

PRIVACY STATEMENT

How LookingFor.Finance collects, uses, shares and protects personal information

Effective date 12 September 2026	Website www.lookingfor.finance	Privacy contact joe@lookingfor.finance
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1. Purpose and scope

LookingFor.Finance is committed to protecting your privacy and handling personal information responsibly. This Privacy Statement explains how we collect, use, store, share and otherwise process personal information in accordance with the Protection of Personal Information Act, 2013 (POPIA) and other applicable South African law.

LookingFor.Finance is operated by Johannes Jurie Stephanus Meyer as a South African sole proprietorship. We provide a guided finance-readiness, assessment, structuring and referral service. We are not a bank or lender. Where you choose to proceed and the matter qualifies, the finance requirement is referred to a suitable regulated financial services provider for the formal application and transaction process.

2. Definitions

Term	Meaning
We, us and our	LookingFor.Finance, operated by Johannes Jurie Stephanus Meyer, and service providers acting on our instructions where relevant.
You and your	Any website visitor, prospect, customer, referral partner or other data subject whose personal information we process.
Personal information	Information relating to an identifiable person, as described in POPIA. This may include contact details, identity information, financial information, property or business information, communications and other information relevant to a finance enquiry.
Processing	Any activity involving personal information, including collecting, recording, organising, storing, updating, using, sharing, transmitting, restricting, deleting or destroying it.
Finance provider	A bank, lender, regulated financial services provider, credit provider or other specialist finance provider that may be suitable to consider a finance requirement.

3. Personal information we may collect

Depending on how you engage with us, we may collect and process:

- Identity and contact information, including name, surname, phone number, email address and other contact details.
- Information about what you are looking to finance and what you are trying to achieve.
- Financial information relevant to assessing finance readiness, such as income, expenses, affordability, cash flow, assets, liabilities and existing finance.
- Property, business, agricultural, vehicle, asset or transaction information relevant to your enquiry.
- Information about a spouse, dependant, co-applicant, business partner or other person where this is relevant and you are authorised to provide it.
- Referral information, including the source of an enquiry and, where applicable, the referring partner.

- Communications with us by form, email, phone, WhatsApp, social media or other supported channels, including text or voice messages.
- Technical and website information such as IP address, browser/device information, cookies and basic usage data where applicable.

4. How we collect personal information

We generally collect personal information directly from you. We may also receive information:

- from a referral partner or representative who introduces you to us or submits information with your authority;
- from a spouse, co-applicant or authorised representative;
- from publicly available or lawful third-party sources where reasonably necessary to verify or supplement information;
- from regulated finance providers or professional service providers involved in a matter, where lawful and relevant.

5. Why we process your personal information

We may process personal information to:

- Respond to your enquiry and communicate with you about your finance requirement.
- Understand your objective, assess the requirement, and help structure or position the case before a formal application.
- Identify finance routes and providers that may be suitable to consider the requirement.
- Prepare for, facilitate or make a referral to a suitable regulated financial services provider when you choose to proceed.
- Maintain CRM records, case notes, communications, consent records and status information needed to manage the relationship.
- Provide calculators, educational information, website features and conversational support services.
- Improve our services, processes, knowledge base and customer experience using aggregated, de-identified or appropriately protected information where possible.
- Comply with legal, regulatory, accounting, record-keeping, fraud-prevention or dispute-resolution obligations.
- Send marketing or useful finance-related information where you have opted in or where otherwise lawfully permitted.

6. Lawful grounds for processing

Depending on the circumstances, we may process personal information because:

- you have given consent;
- processing is necessary to take steps at your request or to perform an agreement with you;
- processing is required by law;
- processing is necessary to protect a legitimate interest of yours, ours or a third party, provided that your rights are appropriately protected.

Where we rely on consent, you may withdraw that consent at any time, subject to lawful processing that has already occurred or information we are required to retain.

7. Referrals and sharing of information

We do not sell your personal information. We may share relevant personal information only where there is a lawful basis and where the sharing is reasonably necessary. Recipients may include:

- Suitable banks, lenders, regulated financial services providers or specialist finance providers when you choose to proceed or when a referral is otherwise authorised.

- Cloud hosting, CRM, communications, document, analytics and technology providers that process information on our behalf.
- Professional advisers, accountants, attorneys or other service providers where reasonably necessary.
- Regulators, law-enforcement bodies, courts or other persons where disclosure is required or permitted by law.

Where a third party processes information on our behalf, we expect that party to apply appropriate confidentiality and information-security safeguards. A finance provider receiving an application may process your information under its own privacy notice and regulatory obligations.

8. Information about other people

If you provide personal information about a spouse, dependant, co-applicant, client, family member, employee, business partner or any other person, you confirm that you are authorised to provide the information and that the person has been appropriately informed where required. This is particularly important where a referral partner submits a client enquiry on the client's behalf.

9. Conversational and AI-assisted services

LookingFor.Finance may use conversational technology, including AI-assisted tools, to help answer general questions, collect initial enquiry information, convert supported voice messages to text, populate CRM fields and guide a conversation. These tools support the enquiry and information-gathering process; they do not make a lending decision on behalf of a bank or finance provider.

Important finance decisions and formal applications are handled by the relevant regulated finance provider or by authorised people involved in the finance process.

10. Direct marketing and communication preferences

We may contact you about your enquiry and related finance services using the contact details you provide. Marketing communications will be sent only where permitted by law, including where you have opted in when required. You may unsubscribe or ask us to stop marketing communications at any time.

A request to stop marketing does not prevent us from sending necessary service or enquiry-related communications where these remain relevant and lawful.

11. Confidentiality and security

We take reasonable technical and organisational measures to protect personal information against loss, misuse, unauthorised access, alteration or disclosure. Access is limited to people and service providers who need the information for legitimate business purposes.

No electronic system is completely secure. If we become aware of a security compromise involving personal information, we will take appropriate steps in accordance with POPIA and applicable regulatory requirements.

12. Accuracy and information quality

We take reasonably practicable steps to keep personal information complete, accurate, not misleading and up to date where this is relevant to the purpose for which it is processed. You are encouraged to tell us if your information changes or if you believe information we hold is inaccurate.

13. Retention of personal information

We retain personal information only for as long as reasonably necessary for the purpose for which it was collected, to maintain appropriate business and consent records, to resolve disputes, or to comply with legal and regulatory

requirements. When information is no longer required, we will delete, destroy, de-identify or otherwise dispose of it appropriately.

14. Your rights

Subject to POPIA and other applicable law, you may have the right to:

- ask whether we hold personal information about you and request access to it;
- ask us to correct or update inaccurate or incomplete information;
- object to certain processing;
- withdraw consent where processing is based on consent;
- ask us to delete or destroy personal information where we are not legally entitled or required to retain it;
- object to direct marketing or withdraw a marketing preference;
- lodge a complaint with the Information Regulator.

To exercise these rights, contact us at joe@lookingfor.finance. We may need to verify your identity before acting on a request.

15. Transfers outside South Africa

Some technology, cloud, communications or data-storage providers may process or store information outside South Africa. Where personal information is transferred across borders, we will take reasonable steps to ensure that the transfer is permitted under POPIA and that appropriate safeguards are in place.

16. Website, cookies and analytics

Our website may use cookies and similar technologies that are necessary for site operation, performance, security or analytics. Where required, you may be given choices about non-essential cookies. Information collected through these technologies will be handled in accordance with this Privacy Statement.

17. Changes to this Privacy Statement

We may update this Privacy Statement from time to time to reflect changes in our services, technology, legal requirements or information practices. The latest version will be published on www.lookingfor.finance and will show the effective or last-updated date.

18. Contact and complaints

If you have a privacy question, want to exercise a data-subject right, or believe we have processed your personal information incorrectly, please contact us first so that we can try to resolve the matter.

Business	LookingFor.Finance
Email	joe@lookingfor.finance
Phone / WhatsApp	060 586 7783
Website	www.lookingfor.finance

If you are not satisfied after trying to resolve the matter with us, you may lodge a complaint with the Information Regulator (South Africa):

- Complaints and support: use the Information Regulator eServices / iSupport portal at eservices.inforegulator.org.za
- Email: helpdesk@inforegulator.org.za
- Telephone: 010 023 5200 | Toll free: 0800 017 160
- Address: Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191