Policy was last updated on 05 October 2023 and is published in accordance with the Protection of Personal Information Act (POPIA).