

THE PRIVACY POLICY

of

**the Cosmopolitan Projects and Central
Developments Property Group**

COSMOPOLITAN

central
developments

**Prepared in accordance with section 51 of the Protection
of Personal Information Act, 2013**

The Cosmopolitan Projects and Central Development Group

<https://www.cosmocentralgroup.co.za/>

1. **PRIVACY POLICY:**

Last updated: September 19, 2023

This Privacy Policy describes our policies and procedures on the collection, use and disclosure of your information when you use our services (do business with us) and tells you about your privacy rights and how the law protects you.

We use your personal data to provide and improve the service. By using the service, you agree to the collection and use of information in accordance with this Privacy Policy

2. **INTERPRETATION AND DEFINITIONS:**

2.1 **Interpretation:**

2.1.1 The words of which the initial letter is capitalised have meanings defined under the following conditions.

2.1.2 The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

2.2 **Definitions:**

For the purposes of this Privacy Policy:

2.2.1 **You** (referred to as either “You” or “you” in this Policy) means any customer – purchaser or lessee – of the Company.

2.2.2 **Company** (referred to as either “the Company”, “We”, “we”, “Us”, “us”, “Our”, or “our” in this Policy) refers to The Cosmopolitan Projects and Central Development Group located at 90 Bekker Road, Hertford Park, Midrand.

2.2.3 **Affiliate** means an entity that controls, is controlled by or is under common control of a party where “control” means ownership of 50% or more of the shares, equity interest or other securities entitled to vote for election of directors or other managing authority.

2.2.4 **Website** refers to the Cosmopolitan Projects and Central Development Group’s website, accessible from <https://www.cosmocentralgroup.co.za/>.

3. **COLLECTION AND USING YOUR PERSONAL DATA:**

While using our service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you or to conduct business with you.

We are obliged to receive your consent in order to share or use your personal information with third parties.

Personally identifiable information may include, but is not limited to:

3.1 **In the case of rental agreements:**

- 3.1.1 Email address.
- 3.1.2 First name and last name.
- 3.1.3 Phone number.
- 3.1.4 Full address.
- 3.1.5 Marital status.
- 3.1.6 Whether your credit check authority is signed.
- 3.1.7 Whether you have a valid ID.
- 3.1.8 Whether you have a work permit (if applicable).
- 3.1.9 Whether you are self-employed.

- 3.1.10 Whether you are newly employed.
- 3.1.11 Your payslip.
- 3.1.12 Bonus.
- 3.1.13 Commission.
- 3.1.14 Three months' bank statements.
- 3.1.15 Whether there is an overdraft on your bank account.
- 3.1.16 The pay date of your salary.
- 3.1.17 Debit order date.
- 3.1.18 TPN credit report.
- 3.1.19 Debt review.
- 3.1.20 Whether your TPN is in arrears.
- 3.1.21 Whether you have been involved in debt-related judgments.
- 3.1.22 Whether you have been involved in debt-related defaults.
- 3.1.23 Rental records.

3.1.24 Credit records.

3.1.25 Credit scores.

3.1.26 Disposal income.

3.2 **In the case of the sale of immovable property:**

3.2.1 In the visitors' logbook on sales sites

3.2.1.1 Full name and surname.

3.2.1.2 Your email address.

3.2.1.3 Your cell phone or telephone number.

3.2.2 When a prefatory agreement between you and the
Company is signed

3.2.2.1 A copy of your ID.

3.2.2.2 Proof of your residence.

3.2.2.3 Your bank statements.

3.2.2.4 Your pay slips.

3.2.3 Contract of sale

3.2.3.1 Your full name.

- 3.2.3.2 Your ID number.
- 3.2.3.3 Your marital status.
- 3.2.3.4 Your company number.
- 3.2.3.5 Your CC number.
- 3.2.3.6 Your trust number.
- 3.2.3.7 Your address.
- 3.2.3.8 Your postal address.

3.3 **Protection of your Personal Data:**

3.3.1 On site

All physical documents, pictures, mechanisms, or devices on the sales or rental sites that contain your personal information will be appropriately guarded. It will be stored in location under lock and key until such time that we are able to scan it electronically and send it to our subsidiaries or Affiliates that have to process and keep a record of it.

Thereafter, it will be shredded.

3.3.2 Digitally

The software systems that share, display, and archive your personal information are safeguarded by adequate, industry-standard commercial protective digital mechanisms and will be kept private and secure.

4. **USE OF YOUR PERSONAL DATA:**

4.1 The Company may use personal data for the following purposes:

4.1.1 To make our product accessible to you.

4.1.2 To facilitate the purchasing or rental process.

4.1.3 For the performance of a contract.

4.1.4 To contact you.

4.1.5 To manage your requests.

4.2 We may share your personal information in the following situations:

4.2.1 When a valid request for access to the information is made through the Promotion to Access Information Act.

4.2.2 When following the Know Your Customer principle.

4.2.3 When assisting you in receiving a loan from the bank.

- 4.2.4 To increase the likelihood of contracting with purchasers and lessees that do not perform financially by making judgments based on the personal information that we collect (e.g., credit scores).
- 4.2.5 When using data to make observations and predictions about our company and business.
- 4.2.6 For business transfers.
- 4.2.7 With Affiliates.

5. **RETENTION OF YOUR PERSONAL DATA:**

The Company will retain your personal data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your personal data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce legal agreements and policies.

6. **TRANSFER OF YOUR PERSONAL DATA:**

6.1 Your information, including personal data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. Personal information may be transferred and communicated between the Company's

various subsidiaries and Affiliates. Your consent in this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

- 6.2 The Company will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with the Privacy Policy and no transfer of your personal data will take place to an organisation unless there are adequate controls in place including the security of your data and other personal information.

7. **DISCLOSURE OF YOUR PERSONAL DATA:**

- 7.1 Business transactions:

If the Company is involved in a merger, acquisition or asset sale, your personal data may be transferred. We will provide notice before your personal data is transferred and becomes subject to a different Privacy Policy.

- 7.2 Law enforcement.

- 7.3 Under certain circumstances, the Company may be required to disclose your personal data if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).

- 7.4 Other legal requirements.

7.5 The Company may disclose your personal data in the good faith belief that such action is necessary to:

7.5.1 Comply with a legal obligation.

7.5.2 Protect and defend the rights or property of the Company.

7.5.3 Prevent or investigate possible wrongdoing in connection with the Company's business.

7.5.4 Protect against legal liability.

8. **SECURITY OF YOUR PERSONAL DATA:**

The security of your personal data is important to us, but no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your personal data, we cannot guarantee its absolute security.

9. **CHANGES TO THIS PRIVACY POLICY:**

9.1 We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on our website.

9.2 We will let you know via prominent notice on our website, prior to the change becoming effective and update the "Last updated" date at the top of this Privacy Policy.

- 9.3 You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on our website.

10. **CONTACT US:**

If you have any queries about this Privacy Policy, you can contact us:

- Information Officer: Johan van Staden
- By email: johans@cosmopro.co.za
CC: jessc@centraldev.co.za
- By visiting this page on our website:
<https://www.cosmocentralgroup.co.za/contact-us/>
- By phone number: (011) 541 3800
- By mail: Ground Floor, Building F, Hertford Office Park, 90 Bekker Road, Midrand.