

Privacy Policy

Effective Date: April 2026 / Governed by POPIA (Act 4 of 2013)

MzansiQuote (Pty) Ltd (“MzansiQuote”, “we”, “us”, or “our”) operates a WhatsApp-native quoting and business management platform for South African tradespeople. We are committed to protecting the personal information of every person who interacts with our service - including tradesperson subscribers and their customers who receive quotes and invoices.

This Privacy Policy explains what personal information we collect, why we collect it, how we use and protect it, and your rights under the Protection of Personal Information Act 4 of 2013 (“POPIA”). Please read this document carefully. By registering for or using MzansiQuote, you agree to the practices described herein.

Your Rights at a Glance (POPIA Section 5)

You have the right to know what data we hold about you, to correct or delete it, to object to processing, and to lodge a complaint with the South African Information Regulator. See Section 9 for full details on how to exercise these rights.

1. Who We Are (Responsible Party Details)

Under POPIA, MzansiQuote is the “responsible party” — the entity that determines why and how your personal information is processed.

Field	Details
Responsible Party	MzansiQuote (Pty) Ltd
Contact WhatsApp	+27 81 668 7385

2. The Two Categories of Data Subject

MzansiQuote processes personal information relating to two distinct groups of people:

2.1 Tradesperson Subscribers

These are tradespeople (plumbers, electricians, painters, builders, and others) who register for and use the MzansiQuote platform to generate and send professional quotes and invoices to their customers. They are our direct contractual counterparty and primary data subject.

2.2 End Customers (Indirect Data Subjects)

These are the customers of tradespeople who receive PDF quotes and invoices via WhatsApp. MzanziQuote processes their names and phone numbers on behalf of the tradesperson. The tradesperson, as the person instructing MzanziQuote to contact their customer, bears primary responsibility for having the lawful basis to share that customer's contact details with us.

2.3 Roles Under POPIA: Controller vs Operator

MzanziQuote fulfils different roles depending on the type of processing activity:

- MzanziQuote acts as the Responsible Party (Controller) for its own platform operations, including the management of tradesperson subscriber accounts, billing, service improvement, and platform security.
- MzanziQuote acts as an Operator (Processor) when processing end-customer personal data on behalf of and under the instructions of the tradesperson subscriber. In this capacity, MzanziQuote processes the customer's name, phone number, and job details solely for the purpose of generating and delivering quotes as instructed by the tradesperson.

2.4 Lawful Basis for End-Customer Data Processing

End customers are not in a direct contractual relationship with MzanziQuote. The lawful bases for processing their personal information are:

- Legitimate interest of the tradesperson — the tradesperson has a legitimate business interest in sending professional quotes and invoices to their customers, and MzanziQuote facilitates this as their chosen platform.
- Contract performance between the tradesperson and their customer — the end customer has engaged the tradesperson for services, and the quote or invoice is a necessary step in fulfilling that engagement.

Important Notice to Tradesperson Subscribers

When you provide your customer's name and phone number to MzanziQuote to generate a quote, you confirm that you have the right to do so and that your customer expects to receive that quote. You must not provide customer information for any person who has not engaged you for services.

Notice to End Customers

When you receive a quote via WhatsApp from a tradesperson using MzanziQuote, please be aware that your name and phone number were provided to us by that

tradesperson for the purpose of delivering the quote. A link to this Privacy Policy is included in all quote messages. If you have questions about how your data was shared, please contact the tradesperson directly or reach out to us at privacy@mzansiquote.co.za.

3. What Personal Information We Collect

3.1 Tradesperson Subscriber Information

During onboarding and ongoing use, we collect the following:

- Business name and trade type (e.g., plumber, electrician)
- South African mobile number (WhatsApp number used to access the service)
- Email address (optional, for subscription and billing notifications)
- VAT registration status and VAT number (if applicable, for compliant quote generation)
- Banking details — bank name, account number, branch code (encrypted at rest; stored only for inclusion on PDF quotes and invoices; we do not process payments on your behalf)
- Business logo (if uploaded)
- Rate card data — services offered, pricing, and unit types
- Subscription and billing information (processed via payment processor; MzansiQuote does not store full card details)
- Usage data — quotes and invoices generated, quote and invoice status, follow-up interactions, and feature usage

3.2 End Customer Information (Provided by Tradesperson)

We collect the following information about end customers, as provided by the tradesperson:

- Customer name (as provided by the tradesperson)
- Customer WhatsApp phone number
- Job description and address (if provided by tradesperson for quote purposes)
- Quote acceptance or decline status (derived from WhatsApp interactions)
- Quote acceptance page metadata — IP address, timestamp, browser information, and acceptance/decline action logged when the customer interacts with a quote acceptance link
- Customer relationship data — quote history, invoice history, and communications log as accumulated through the tradesperson's use of the platform

Where a job address is included in a quote, this information is treated as sensitive operational data (as it may reveal a customer's home location). Where a job address is included in a quote, this information is treated as sensitive operational data (as it may reveal a customer's home location). Address data is encrypted at rest, retained only for the duration specified in Section 7, and access is restricted to the tradesperson who submitted the quote. Customer information (name, phone number, job details) is stored as part of the complete quote record and is also used for the accounting export.

3.3 Automatically Collected Technical Data

- WhatsApp message metadata (timestamps, delivery status) as provided by Meta's WhatsApp Cloud API
- System logs for error monitoring and service improvement
- Voice note transcription data

4. Why We Collect This Information (Purpose Limitation — POPIA s13)

We only collect personal information for specific, explicitly defined, and lawful purposes. We will not process your information in a manner incompatible with these stated purposes.

Purpose	Data Used	Legal Basis (POPIA s11)
Service delivery — generating and delivering PDF quotes and invoices via WhatsApp	Tradesperson + customer name, phone, job details, rate card	Contract performance
Onboarding — setting up your business profile and rate card	Business name, trade type, phone, email, VAT, banking details	Contract performance
Payment processing — billing for subscription	Email, subscription status (card details held by payment processor)	Contract performance
Quote follow-up — automated 48-hour and 5-day follow-up messages (future feature)	Customer phone, quote status	Legitimate interest (trade facilitation)
Aggregated pricing intelligence — anonymous market benchmarks shared with users	Rate card data (anonymised and aggregated; never individually identifiable)	Legitimate interest
Service improvement — fixing bugs, improving AI accuracy, product development	Usage logs, transcription data (where applicable)	Legitimate interest

AI-powered quote and invoice structuring — extracting entities and formatting job descriptions into professional quotes	Job descriptions (which may incidentally contain customer names and addresses)	Legitimate interest (service delivery)
Accounting export — tradesperson can download an Excel file of their quote and invoice data via WhatsApp for bookkeeping	Invoice data, customer names, amounts, dates	Contract performance
Transactional service communications — payment reminders and follow-up reminders sent to end customers on behalf of the tradesperson (future feature)	Customer phone, quote/invoice status	Legitimate interest of tradesperson
Legal compliance — meeting statutory obligations under POPIA, VAT Act, CPA	As required by law	Legal obligation

5. How We Share Your Information (Third Parties — POPIA s22)

We do not sell, rent, or trade your personal information to any third party. We only share information as described below, and only to the minimum extent necessary.

5.1 Service Providers (Operators under POPIA)

We engage the following third-party service providers as “operators” under POPIA, meaning they process data on our instructions and are contractually bound to protect it:

Provider	Purpose	Data Shared & Location
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Meta (WhatsApp Cloud API)	Message delivery	Phone numbers, message content — processed via Meta’s servers (United States). Meta’s Data Processing Agreement governs this transfer.
Anthropic (Claude API)	AI-powered quote structuring and entity extraction	Job descriptions, voice transcriptions (where applicable) — United States. No personal data is used to train Anthropic’s models under our API agreement.
Google Cloud Platform (GCP)	Primary cloud infrastructure and database hosting	All user and customer data — hosted in Belgium (europe-west1 region). GCP region: Belgium (europe-west1)
Excel export generated locally	Accounting data sync for tradesperson bookkeeping	Excel files generated on demand, not stored by MzanziQuote
Payment Processor	Subscription payment processing	Email address, subscription status. Card details are held by the payment processor, not MzanziQuote.
MongoDB	Database hosting	All user and customer data — hosted in Belgium (europe-west1 region). MongoDB Atlas on GCP.

5.2 Cross-Border Transfers (POPIA s72)

Several of our service providers are based outside South Africa (primarily the United States and the European Union). POPIA section 72 permits cross-border transfers where the recipient is subject to laws or contractual obligations providing an equivalent level of protection. We ensure this by:

- Entering into Data Processing Agreements with all overseas providers
- Preferring providers with internationally recognised certifications (SOC 2, ISO 27001)
- Relying on Meta’s, Anthropic’s, and Google’s published Data Processing Agreements for API services

5.3 Disclosure Required by Law

We may disclose personal information to law enforcement, regulators, or courts if required to do so by applicable South African law, court order, or to protect the rights and safety of any person.

6. How We Protect Your Information (Security — POPIA s19)

We implement appropriate technical and organisational security measures to protect personal information against unauthorised access, loss, destruction, or alteration. Our measures include:

- Banking details: Encryption at rest
- All data in transit encrypted using TLS 1.2 or higher
- Database access restricted to authorised application services only, using role-based access controls
- API keys and secrets stored in environment variable vaults, not in source code
- Regular automated database backups with point-in-time recovery
- Subscription to security advisories for all third-party dependencies
- Audit logging of all access to personal data, including administrative access, with logs retained for a minimum of 90 days
- Employee and contractor access to personal data is restricted on a need-to-know basis, with access reviews conducted quarterly

Data Breach Notification (POPIA s22)

In the event of a data breach that is reasonably likely to harm you, we will notify both you and the South African Information Regulator as soon as reasonably possible after becoming aware of the breach, in accordance with POPIA section 22.

Our incident response procedure includes:

- Breach detection and assessment within 72 hours of discovery
- Notification to affected data subjects via WhatsApp message and email (where available)
- Notification to the Information Regulator via the prescribed form

7. How Long We Keep Your Information (Retention — POPIA s14)

We retain personal information only for as long as is necessary to fulfil the purposes described in this policy, or as required by law.

Data Type	Retention Period	Reason
Active subscriber profile (business name, trade, phone, rate card)	Duration of subscription + 5 years	Contractual and VAT Act record-keeping requirements
Banking details	Duration of active subscription only; deleted	Sensitive data — minimal retention principle

	within 30 days of cancellation	
Quote and invoice records (PDF, line items, status)	5 years from date of issue	CPA dispute resolution and SARS audit requirements
End customer contact details	5 years from last quote activity	CPA and contractual obligations
System and application logs	90 days rolling	Security monitoring and error resolution
Payment records	5 years	SARS and financial record-keeping obligations
Accounting export data	N/A — export files are generated on demand and not stored by MzanziQuote	Bookkeeping and VAT Act compliance
Quote acceptance page logs (IP, timestamp)	90 days rolling	Security and dispute resolution

8. WhatsApp, AI, and Voice Processing — Special Disclosures

8.1 WhatsApp as a Communication Channel

MzanziQuote uses the WhatsApp Business Cloud API provided by Meta Platforms, Inc. to deliver its service. By using MzanziQuote via WhatsApp, your messages are also subject to Meta’s WhatsApp Privacy Policy and Terms of Service, which are independent of this policy. We recommend reviewing Meta’s privacy documentation at www.whatsapp.com/legal/privacy-policy.

8.2 AI-Powered Quote Generation (Anthropic Claude)

When you describe a job to MzanziQuote, the job description is sent to the Anthropic Claude API for entity extraction and quote structuring. This processing is transient — Anthropic processes the text and voice recordings (Google Gemini) to return a structured result and does not retain it for model training under our enterprise API agreement. Job descriptions may include incidental personal information such as a customer’s address or name.

To protect personal information during AI processing, we apply the following safeguards:

- **Purpose limitation:** AI is used solely to extract entities (e.g., service type, quantities, materials) and structure them into a professional quote format.

- **Data minimisation:** We structure prompts to request only the information necessary for quote generation. Personal identifiers are stripped from AI inputs where feasible.
- **No model training:** Under our enterprise API agreement with Anthropic, no personal data submitted through MzansiQuote is used to train, fine-tune, or improve Anthropic's models.

8.3 Voice Note Transcription (Gemini)

MzansiQuote will process voice notes sent via WhatsApp. Voice audio will be transcribed using Gemini's API. Audio data is transmitted securely, processed transiently to produce a text transcript, and not retained by Google beyond the duration of the API call. The resulting text transcript is used only to generate the quote and invoice and is not stored for any other purpose.

No Profiling or Automated Decision-Making Affecting You Adversely

MzansiQuote does not use your personal information to make automated decisions that produce legal or similarly significant effects on you as an individual. AI is used only to structure job descriptions into quotes and invoices. Pricing intelligence features use fully anonymised and aggregated data only.

9. Your Rights Under POPIA

POPIA grants you the following enforceable rights with respect to your personal information. To exercise any of these rights, contact our Information Officer at +27 81 668 7385. We will respond within a reasonable time and in any event within 30 days.

- **Right to be informed (s5)** — You have the right to know that we collect your personal information and the purposes for which it is used. This Privacy Policy serves that purpose.
- **Right of access (s23)** — You may request a copy of the personal information we hold about you.
- **Right to correction (s24)** — You may request that inaccurate, incomplete, or outdated information be corrected or updated.
- **Right to deletion** — You may request deletion of your personal information, subject to our legal retention obligations described in Section 7.
- **Right to object (s11(3))** — You may object to the processing of your personal information on grounds of legitimate interest. We will cease processing unless we can demonstrate compelling legitimate grounds that override your interests.

- Right to withdraw consent — Where we rely on consent as the legal basis for processing, you may withdraw it at any time without affecting the lawfulness of prior processing.
- Right to lodge a complaint — You may lodge a complaint with the South African Information Regulator at: infoereg@justice.gov.za or www.justice.gov.za/infoereg.

9.1 Data Portability and Export

While POPIA does not impose a formal data portability obligation equivalent to the GDPR, MzansiQuote supports your ability to take your data with you. Tradesperson subscribers may export the following data in CSV format at any time via the platform:

- Quote history (all quotes generated, with line items and statuses)
- Invoice history
- Customer contact book
- Rate card data

The export feature will be available at launch. Tradesperson subscribers can download their data as an Excel (.xlsx) file via WhatsApp.

9.2 Account Deletion Process

When you request deletion of your MzansiQuote account, please note the following:

- Your active profile data (business name, trade type, phone number, rate card, business logo) will be deleted within 30 days of your request.
- Banking details will be deleted within 30 days of cancellation.
- Quote records, invoice records, and associated end-customer data must be retained for 5 years from the date of issue for compliance with the VAT Act and CPA dispute resolution requirements. This data will be archived and access-restricted during the retention period.
- Payment records will be retained for 5 years as required by SARS.
- After the applicable retention periods expire, all remaining data will be permanently and irreversibly deleted.

Exercising Your Rights

Send your request to +27 81 668 7385 with the subject line “POPIA Data Request”. Include your full name and the WhatsApp number associated with your MzansiQuote account. We may request additional verification to protect your information from unauthorised disclosure.

10. Direct Marketing and Transactional Communications

MzanziQuote may send you service-related messages via WhatsApp as part of the platform's normal operation — these include quote confirmations, follow-up reminders sent on your behalf to your customers, payment reminders, and subscription notifications. These are transactional service communications, not direct marketing.

To be clear:

- **Automated follow-up messages** (e.g., 48-hour and 5-day reminders to end customers about pending quotes) are transactional communications initiated by the tradesperson through the platform. They are a core part of the service and do not constitute direct marketing under POPIA s69.
- **Payment reminders** sent to end customers on behalf of the tradesperson are similarly transactional in nature.
- **“Try It Now” demo follow-ups:** If you interact with MzanziQuote through a “Try It Now” demonstration (without creating a full account), MzanziQuote does not send follow-up messages to demo users. However, a log is retained that the user messaged and what was included in their demo quote, in case they return to complete onboarding.

If we wish to send you promotional messages about MzanziQuote features, offers, or referral programmes, we will do so only with your prior consent (opt-in), in accordance with POPIA section 69. You may opt out of marketing messages at any time by replying “STOP” to any marketing message or by contacting +27 81 668 7385.

MzanziQuote does not proactively send reminder messages to end customers.

11. Cookies, Website Data, and Quote Acceptance Pages

The primary MzanziQuote service operates via WhatsApp and does not use cookies. However, if you visit our website at mzanziquote.com, we may collect standard web analytics data (such as page views and device type) using anonymised analytics tools. Where cookies are used on our website, we will seek your consent in accordance with POPIA and present a clear cookie notice. Our full Cookie Policy is available at mzanziquote.co.za/cookie-policy.

When an end customer clicks a quote acceptance link, the acceptance page may collect the following technical data:

- IP address and approximate geolocation (country/region level only)
- Browser type and device information
- Timestamp of acceptance or decline action
- Quote reference number and status change

This data is collected for the purposes of maintaining an auditable record of quote acceptance and for security monitoring. The acceptance page does not use any third-party analytics tools (e.g., Google Analytics, Hotjar). Page loads are logged via standard GCP infrastructure logs, which record the IP address of the requester. No cookies are set on the acceptance page and no cookie consent is required.

12. Children's Information

MzansiQuote is a business-to-business service intended for use by adult tradespeople operating in South Africa. We do not knowingly collect personal information from persons under the age of 18. If you believe a minor has provided personal information through our service, please contact us immediately at +27 81 668 7385 and we will delete that information promptly.

13. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, or legal obligations. When we make material changes, we will:

- Notify active subscribers via WhatsApp message at least 14 days before the changes take effect
- Post the updated policy on our website with a revised effective date
- For significant changes affecting your rights, seek renewed consent where required by POPIA

Continued use of MzansiQuote after the effective date of an updated policy constitutes acceptance of the revised terms, subject to any consent requirements under POPIA.

14. Governing Law and Jurisdiction

This Privacy Policy is governed by the laws of the Republic of South Africa, including the Protection of Personal Information Act 4 of 2013, the Consumer Protection Act 68 of 2008, and the Electronic Communications and Transactions Act 25 of 2002. Any disputes arising from this policy shall be subject to the jurisdiction of the courts of the Republic of South Africa.

15. Contact Us

For all privacy-related enquiries, requests, or complaints:

Email	privacy@mzansiquote.co.za
WhatsApp	+27 81 668 7385

Website	mzansiquote.com/privacy
Information Regulator SA	infoereg@justice.gov.za www.justice.gov.za/infoereg

This document was prepared for MzansiQuote (Pty) Ltd in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA).