

Privacy Policy

Last Updated: 4 November 2025

1. Introduction

TerraFai (Pty) Ltd (“TerraFai,” “we,” “our,” or “us”) is committed to protecting your privacy and handling your personal information in a lawful, fair, and transparent manner.

This Privacy Policy explains how we collect, use, disclose, and safeguard your personal and financial information when you register for, access, or use our services. It also outlines your rights under the Protection of Personal Information Act, 2013 (POPIA) and other applicable data protection laws.

By using our services, you acknowledge that you have read, understood, and agreed to the terms of this Privacy Policy. If you do not agree, please discontinue use of our services.

2. Our Commitment to Data Protection

At TerraFai (Pty) Ltd, we believe in privacy by design. This ensures that your data is protected through every stage of processing. We are committed to transparency, lawful processing, and maintaining your trust.

Transparent Business Model:

We operate on a clear and simple pay-per-use credit system. Our revenue is generated solely through direct payments from users for document processing and related services. We do not monetise your data in any form.

Strict Data Usage Limitations:

Your personal and financial information is used exclusively to provide the document processing services you request. Specifically, we will never:

- Sell, rent, or lease your personal or document data to any third party;
- Use your data for advertising, profiling, or marketing of unrelated products or services;
- Share your information with lending institutions, credit agencies, or financial service providers;
- Analyse or aggregate your financial data for commercial or marketing purposes beyond service delivery;
- Create or sell user profiles for external marketing or business gain.

Independent and Neutral Operations:

TerraFai (Pty) Ltd is an independent technology company. We are not owned by, affiliated with, or operated on behalf of any other organisation. Our platform functions solely as a secure document extraction service.

Commitment to Privacy Principles:

We uphold the eight core conditions for lawful processing under POPIA, including accountability, purpose specification, information quality, openness, and data subject participation. These principles guide every aspect of our data protection practices.

3. Information We Collect

- **Personal Information:** When you register for an account, we collect information such as your name, email address, phone number, and company details.
- **Document Extraction Data:** Our service processes and extracts the documents you provide to it. The data stored within these documents is used only during the extraction process and is immediately discarded after the extraction of the document is completed and the extracted data has been returned to you.
- **Extraction Usage Information:** We collect data about how you use our service, including log data, device information, IP addresses, browser type, and the number of pages and document you extract. This data is collected for the purpose of providing the service and for accurate billing.

4. How We Use Your Information

- **Provide and Maintain Service:** To provide and deliver the features of our platform, manage your account, and improve our service delivery.
- **Communications:** To respond to your inquiries, send service-related communications, and provide customer support.
- **Analytics and Improvements:** To understand how users interact with our platform and enhance the user experience.
- **Legal Compliance:** To comply with applicable laws, regulations, legal processes, or enforceable governmental requests.

5. Document Data Processing

- **Document Processing and Extraction:** Our system processes the documents you upload to extract the required information that you determined. This extraction process occurs only to fulfil your service request and is not used for any other commercial or marketing purpose beyond the service delivery you requested.
- **Data Isolation:** Your document data is processed and extracted in isolation and is never combined with other users' data for analysis or profiling purposes.
- **Extracted Data Accuracy Disclaimer:** At Terrafai, we strive for high accuracy with our document extraction tool. However, you acknowledge that automated processing may result in errors or misinterpretations. It is your responsibility to review and verify the outputs generated by our extraction tool.

6. Information Sharing and Disclosure

We do not share your financial data with third parties except in the following strictly limited circumstances:

- **Essential Service Providers:**

We may share minimal necessary information with trusted third-party service providers who enable our core functionalities, such as cloud hosting, data storage, and document processing. This includes providers such as Amazon Web Services and Google, which assist in the secure extraction and analysis of document data. These service providers operate under strict data protection agreements and are prohibited from accessing, using, or disclosing your information for any purpose other than providing their specific technical or analytical services to us.

- **Business Transfers:**

If we are involved in a merger, acquisition, or sale of all or a portion of our assets, your information may be transferred as part of that transaction, but only under terms that maintain the same privacy protections described in this policy.

- **Legal Requirements:**

We may disclose your information if required to do so by law or in response to valid legal requests from public authorities, including to meet national security or law enforcement requirements.

- **With Your Explicit Consent:**

We will only share your information with other third parties when we have obtained your explicit, informed consent to do so.

Important Note: We will never share your financial data with lending institutions, credit agencies, marketing companies, or any entity that could use it for commercial purposes beyond the services you explicitly requested from us.

7. Data Security and Transparency

Security Measures:

We implement comprehensive technical and organisational safeguards to protect your personal, financial, and document data against unauthorised access, loss, misuse, alteration, or disclosure. Our security framework includes, but is not limited to:

- **End-to-end encryption** of all data during transmission and storage;
- **Secure cloud infrastructure** with multi-factor authentication and continuous monitoring;
- **Access control policies** that restrict data access strictly to authorised personnel who require it for legitimate business or service delivery purposes;
- **Regular security assessments and audits** to identify and address potential vulnerabilities; and
- **Data minimisation and retention controls** to ensure that personal information is not stored for longer than necessary.

Third-Party Security

Where we make use of third-party service providers for document processing or storage, we ensure that they comply with equivalent or stronger data protection and security standards, and that they process information only in accordance with our instructions and this Privacy Policy.

Incident Response and Breach Notification

While we take all reasonable precautions to protect your information, no method of data transmission or electronic storage is completely secure. In the unlikely event of a **data breach**, we will:

- Promptly **notify you and the Information Regulator** in accordance with section 22 of POPIA;
- Provide transparent details of the nature of the breach, affected data, and steps taken to mitigate any harm; and
- Take all reasonable measures to contain the incident, prevent recurrence, and support affected individuals.

Commitment to Transparency

We are committed to maintaining transparency in how your personal information is processed and protected. You have the right to request information regarding our data protection practices, security measures, and how your personal data is handled under this Privacy Policy.

8. Data Retention

Retention Period:

We retain your personal and document data only for as long as it is necessary to fulfil the purposes for which it was collected, such as providing our services, complying with legal obligations, resolving disputes, enforcing agreements, or maintaining accurate business records.

Account Activity:

Your information will be retained for the duration of your active account and service use. Once your account becomes inactive or is closed, we will securely delete or anonymise your personal data within a reasonable period, unless longer retention is required or permitted by law.

Legal and Legitimate Interests:

Certain records may need to be retained beyond your service period to comply with statutory requirements (for example, tax or accounting laws) or for legitimate business purposes such as the establishment, exercise, or defence of legal claims.

Deletion Requests:

You may request the deletion of your personal information at any time by contacting us in writing. We will review and, where applicable, honour your request in accordance with section 24 of the Protection of Personal Information Act (POPIA), unless retention is required by law or necessary to protect our lawful interests.

Secure Disposal:

When personal information is no longer required, it will be securely and irreversibly deleted, de-identified, or destroyed in a manner that prevents unauthorised access, reconstruction, or use.

Third-Party Processors

Our trusted third-party processors do not store or use your document data beyond the period of document extraction. All data processed through these services is handled securely and immediately safely discarded once the extraction process is complete.

9. Your Rights

In accordance with the Protection of Personal Information Act (POPIA) and other applicable data protection laws, you have the following rights regarding your personal information:

- **Access:** You may request access to the personal information we hold about you.
- **Correction:** You may request that we correct or update any inaccurate, incomplete, or outdated information
- **Deletion:** You may request the deletion or de-identification of your personal information when it is no longer required for lawful purposes.
- **Restriction:** You may request that we limit the processing of your information under certain circumstances.
- **Objection:** You may object to the processing of your personal information where such processing is based on our legitimate interests or direct marketing
- **Data Portability:** Where technically feasible, you may request to receive your personal information in a structured, commonly used, and machine-readable format.

We will respond to all legitimate requests in accordance with POPIA requirements and may require verification of your identity before fulfilling any request.

10. Children's Privacy

Our document extraction service is not aimed towards children under the age of 18. If we become aware that we have collected any personal information from children without parental consent, we will immediately take steps to remove that information from our systems.

11. South African Privacy Law Compliance

We comply with the **Protection of Personal Information Act, 2013 (POPIA)** and all applicable data protection regulations in South Africa. Our compliance framework includes the following key measures:

- **Information Officer:** We have appointed an Information Officer responsible for overseeing our compliance with POPIA, managing data protection practices, and serving as the primary contact for any privacy-related inquiries or complaints.
- **Processing Limitation:** We only collect and process personal information for specific, explicitly defined, and lawful purposes as outlined in this Privacy Policy.

- **Cross-Border Data Transfers:** Where personal information is transferred outside South Africa, we ensure that appropriate safeguards and contractual protections are in place to maintain equivalent levels of data protection.

12. Changes to This Privacy Policy

We may update or amend this Privacy Policy from time to time to reflect changes in our practices, technology, or legal requirements. Any updates will be posted on this page with a revised “Last Updated” date.

If material changes are made, we will take reasonable steps to notify you through email before the changes take effect. We encourage you to review this Privacy Policy periodically to stay informed about how we protect your information.

13. Accountability

We are committed to maintaining the highest standards of **transparency, integrity, and accountability** in how we handle personal and document data.

If you have any concerns or questions regarding:

- How your information is collected, processed, or shared;
- Who has access to your personal or document data;
- Our data protection practices or business model;

You are encouraged to **contact our Information Officer directly**, and we will provide clear, specific, and verifiable responses.

Regular Privacy Audits:

We conduct **annual privacy and security audits** to assess compliance with POPIA and best practices in data protection. Summary findings of these audits will be made available to users upon request.

14. Contact Us

Please contact us if you have any questions about this Privacy Policy, our data practices, or if you would like to verify any of our commitments.

Email: nicholas@terrafai.com

By registering and using the services of Terrafai, you agree to the collection and use of information in accordance with this Privacy Policy.