



PRIVACY POLICY

Prepared in accordance with the Protection of Personal Information Act, 2013 (POPIA)

DOCUMENT CONTROL

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Organisation: My Next Property

Operating Entities:

- Valor Asset Management CC t/a My Next Property
- Gregory Lyle Real Estate (Pty) Ltd t/a My Next Property

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Approved By: Dawid Wilhelm Raath

Capacity: Information Officer

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1. INTRODUCTION

My Next Property respects the privacy of every person with whom it conducts business and is committed to protecting personal information in accordance with the Protection of Personal Information Act, 2013 (POPIA), the Promotion of Access to Information Act, 2000 (PAIA), and all other applicable legislation.

This Privacy Policy explains how My Next Property collects, uses, stores, shares, retains and protects personal information while providing property sales, rental, property management and related professional services.

My Next Property recognises that clients, purchasers, sellers, landlords, tenants, contractors, employees and other stakeholders entrust us with personal information and expects that information to be handled responsibly, lawfully and securely.

This Privacy Policy forms part of the My Next Property Information Governance Framework and should be read together with the My Next Property PAIA Manual and related internal information governance policies.

2. SCOPE OF THIS PRIVACY POLICY

This Privacy Policy applies to all personal information processed by My Next Property in the course of conducting its business.

It applies to information relating to, amongst others:

- Purchasers.
- Sellers.
- Landlords.
- Tenants.
- Property owners.
- Applicants.
- Employees.
- Property practitioners.
- Contractors.
- Service providers.
- Directors.
- Members of close corporations.
- Trustees and beneficiaries of trusts where applicable.
- Company representatives.
- Any other person whose personal information is lawfully processed by My Next Property.

This Privacy Policy applies regardless of whether personal information is received electronically, in paper format, verbally, through authorised third parties or through business systems used by My Next Property.

3. DEFINITIONS

For purposes of this Privacy Policy, unless the context indicates otherwise:

"My Next Property" means Valor Asset Management CC t/a My Next Property and Gregory Lyle Real Estate (Pty) Ltd t/a My Next Property.

"Personal Information" has the meaning assigned to it in the Protection of Personal Information Act, 2013 (POPIA), and includes information relating to an identifiable natural person and, where applicable, an identifiable juristic person.



"Processing" means any operation concerning personal information, including collecting, receiving, recording, organising, storing, updating, using, sharing, transmitting, restricting, archiving, deleting or destroying personal information.

"Data Subject" means the individual or juristic person to whom the personal information relates.

"Operator" means a person or organisation processing personal information on behalf of My Next Property under an appropriate agreement.

4. PERSONAL INFORMATION WE COLLECT

The personal information collected by My Next Property depends on the nature of the service being provided.

Where applicable, we may collect and process:

Personal Identification Information

- Full names.
- Identity or passport numbers.
- Date of birth where required.
- Company, close corporation and trust details.
- Directors, members, trustees and authorised representative details.

Contact Information

- Residential and postal addresses.
- Email addresses.
- Telephone and mobile numbers.

Financial Information

- Banking details.
- Income and affordability information.
- Employment information.
- Financial statements where applicable.
- Credit-related information where lawfully obtained.
- Source of funds information where required by law or necessary for a property transaction.

Property Information

- Property ownership information.
- Property addresses.
- Lease and sales documentation.
- Property inspection reports.
- Maintenance records.
- Correspondence relating to a property transaction.

Compliance Information

Where required by applicable legislation, My Next Property may collect:

- FICA documentation.



- Identity verification information.
- Proof of residence.
- Tax information where applicable.
- Information required to comply with the Property Practitioners Act and other legal obligations.

We will only collect personal information that is relevant, adequate and reasonably necessary for the services requested or for compliance with legal and regulatory obligations.

5. HOW WE COLLECT PERSONAL INFORMATION

Personal information is primarily collected directly from you when you:

- Instruct My Next Property to provide services.
- Complete a mandate, rental application, offer to purchase, lease agreement or other business document.
- Contact us by telephone, email, WhatsApp Business or through our website.
- Attend meetings or property viewings.
- Submit supporting documentation.

Where lawful and appropriate, information may also be obtained from authorised third parties, including:

- Credit bureaux and tenant screening providers.
- TPN.
- TENRISK.
- Bond originators.
- Banks and financial institutions.
- Conveyancing attorneys.
- Managing agents.
- Bodies corporate.
- Homeowners' associations.
- Employers, referees or references authorised by you.
- Government departments or regulatory authorities.
- Other authorised service providers involved in the property transaction.

Where personal information is obtained from third parties, it will only be processed where there is an appropriate lawful basis for doing so.

6. WHY WE PROCESS PERSONAL INFORMATION

My Next Property processes personal information only where it is lawful, reasonable and necessary to provide the property-related services requested or to comply with applicable legal and regulatory obligations.

Depending on the nature of the transaction, personal information may be processed for purposes including:

- Providing residential property sales services.
- Providing residential rental services.
- Providing comprehensive property management services.
- Assessing rental applications.
- Conducting identity, affordability, credit and reference assessments where applicable.
- Facilitating the purchase, sale, rental or management of property.
- Obtaining rental insurance assessments and approvals where applicable.
- Facilitating finance and bond applications.



- Preparing mandates, lease agreements, offers to purchase and related documentation.
- Communicating with clients and authorised third parties involved in a transaction.
- Managing maintenance, inspections and property administration.
- Maintaining business records.
- Resolving disputes and enforcing contractual rights.
- Complying with the Financial Intelligence Centre Act (FICA), the Property Practitioners Act, tax legislation, court orders and other applicable legal or regulatory requirements.
- Protecting the legitimate interests of My Next Property, its clients and other parties to a transaction.

My Next Property will not process personal information for purposes that are incompatible with the purpose for which it was originally collected, unless permitted or required by law.

7. LAWFUL BASIS FOR PROCESSING

My Next Property processes personal information only where there is an appropriate lawful basis under POPIA.

Depending on the circumstances, processing may be necessary:

- To take steps at your request before entering into an agreement.
- To conclude or perform a contract with you.
- To comply with a legal or regulatory obligation.
- To protect a legitimate interest of the data subject.
- To protect the legitimate interests of My Next Property or another person, where permitted by law.
- Where you have provided consent, where consent is the appropriate lawful basis.

Where consent is relied upon, it may be withdrawn at any time, subject to any legal or contractual limitations and without affecting processing already lawfully undertaken.

8. SPECIAL PERSONAL INFORMATION

My Next Property does not intentionally collect or process special personal information unless:

- It is required or authorised by law;
- It is necessary to establish, exercise or defend a legal right;
- The data subject has provided the necessary consent where required; or
- Another lawful ground for processing exists under POPIA.

Where special personal information is processed, My Next Property will apply appropriate safeguards to protect that information.

9. INFORMATION RELATING TO MINORS

My Next Property does not knowingly collect personal information directly from children for independent business purposes.

Where information relating to a minor is required as part of a property transaction, lease, maintenance matter or other lawful service, such information will generally be obtained from and managed through the child's parent, legal guardian or another person legally authorised to act on the child's behalf.



Any such information will only be processed where it is necessary, lawful and relevant to the services being provided.

10. WHO WE SHARE PERSONAL INFORMATION WITH

My Next Property treats all personal information as confidential and will only disclose personal information where it is lawful, reasonably necessary and directly related to the services requested or where disclosure is required or permitted by law.

Depending on the nature of the transaction or service, personal information may be shared with:

- Property owners, landlords, purchasers, sellers and tenants.
- Credit bureaux and verification service providers.
- TPN.
- TENRISK.
- Bond originators.
- Banks and financial institutions.
- Conveyancing attorneys and correspondent attorneys.
- Auditors and accountants.
- Managing agents.
- Bodies corporate.
- Homeowners' associations.
- Utility providers.
- Prepaid service providers.
- Contractors appointed to perform authorised maintenance or inspections.
- Regulatory authorities.
- Government departments.
- Courts and law enforcement agencies where legally required.
- Other authorised operators or service providers acting on behalf of My Next Property.

Personal information is shared only to the extent reasonably necessary for the purpose for which it was collected or where disclosure is authorised or required by law.

Where personal information is disclosed to independent third parties for their own lawful purposes, those parties remain responsible for complying with their own legal obligations regarding the protection and lawful processing of personal information.

11. CROSS-BORDER PROCESSING OF PERSONAL INFORMATION

My Next Property primarily stores and processes information within South Africa.

Where electronic service providers or cloud-based systems are used that may involve the storage or processing of information outside South Africa, My Next Property will take reasonable steps to ensure that such processing complies with POPIA and that appropriate safeguards are in place.



12. DIRECT MARKETING

My Next Property **does not conduct unsolicited direct marketing**.

We do not engage in cold calling, purchase marketing databases or send unsolicited promotional communications to individuals with whom we do not have an appropriate relationship or lawful basis to communicate.

Where a person has contacted My Next Property regarding a property or has specifically requested assistance in locating suitable properties, we may communicate with that person regarding similar property opportunities that match their stated requirements.

Where appropriate, individuals may indicate that they wish to receive updates regarding similar properties or property opportunities.

Such requests are entirely voluntary and may be withdrawn at any time by contacting My Next Property or by requesting that no further property updates be provided.

My Next Property respects the communication preferences of all clients and will promptly honour any request to discontinue such communications.

13. ELECTRONIC COMMUNICATIONS

My Next Property communicates with clients through authorised business communication channels, including:

- Business email using the [@mynextproperty.co.za](mailto:mynextproperty.co.za) domain.
- WhatsApp Business.
- Telephone.
- SMS where appropriate.
- Other authorised electronic communication platforms.

Business email is regarded as the primary business record of formal communications.

Where documentation or information is initially received via WhatsApp Business or another messaging platform, My Next Property may transfer that information to its authorised business systems for record-keeping and operational purposes.

Once information has been securely incorporated into the appropriate business records and subject to operational requirements and applicable legislation, messaging platform copies may be removed in accordance with My Next Property's internal information governance procedures.

This process assists in protecting personal information while ensuring that complete business records are maintained.

14. INFORMATION SECURITY

My Next Property is committed to protecting personal information against loss, misuse, unauthorised access, disclosure, alteration and destruction.

To achieve this, My Next Property implements reasonable technical, physical and organisational safeguards appropriate to the nature of the information being processed.

These safeguards include, where appropriate:



- Password-protected business systems.
- Controlled access to electronic records.
- Business email hosted using Google's business email services.
- WeConnectU and other authorised business platforms.
- Secure electronic storage and backups where applicable.
- Physical protection of paper records.
- Staff confidentiality obligations.
- Annual staff training on information governance and privacy.
- Procedures for reporting and managing suspected information security incidents.
- Secure destruction of confidential records when no longer required.

Although reasonable safeguards are implemented, no electronic or physical system can guarantee absolute security. Should an information security incident occur, My Next Property will respond in accordance with its internal Data Breach Response Procedure and applicable legislation.

15. RECORD RETENTION

My Next Property retains personal information only for as long as reasonably necessary to fulfil the purpose for which it was collected, or for longer where required by:

- Applicable legislation.
- Regulatory requirements.
- Contractual obligations.
- Legal proceedings.
- Insurance requirements.
- Legitimate business purposes.

Once records are no longer required, they will be securely destroyed or permanently de-identified in accordance with the My Next Property Document Retention, Archiving and Secure Destruction Policy.

16. YOUR RIGHTS

Subject to applicable legislation, you have the right to:

- Request access to your personal information.
- Request correction or updating of inaccurate or incomplete information.
- Request deletion of personal information where legally permissible.
- Object to the processing of your personal information where permitted by law.
- Withdraw consent where processing is based on consent, provided that such withdrawal does not affect processing already lawfully undertaken.
- Lodge a complaint with the Information Regulator.
- Contact the Information Officer regarding the processing of your personal information.

Requests will be considered and dealt with in accordance with POPIA and other applicable legislation.



17. COMPLAINTS

If you believe that My Next Property has processed your personal information contrary to applicable legislation, you are encouraged to first contact the Information Officer so that we may investigate and, where appropriate, resolve the matter.

You also have the right to lodge a complaint with the Information Regulator of South Africa.

18. CONTACT DETAILS

Information Officer

Name: Dawid Wilhelm Raath

Organisation: My Next Property

Email: david@mynextproperty.co.za

Telephone: 010 595 4517

Website: www.mynextproperty.co.za

Requests relating to this Privacy Policy, personal information or POPIA may be directed to the Information Officer using the above contact details.

19. CHANGES TO THIS PRIVACY POLICY

This Privacy Policy will be reviewed:

- Annually; or
- Earlier where required due to changes in legislation, regulatory requirements, business operations or information management practices.

The latest approved version will replace all previous versions and will be published on the My Next Property website.



20. APPROVAL

This Privacy Policy has been approved by the Information Officer of My Next Property and is effective from the date stated below.

Approved By: Dawid Wilhelm Raath

Capacity: Information Officer

Effective Date: 29 June 2026

Review Date: 29 June 2027

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VERSION HISTORY

Version	Effective Date	Review Date	Description
1.0	29 June 2026	29 June 2027	Initial approved issue

COMMITMENT TO PRIVACY

My Next Property is committed to respecting and protecting the privacy of every client, property owner, purchaser, seller, tenant, contractor, employee and other person whose personal information is entrusted to us.

We are committed to processing personal information lawfully, fairly and transparently while maintaining appropriate safeguards to protect that information throughout its lifecycle.

This Privacy Policy forms part of the My Next Property Information Governance Framework and should be read together with the My Next Property PAIA Manual and related internal information governance policies.

This Privacy Policy supersedes any previous Privacy Policy issued by My Next Property and remains in force until amended or replaced by a later approved version.

— **END OF PRIVACY POLICY** —