# **Privacy Policy**

Last Updated: March 2025

### 1. Introduction

CFCA Properties ("we," "us," "our") respects your privacy and is committed to protecting your personal information. This Privacy Policy outlines how we collect, use, disclose, and safeguard your information when you visit our website www.cfcaproperties.co.za and engage with our services, including property consulting, project management, and educational programs.

#### 2. Information We Collect

- 2.1 We collect and process different types of personal information to provide and improve our services:
- 2.2 Personal Information Provided by You
- 2.2.1 Identity Data: Name, surname, and contact details (email address, phone number).
- 2.2.2 Payment Data: Billing address, payment method, and transaction details.
- 2.2.3 Educational Data: Information provided when enrolling in courses or joining the mentorship program.

#### 2.3 Automatically Collected Information

- 2.3.1 Technical Data: IP address, browser type, operating system, and time zone setting.
- 2.3.2 Usage Data: Pages viewed, time spent on the website, and user activity.
- 2.3.3 Device Information: Type of device used and network information.

#### 2.4 Third-Party Data

2.4.1 We may receive data from third parties such as payment providers and analytical platforms (e.g., Google Analytics).

### 3. How We Use Your Information

We use the data collected for the following purposes:

- 3.1 Service Delivery
- 3.1.1 To provide and manage consulting services, course access, and mentorship programs.
- 3.1.2 To communicate with you regarding bookings, payments, and service updates.
- 3.1.3 To verify your identity and process payments.
- 3.2 Customer Support and Communication
- 3.2.1 To respond to inquiries, troubleshoot issues, and improve user experience.
- 3.2.2 To send administrative information and updates.
- 3.3 Marketing and Promotional Activities
- 3.3.1 To send newsletters, offers, and relevant property industry news (with consent).
- 3.3.2 To personalize marketing content based on user activity and preferences.

- 3.4 Website Improvement and Analytics
- 3.4.1 To analyze how our site is used and identify areas for improvement.
- 3.4.2 To test new features and improve site performance.
- 3.5 Legal and Compliance Requirements
- 3.5.1 To comply with South African legal requirements and enforce contractual obligations.
- 3.5.2 To detect and prevent fraud or security breaches.

### 4. How We Share Your Information

We do not sell or rent personal information. However, we may share information with:

- 4.1 Service Providers
- 4.1.1 Payment processors and banks to manage transactions.
- 4.1.2 Hosting and analytics providers to improve website performance.
- 4.1.3 Communication platforms (e.g., email service providers).
- 4.2 Legal and Regulatory Authorities
- 4.2.1 We may disclose information if required by law or to protect our rights and property.
- 4.3 Business Transfers
- 4.3.1 If CFCA Properties is acquired, merged, or transferred, personal information may be included in the transaction.

#### 5. Data Retention

We retain personal information only for as long as necessary to fulfill the purposes outlined in this policy:

- 5.1 User accounts and course access data retained until deletion request.
- 5.2 Payment data retained for a minimum of 5 years to comply with South African tax and legal obligations.
- 5.3 Website usage data retained for analytical purposes for up to 12 months.

# 6. Data Security

We implement appropriate security measures to protect your information:

- 6.1 Encryption Secure encryption protocols for data transmission and storage.
- 6.2 Access Control Limited access to personal data based on job function.
- 6.3 Firewalls and Monitoring Continuous monitoring for security threats.

Despite our efforts, no method of transmission over the internet is completely secure. Users provide information at their own risk.

## 7. Cookies and Tracking Technologies

Our website uses cookies to enhance user experience and gather analytical data:

- 7.1 Essential Cookies
- 7.1.1 Necessary for core functionality (e.g., user authentication and security).
- 7.2 Performance Cookies
- 7.2.1 Track site usage to improve functionality and user experience.
- 7.3 Functional Cookies
- 7.3.1 Store user preferences and settings (e.g., language).
- 7.4 Advertising Cookies
- 7.4.1 Deliver personalized ads and track user engagement with ad content.

You can modify cookie preferences via your browser settings.

## 8. Your Rights

Under South African data protection laws, you have the following rights:

- 8.1 Right to Access
- 8.1.1 You may request a copy of the personal data we hold about you.
- 8.2 Right to Rectification
- 8.2.1 You may request corrections to inaccurate or incomplete information.
- 8.3 Right to Erasure
- 8.3.1 You may request deletion of your data where it is no longer necessary for the original purpose.
- 8.4 Right to Object to Processing
- 8.4.1 You may object to direct marketing or certain types of data processing.
- 8.5 Right to Withdraw Consent
- 8.5.1 Where processing is based on consent, you may withdraw it at any time.
- 8.6 Right to Data Portability
- 8.6.1 You may request to receive your personal data in a structured, machine-readable format.

# 9. Third-Party Links

Our website may include links to third-party websites and services. We are not responsible for the privacy practices of these external sites. We recommend reviewing their privacy policies.

### 10. International Data Transfers

We may transfer personal information to service providers or partners located outside South Africa. We ensure that such transfers comply with applicable data protection laws and use appropriate safeguards.

## 11. Children's Privacy

Our services are not directed at individuals under the age of 18. We do not knowingly collect personal data from minors.

# 12. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in legal requirements, technology, and business practices.

- 12.1 Material changes will be communicated via website notification or email.
- 12.2 Continued use of our services after updates constitutes acceptance of the revised policy.

## 13. Complaints and Disputes

If you believe your privacy rights have been violated, you may contact us directly or lodge a complaint with the South African Information Regulator:

Gmotloba@cfcaproperties.co.za

+27 64 750 7349

### 14. Contact Information

For questions or concerns about this Privacy Policy, contact us at:

Gmotloba@cfcaproperties.co.za

+27 64 750 7349