



PRIVACY NOTICE

TABLE OF CONTENTS

| | |
|-----------|---|
| 1 | DOCUMENT VERSION CONTROL AND DOCUMENT OWNERS |
| 1.1 | DOCUMENT VERSION CONTROL |
| 1.2 | DOCUMENT OWNERS |
| 2 | PURPOSE |
| 3 | COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION |
| 4 | RETENTION OF PERSONAL INFORMATION |
| 5 | DATA SUBJECT RIGHTS |
| 6 | SECURITY SAFEGUARDS |
| 7 | COOKIES |
| 8 | EXTERNAL LINKS |
| 9 | AMENDMENT OF PRIVACY NOTICE |
| 10 | GOVERNING LAW |
| 11 | CONTACT DETAILS |
| 12 | NEXT REVISION DATE |

1 DOCUMENT VERSION CONTROL AND DOCUMENT OWNERS

1.1 DOCUMENT VERSION CONTROL

| NUMBER | DATE | CREATED/ AMENDED BY | COMMENTS |
|--------------|-----------------|------------------------|------------------------------------|
| V1.00 | 7 July 2025 | Dirk Badenhorst | First Draft |
| V1.01 | 21 January 2026 | Dirk Badenhorst | Update Information Officer Details |

1.2 DOCUMENT OWNERS

| Name | Positions |
|------------------------|-----------------------------|
| Simon Rudman | Default Information Officer |
| Alain Craven | Deputy Information Officer |
| Dirk Badenhorst | Deputy Information Officer |

2 PURPOSE

The following website(s) are owned and operated by the CPB Group of Companies (“Consumer Profile Bureau”, “CPB”, “we”, “us”, “our”), hereafter referred to as CPB:

www.consumerprofilebureau.com

www.myfreecreditreport.co.za

www.crosscheckonline.co.za

CPB is a private company and registered South African primary credit bureau, with limited liability. As a responsible business, CPB is deeply committed to adhering to relevant legislation including the National Credit Act 34 of 2005 (NCA), and Protection of Personal Information 4 of 2013 (POPIA) and industry best practice and to protect the privacy of anyone using our website(s).

CPB values trust and recognises that maintaining such trust requires transparency and accountability in how we handle personal information. This includes all information which may be personal in nature or information about an identifiable natural or existing juristic person in terms of the Electronic Communications and Transactions Act 25 of 2002 (ECT), the Consumer Protection Act 68 of 2008 (CPA) and POPIA. This privacy notice is incorporated into and is subject to CPB’s Terms and Conditions relating to the use of our website(s).

In performing our services as a registered credit bureau, CPB may collect, use, disclose and safeguard personal information. When CPB collects such personal information, it will be appropriately and lawfully protected and CPB will further ensure that any use of or other dealing with the personal information is subject to consent, where this is required by law.

The purpose of this document is therefore to ensure that the personal information that CPB collects, uses, discloses, and safeguards complies with POPIA, and relevant data protection standards.

3 COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

CPB may collect personal information in conducting its ordinary business operations, as a registered credit bureau, including through our website(s). In processing such personal information, CPB endeavours that (i) as a business it complies with the provisions of POPIA and (ii) that such personal information is used for legitimate purposes only.

What types of personal information does CPB collect and use and why?

As a registered credit bureau, CPB’s processing of personal information is governed by the NCA under the authority of the National Credit Regulator (NCR). CPB collects the following types of personal information for the following reasons:

| Table 1 | | |
|---------------------------------|---|--|
| Categories of Data Subjects | Personal Information that may be processed | Purpose |
| Clients and prospective clients | <p><u>Natural People</u> Names, ID numbers, date of birth, email address, physical address, postal address and contact numbers</p> <p><u>Juristic People</u> (such as companies) Name, company registration numbers Names, VAT numbers, physical address, e-mail address, postal address,</p> | To service our clients and to invoice them for the products sold or services rendered. |

| Table 1 | | |
|---|---|--|
| Categories of Data Subjects | Personal Information that may be processed | Purpose |
| | contact numbers, company registration information and financial data. | |
| Service Providers (including Suppliers/Vendors/Creditors) | Names, registration number, VAT numbers, physical address, e-mail address, postal address, contact numbers, company registration information, BEE status documents, SARS Tax Clearance, bank details, financial data. | To engage and pay service providers for products received or services that they have performed. |
| Consumers | <p><u>Natural People</u></p> <p>Consumer Credit Information as per Sec 70 (1) of the NCA.</p> <p><u>Juristic People (such as companies)</u></p> <p>Consumer Credit Information as per Sec 70 (1) of the NCA.</p> | <p>To provide consumer reports that might also include consumer credit reports to our clients.</p> <p>To respond to enquiries or disputes when consumers contact us.</p> |
| Employees and Contractors | Name and surname, ID numbers, passport, date of birth, marital status, next of kin and family details, | To employ staff and contractors. |

| Table 1 | | |
|------------------------------------|--|---|
| Categories of Data Subjects | Personal Information that may be processed | Purpose |
| | email address, physical address, postal address, education and qualifications, gender and race, contact numbers, bank details, salary/remuneration amount, tax details and reference checks. | <p>To maintain employee records.</p> <p>To pay the employees and contractors.</p> <p>To comply with necessary legislation and with company policies and procedures.</p> |

Where does CPB collect personal information?

As a registered credit bureau we do not necessarily collect personal information directly from data subjects. To fulfil our duties as a credit bureau we are entitled, in accordance with Reg 18(7) of the NCA, to collect personal information, from the following sources:

- Credit providers (and other registered data suppliers) whose information we are obligated in terms of the NCA to accept;
- Government departments, courts and judicial offices;
- Providers of long-term and short-term insurance;
- Fraud investigators;
- Educational institutions;
- Debt collectors;
- Other registered credit bureaus.

Who does CPB share personal information with?

CPB may share personal information for a prescribed purpose in terms of Reg 18(4) of the NCA, including:

- Investigation by the South African Police Service or any other statutory enforcement agency;
- Fraud detection and prevention;
- Employment verification, in a position that requires honesty in dealing with cash or finances;
- Debtor's book assessment;
- Setting a limit for the supply of goods, services or utilities;
- Assessing an insurance application;
- Verifying educational qualifications and employment;
- Distributing unclaimed funds;
- Tracing of a consumer by a credit provider;
- Developing a credit scoring system by a credit provider or credit bureau.

In addition, CPB may share personal information in terms of certain contemplated purposes, including:

- Consumer enquiries to inspect credit bureau records - Sec 72(1) of the NCA;
- Affordability assessment - Sec 81(2), 82 & Reg 23A of the NCA;
- Alternative dispute resolution - Sec 134 of the NCA;
- Debt counselling applications - Reg 24(1)(b)(vii) of the NCA.

CPB does not, except where permitted by law, collect, use or disclose personal information without your consent.

4 RETENTION OF PERSONAL INFORMATION

All personal information that is retained by CPB, including such information obtained when accessing the website(s), is in accordance with the retention provisions set out in the applicable laws, including those set out in the NCA and POPIA.

CPB therefore retains personal information for legal or operational reasons and won't keep personal information for longer than it is necessary for achieving the purpose for which it was collected. This information is securely stored and used solely for this purpose.

Reg 17 of the NCA specifically requires that CPB retains various categories of consumer credit information for the maximum periods prescribed for the purpose of credit scoring or credit assessment.

5 DATA SUBJECT RIGHTS

Under POPIA you have the following rights regarding your personal information held by CPB:

Right to be informed

You have the right to be notified when CPB collects your personal information and when your data is accessed by an unauthorised party. In compliance with Sec 18 of POPIA, CPB hereby informs you that:

Your personal information belongs to you, and you have the right to determine who uses your personal information and how they use it. If your personal information is used unlawfully or in a manner that infringes your privacy you may object to its processing.

We confirm that as a registered credit bureau, CPB may process your personal information as part of our function to assist you in obtaining credit responsibly and to protect you against reckless lending. For you to agree to who and how your personal information is being used, persons who have your personal information must notify you that they have your information and how they are using it. We process large volumes of personal information, and it is likely that we have your information.

Our function as a credit bureau and in processing your information for credit reporting purposes is governed by the NCA, which promotes transparency and fairness in the access to credit. The NCA also promotes responsible borrowing by consumers and the protection of consumers against reckless credit granting.

Right of access

You may request access to your personal information held by CPB. You have the right to:

- Confirm if CPB holds any of your personal information (at no charge to you);
- Request that we provide you with access to any records containing your personal information or a description of the personal information that CPB holds about you (subject to payment of a prescribed fee);
- Confirm the identity or categories of third parties who have had, or currently have, access to your personal information (subject to payment of a prescribed fee).

When you make a request regarding your personal information, CPB will take reasonable steps to confirm your identity.

There may be times when CPB cannot grant access to your personal information, including where granting you access would (i) interfere with the privacy of others, or (ii) result in a breach of confidentiality. CPB will always provide you with reasons if this is the case.

Right to correction

If you are of the view that any personal information that CPB holds about you is incorrect in any way, including that it is inaccurate, irrelevant, outdated, incomplete or misleading, you are allowed to ask CPB to correct it.

Right to deletion

If you believe that any personal Information that CPB holds about you is excessive or has been unlawfully obtained, you may request CPB to destroy or delete it. You may do the same if you think that CPB has retained it for longer than necessary, given the purpose. CPB will honour your request, unless there are grounds not to, such as that CPB is required to hold it for a period prescribed by any applicable legislation.

Right to object

You can object to the processing of your personal information, especially for direct marketing purposes or if the processing is not aligned with POPIA.

Right to withdraw consent

You may withdraw your consent to the processing of your personal information at any time. It is important, however, to understand that if you withdraw your consent, where applicable, for CPB to process your personal information, it may affect the quality and level of service CPB can provide to you.

Right to lodge a complaint

You can file a complaint with the Information Regulator if your rights under POPIA are violated. If you believe that your personal information has been unlawfully or unfairly used by us, you may submit a complaint to us by sending an e-mail to CPB's Information Officer(s).

Right Not to Be subjected to automated decision-making

You have the right not to be subjected to a decision based solely on automated processing or profiling, unless proper safeguards are in place. You may ask that a person reviews any automated decisions that was made about you, to express your point of view about it, and obtain an explanation of the decision. You may also challenge any automated decisions that were made about you.

6 SECURITY SAFEGUARDS

CPB has adopted a security model to protect your personal information that complies with generally accepted information security practices and procedures. As part of CPB's security systems, we have implemented fire-wall technology, password controls, encryption processes and antivirus software. This is in addition to the physical security measures that was adopted by CPB to ensure that, as a business, we have taken all appropriate, reasonable technical measures to prevent (i) loss of, damage to, or unauthorised destruction of personal information, and (ii) unlawful access to or processing of personal information. CPB has stringent security policies in place that every officer, employer and supplier of CPB must adhere to.

CPB further confirms that it takes all reasonable measures to:

- Identify all reasonably foreseeable internal and external risks to any personal information in our possession or under our control;
- Establish and maintain appropriate safeguards against any risks that are identified by CPB;
- Regularly verify that these safeguards are effectively implemented by or on behalf of CPB;
- Ensure that such safeguards are continually updated in response to new risks or deficiencies in previously implemented safeguards.

7 COOKIES

CPB's website(s) use cookies in a limited way. Cookies are small files containing information that a website uses to track a visit by a user. CPB may use session cookies to better understand how its website(s) is used by users to improve the performance of the website for users, particularly the way search pages are delivered. CPB has installed settings on the website(s) to ensure that session cookies do not remain on your computer at the end of your visit to the website and cannot be used to obtain any personally identifiable details.

When users interact with our website(s) CPB may also collect the user's browser type and browser software version to tailor the presentation of the website(s) and to maintain a record of the user's or visitor's activity on the website(s). As an automatic process, CPB's web server software may record a log file of IP addresses that access the website(s) for security purposes.

8 EXTERNAL LINKS

External links may be provided for your convenience, but CPB makes no representation about their content. Access to third-party websites is at your own risk, and we encourage you to review their privacy and security policies. CPB shall not be responsible or liable for any damages or loss arising from accessing or the use of such external sites.

9 AMENDMENT OF PRIVACY NOTICE

CPB reserves the right, in its sole discretion, to amend this Privacy Notice at any time. Any amendments will take effect immediately upon being posted on our website(s), along with an indication of the date of the last revision. You agree to review this Privacy Notice periodically to ensure that you are aware of any updates. Your continued use of the website(s) will constitute your acceptance of the amended Privacy Notice. If you do not agree to any amendments, you must immediately cease to use our website(s).

10 GOVERNING LAW

This Privacy Notice and all related matters will be governed in accordance with the laws of the Republic of South Africa. You agree to submit to the exclusive jurisdiction of South African courts. If any part of this Privacy Notice is found to be unenforceable by a court, the remainder will remain in full force and effect.

11 CONTACT DETAILS

Questions, concerns or complaints related to this Privacy Notice or CPB's treatment of personal Information should be directed to the Information Officers:

11.1 Information Officer

| | |
|-------------------------|---------------------------------|
| Name and Surname | Simon Rudman |
| Postal Address | PO Box 491, Randburg, 2194 |
| Telephone number | 010 590 9505 |
| Email | info.officerCPB@cpbonline.co.za |

11.2 Deputy Information Officer

| | |
|-------------------------|---------------------------------|
| Name and Surname | Alain Craven |
| Postal Address | PO Box 491, Randburg, 2194 |
| Telephone number | 010 590 9505 |
| Email | info.officerCPB@cpbonline.co.za |

11.3 Deputy Information Officer

| | |
|-------------------------|---------------------------------|
| Name and Surname | Dirk Badenhorst |
| Postal Address | PO Box 491, Randburg, 2194 |
| Telephone number | 010 590 9505 |
| Email | info.officerCPB@cpbonline.co.za |

12 NEXT REVISION DATE

This document must be reviewed on an annual basis.

COPYRIGHT RESERVED – A CONSUMER PROFILE BUREAU PUBLICATION

The information contained in this document is proprietary information which is protected by copyright and at law. All rights are reserved. No part of the information contained in this document may be copied, reproduced, disseminated, transmitted, transcribed, extracted, stored in a retrieval system or translated into any language in any form or by any means, electronic, mechanical, magnetic, optical, chemical, manual or otherwise, in whole or in part, without the prior written consent of Consumer Profile Bureau. The information contained herein is confidential to Consumer Profile Bureau and may not be used or disclosed. Any unauthorized reproduction or disclosure of the information contained in this document will constitute a breach of intellectual property rights and copyright infringement and may result in damages to Consumer Profile Bureau and render the person liable under both civil and criminal law. Although every care is taken to ensure the accuracy of this presentation, Consumer Profile Bureau, the authors, editors, publishers and printers, do not accept responsibility for any act, omission, loss, damage or the consequences thereof occasioned by the reliance by any person upon the contents hereof.