



16 August 2021

Dear Valued Stakeholder,

RE: UPDATED APPLICATION FORMS

FNB Home Finance has updated its application forms in order to enhance its compliance with the provisions of the Protection of Personal Information Act 4 of 2013 ("POPIA").

We have incorporated a mandatory consent into our application forms under the heading "Personal Information". Should the prospective customer ("customer") select "no" to the mandatory consent, the customer must be advised that the application will not be processed. Should the customer complete and submit the application form directly to us with a "no" selection to the mandatory consent, we will advise the customer that the application has been stopped due to lack on consent. Where the customer selects "yes", we will be in a position to process the application and the deal will proceed as normal. The customer will have the right to opt-out of the mandatory consent after pay-out of the loan.

The new application forms will be effective from 1st September 2021. All applications submitted on or after this date must be made via the new application form. Please ensure that the new forms are circulated within your business as required.

Please refer to the next page of this letter for a summary of frequently asked questions.

Kind Regards

FNB Home Finance



FREQUENTLY ASKED QUESTIONS:

Introduction:

Your personal information will be held by the FirstRand group of companies (referred to as group in the FirstRand Privacy Notice). Any product: service or goods offered to you by any company in the FirstRand Group of companies will be referred to as a Solution.

In this document, any reference to “we” or “us” or “our” includes any one or more (if they are acting jointly) of the above FirstRand companies, and all affiliates, associates, cessionary, delegates, successors in title or third parties (authorised agents and contractors), when such parties are acting as responsible parties, joint responsible parties or operators in terms of applicable privacy laws, unless stated otherwise.

We respect your privacy:

Where we refer to “process”, it means how we collect, use, store, make available, dispose of, update, disclose, or otherwise deal with your personal information. As a rule, we will only process your personal information if this is required to deliver or offer you a Solution. Where it is necessary to obtain consent for processing, we will seek your consent separately. We respect your privacy and will treat your personal information confidentially.

1. What does your Personal Information and Special Personal Information refer to?

Personal Information refers to any information that identifies you or specifically relates to you. For a list of personal information categories please refer to the FirstRand Group Privacy Notice.

Special Personal Information also refers to any information that identifies you or specifically relates to you which is afforded stricter protection in terms of POPIA. For a list of personal information categories please refer to the FirstRand group Privacy Notice.

2. What information will be processed?

Where required by law you consent that we can process your personal information, on the basis that your consent permits us. Please refer to the specific processing consent list for more information which can be found from My consent selections icon.

3. What will my information be used for?

Your Personal Information will be used for the specific reason as detailed in each processing preference selection which can be found from My consent selections icon.

To better understand the entities that form part of the FirstRand Group and how your personal information is treated, please refer to FirstRand Group Privacy Notice. The Privacy Notice can be found on our website, www.firststrand.co.za or contact us to request a copy.

4. Will my Personal Information be used for other purposes?

Your personal information will be collected, shared and processed in a lawful and responsible manner for the reasons contained in the consent; and in the manner set out in the FirstRand Group Privacy Notice.



For the purposes of this consent, the responsible party is the party with whom you are taking up a Solution, as well as other entities in the FirstRand Group, which are listed in our Privacy Notice as responsible parties. For the contact details of these responsible parties, please refer to our FirstRand Group Privacy Notice.

5. Where can I get more information?

Visit the “My consent selections” icon. For more information about the FirstRand Group Privacy Notice, please visit www.FirstRand.co.za.

6. Why do we need your consent?

If law requires us to do so, we need your consent before we may:

- Process your Personal and Special Personal Information;
- Collect and/or share your Personal Information from third parties;
- Process child information; or
- We may also further use or process your Personal Information if you consented to it or in the instance of a child, a competent person has consented to it.

7. Am I forced to provide you with consent?

No, any consent you give us will be voluntary.

8. Who can give consent?

- You, in terms of your own Personal Information;
- A person legally authorised by you, the law or a court;
- If you are the competent person of a child (such as a parent or guardian), you can consent on their behalf.
- If you are an authorised representative of a juristic entity, you can consent on their behalf.

9. How will I know what I have opted into when my Personal Information is being processed?

The “My consent preferences” icon enables you to see your consent selections and status i.e. opted in or opted out (withdrawn consent).

10. Do I have a right to withdraw a consent I have previously given you?

Yes, where you have provided your consent for the processing of your personal information, you may withdraw your consent at any time on the “My consent selections” tab by deselecting the relevant consent selections and confirming the change. If you withdraw your consent, we will explain the consequences, as we may not be able to provide certain Solutions to you. If this is the case, we will inform you. We may proceed to process your Personal Information, even if you have withdrawn your consent, if the law permits or requires it. It may take up to 15 business days for the change to reflect on our systems. During this time, we may still process your Personal Information.

You can give effect to your right by making use of our service channels, like using our FNB App, website or through assistance from a Bank Agent to update your consent selections. It may take up to 15 business days for the change to reflect on our systems. During this time, we may still process your Personal Information.

11. How long is my consent valid for?

It will remain valid indefinitely until you withdraw it.



12. Marketing preferences:

We will use your Personal Information to market financial, insurance, investments and other related banking and financial Solutions to you (like bank accounts, insurance policies and credit).

We may also market non-banking or non-financial Solutions to you (like cell phone contracts and travel offers).

We will do this in person, by post, telephone, or electronic channels such as SMS, email, etc.

If you are not our customer, or in any instances where the law requires, we will only market to you by electronic communications with your consent.

In all cases, you can tell us to stop sending marketing communications to you at any time.