



Buy That Horse

Privacy Policy

Buy That Horse (Pty) Ltd — Privacy Policy

Last updated: June 2026

This Privacy Policy explains how Buy That Horse (Pty) Ltd (“Buy That Horse”, “we”, “us”, or “our”) collects, uses, stores, protects, and shares personal information when you visit buythathorse.com, register an account, list or purchase horses, participate in auctions, use our marketplace or online store, or otherwise interact with our platform and services.

We are committed to protecting your privacy and processing personal information in accordance with the Protection of Personal Information Act 4 of 2013 (“POPIA”) and other applicable South African laws.

By registering, logging in, or using our website, you acknowledge that you have read and understood this Privacy Policy.

1. Responsible Party

The responsible party for the purposes of POPIA is:

Buy That Horse (Pty) Ltd

Website: <https://buythathorse.com>

Email: info@buythathorse.com

Accounts / payments: accounts@buythathorse.com

2. Information We Collect

We collect personal information that is reasonably necessary to operate our platform, verify users, process transactions, and comply with law. This may include:

2.1 Identity and contact information

- Full name and surname
- Email address and telephone number(s)
- Physical address and registration details
- Date of birth (to confirm you are 18 years or older)
- Profile photograph (where provided)

2.2 Verification and compliance documents

- Identity document (ID or passport)
- Proof of address
- Company or trust registration documents (where applicable)
- Authorisation forms and seller/buyer declarations
- Any other documentation required for Know Your Customer (KYC) or verification purposes

2.3 Banking and payment information

- Stamped bank account details and bank confirmation letters uploaded during registration or profile updates
- Payment records, invoices, proof of payment, and transaction history
- Auction deposits, settlement amounts, refunds, and related financial records
- Payment method details processed through our secure payment channels (card payments, manual EFT, or other methods offered at checkout)

We do not store full card numbers on our own servers where payments are processed through accredited third-party payment providers.

2.4 Platform and transaction activity

- Account login and registration details
- Horse listings, bids, purchases, and auction participation
- Messages and communications with Buy That Horse or other users (where applicable)
- Service provider registrations and professional profile information
- Cart, order, and marketplace activity

2.5 Technical and security information

- IP address, browser type, device information, and general usage data
- Cookies and similar technologies (see Section 10)
- Security logs, fraud-prevention records, and audit trails

3. How We Use Your Information

We use personal information for lawful purposes connected to our business, including:

- Creating, verifying, and managing user accounts
- Allowing buyers and sellers to register, list horses, bid, and complete transactions
- Verifying identity, banking details, and financial capacity
- Processing payments, settlements, refunds, and invoicing
- Preventing fraud, abuse, and unauthorised access
- Communicating with you about your account, listings, bids, purchases, and support requests
- Sending service-related notices (registration approval, payment confirmations, policy updates)
- Complying with legal, tax, regulatory, and record-keeping obligations
- Enforcing our Terms and Conditions and protecting the rights and safety of users, horses, and Buy That Horse
- Improving website security, performance, and user experience

We do not sell, rent, or trade your personal or financial information to third parties for their marketing purposes.

4. Lawful Basis for Processing (POPIA)

We process personal information where one or more of the following applies:

- You have given consent (for example, POPIA acceptance during registration)
- Processing is necessary to perform a contract with you or to take steps at your request before entering into a contract
- Processing is required to comply with a legal obligation
- Processing is necessary to protect a legitimate interest of Buy That Horse or a third party, provided your rights do not override those interests (such as fraud prevention, platform security, and dispute resolution)

5. How We Protect Your Information

We take reasonable technical and organisational measures to safeguard personal information, including:

- HTTPS encryption for data transmitted between your device and our servers
- Encryption at rest and access-controlled storage for sensitive account and verification data
- Secure, access-controlled storage for banking verification documents and financial records
- Role-based access limits — only authorised personnel may access personal information on a need-to-know basis
- Security monitoring, logging, and review of relevant system events
- Contractual data-protection obligations imposed on approved third-party service providers

No method of transmission or storage is completely secure. While we take appropriate technical and organisational measures to protect your information, we cannot guarantee absolute security.

6. Sharing and Disclosure of Information

We may share personal information only where reasonably necessary and lawful, including with:

- Payment processors and banking partners to facilitate secure transactions
- Professional advisers (legal, accounting, or audit) bound by confidentiality
- IT hosting, email, and infrastructure providers who process data on our behalf under appropriate agreements
- Law enforcement, regulators, courts, or other authorities when required by law or to protect rights and safety
- Other parties involved in a transaction (for example, buyer/seller details necessary to complete a sale), where appropriate and permitted

We do not permit third parties to use your personal information for their own unrelated marketing.

7. Cross-Border Transfers

Where personal information is processed or stored outside the Republic of South Africa, we will take reasonable steps to ensure that the recipient is subject to a law, binding corporate rules, or an agreement that provides an adequate level of protection as required by POPIA.

8. Retention of Information

We retain personal information only for as long as necessary to:

- Provide our services and maintain your account
- Complete transactions and resolve disputes
- Meet legal, tax, and regulatory record-keeping requirements (including financial and banking records)

- Enforce our agreements and protect our legal rights

When information is no longer required, we will securely delete it or irreversibly anonymise it, subject to any lawful retention periods.

9. Your Rights Under POPIA

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

- Request access to the personal information we hold about you
- Request correction or deletion of inaccurate, irrelevant, excessive, or unlawfully processed information
- Object to processing in certain circumstances
- Withdraw consent where processing is based on consent (without affecting prior lawful processing)
- Lodge a complaint with the Information Regulator of South Africa

To exercise your rights, contact us at info@buythathorse.com. We may need to verify your identity before responding. Certain requests may be limited where we are legally required to retain information (for example, banking and transaction records).

10. Cookies and Similar Technologies

Our website may use cookies and similar technologies to:

- Keep you logged in and maintain session security
- Remember preferences
- Analyse site usage and improve performance
- Support fraud prevention and security

You can control cookies through your browser settings. Disabling cookies may affect certain website features.

11. Children

Our platform is not intended for persons under 18 years of age. We do not knowingly collect personal information from minors. If you believe a minor has provided us with personal information, please contact us so we can take appropriate steps.

12. Direct Marketing

We will not use your personal information for direct marketing unless you have consented or we are permitted to do so under POPIA. You may opt out of marketing communications at any time by contacting us or using any unsubscribe facility provided.

13. Links to Third-Party Websites

Our website may contain links to third-party websites (for example, social media platforms). We are not responsible for the privacy practices of those websites. We encourage you to read their privacy policies.

14. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. The updated version will be published on our website with a revised "Last updated" date. Continued use of the platform after changes are published constitutes acceptance of the updated policy, to the

extent permitted by law.

15. Contact Us

For privacy-related questions, data subject requests, or complaints:

Email: info@buythathorse.com

Accounts / payment queries: accounts@buythathorse.com

Buy That Horse (Pty) Ltd

Website: <https://buythathorse.com>

Information Regulator (South Africa): <https://infoeregulator.org.za>

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