LOAMI

Privacy Policy

Last updated 1 November 2026

This policy explains what information Loami collects, why we collect it, where it is kept, who we share it with and the rights you have over it under the Protection of Personal Information Act, 2013 (POPIA). It covers the Loami website, the waitlist, our Meta lead forms and the Loami app.

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1. Who we are

Loami is a product and trading name of FarmLink Capital (Pty) Ltd. It is not a separate company. FarmLink Capital is the responsible party for the personal information collected through Loami, which means we decide why and how it is used.

FarmLink Capital (Pty) Ltd, trading as Loami

Registration number 2025/745758/07

Registered address: Plot 59B, Boschkop, Pretoria, Gauteng, 0054

Telephone: 079 881 6323

Email: desk@loami.africa

The Loami platform is owned by our sister company, FarmLink Technologies (Pty) Ltd (registration number 2026/126426/07), which licenses it to us. FarmLink Technologies may access Loami data only to host, maintain and support the platform on our behalf. In POPIA terms it is our operator: it acts on our instructions and does not collect or use your information for its own purposes. Both companies are wholly owned by AgriLink Holdings (Pty) Ltd.

2. Who this policy applies to

Many farms are run through a company, trust, partnership or close corporation. POPIA protects these juristic persons as well as individuals, so this policy applies to the information of both.

If you register a farming entity on Loami, you confirm that you are authorised to do so and that you have let the other people whose details you share, such as fellow trustees, directors or partners, know about this policy.

3. What we collect

When you join the waitlist

- **On our website:** your email address, the sign up form you used, the page you were on and the time you signed up.
- **Through a Meta lead form** on Facebook or Instagram: your name, email address and phone number, which Meta passes to us when you submit the form.

When you create a Loami account

- Your first name, last name, farm name, email address and phone number.
- Your password, which is stored in hashed form so that our team cannot read it.
- A record that you accepted these documents, and when.

About your farming operation

- **Your organisation:** its name, registration number, address, province, total hectares (optional) and the crop types you grow.
- **Your farms:** each farm's name, province and location on a map.
- **Your fields:** each field's boundary, name and whether it is owned or leased.
- **Your season records:** the crops grown each season, the activities carried out and the yields achieved.

Satellite information about your fields

Using the field boundaries you map, we obtain satellite measurements of how green and dense the crop on each field was over time, and calculate a Crop Health Index (see section 4). We store the measurements and scores we calculate, not the satellite images themselves. Because this information is linked to your farm, we treat it as your personal information.

When you use Loami

Technical information such as your IP address, browser and device type, and the date and time of your visits, which our hosting providers record to keep Loami secure and working. We do not use any analytics tools in the Loami app.

When you contact us

What you tell us when you contact the Loami Desk, and our replies.

Cookies and advertising information

See section 12.

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4. How the Crop Health Index works

The Crop Health Index helps you see how your fields have performed over time, as measured from space. It works like this:

- For each field you map, we use imagery from the European Copernicus Sentinel 2 satellites to measure how green and dense the crop is on each clear day, skipping images that are too cloudy.
- We add these readings up across each growing season to estimate the total crop growth that season, and work out what a typical season looks like for that field. At least three seasons are needed.
- We compare that typical season with up to 100 comparable fields within 100 km that follow the same crop calendar, and show the result as a band: Under pressure, Healthy or Thriving.

Other land in your area. To make that comparison, we process satellite measurements for comparable fields in your area, including land belonging to people who do not use Loami.

For that land we use only geographic coordinates and the satellite measurements. We do not collect the names or contact details of the people who own it, and no farmer is ever shown another identifiable field's results.

What the score is and is not. The score compares crop growth on fields, not farmers, and you never see another farm's results. Because it is relative, it can change when information about other fields in your area changes, even if nothing on your farm has. It does not measure your yield, income, soil, irrigation, management or ability to repay, and it is not a credit score. We are still validating it, and it has not yet been shown to predict yields or any credit outcome. Where there is too little data, Loami shows "no score" with the reason, never a low score.

How it is produced. Scores are calculated automatically. Our team tests and oversees the method, and each change is released as a new version, but no person reviews each individual score. Loami does not use the score to make decisions about you. If you think your score is wrong, you can ask us to explain it or look into it (see section 10).

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5. Why we use your information

What we do	Our lawful basis under POPIA
Create and run your account and Profile, store your farm records and show them back to you	To provide the service you signed up for (performance of our agreement with you)
Obtain satellite measurements and calculate your Crop Health Index	To provide the service you signed up for
Add you to the waitlist and send you news about Loami	Your consent
Send you other marketing about Loami	Your consent, which you can withdraw at any time
Measure how our adverts perform using the Meta Pixel and Google Ads tag	Your consent through the cookie banner
Test, validate and improve the Crop Health Index method, using anonymised data	Our legitimate interest in making Loami accurate and reliable

Combine anonymised data from many farms into aggregated insights, for example about crop performance trends in a region. These insights never identify you or your farm	Our legitimate interest in understanding agriculture and improving our services
Keep Loami secure, prevent misuse and fix problems	Our legitimate interest in protecting the platform and its users
Respond to your messages and requests	To provide the service, or our legitimate interest in helping you
Meet our legal obligations	Compliance with the law

Giving us your information is voluntary, but without the account and farm details above we cannot create your Profile or calculate a score.

6. Who we share it with

We do not sell your information. We share it only as described here.

- **FarmLink Technologies (Pty) Ltd,** our operator, to host, maintain and support the platform.
- **Our hosting and technology providers,** who store and process information on our instructions (listed in section 7).
- **Satellite data providers,** who receive only the coordinates of your fields so they can return imagery for that ground. They do not receive your name, contact details or any financial information.
- **Meta and Google,** if you accept advertising cookies or reach us through their adverts (section 12).
- **Our professional advisers,** such as lawyers and auditors, who are bound to confidentiality.
- **Authorities,** where the law requires us to.

Finance providers and insurers. There are no finance providers or insurers on Loami today, and we do not share your information with any. If that changes, we will only share your Profile with a finance provider or insurer after asking for your specific, informed

consent at that time, telling you who would receive it and what they would see. You will be free to say no, and saying no will not affect your use of Loami.

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7. Where your information is stored

Most of your information is stored and processed outside South Africa. These are the providers we use and where they keep it:

Provider	What they do	Where
Supabase Inc. (United States company), on Amazon Web Services	Hosts the Loami database, including your account, farm records and satellite scores	Ireland (EU)
Microsoft Azure	Runs the Loami application servers	North Europe, Ireland (EU)
Microsoft Azure	Hosts the website and stores website waitlist sign ups	North Europe, Ireland (EU)
Copernicus Data Space Ecosystem (European Space Agency and European Commission)	Receives field coordinates and returns satellite data	European Union
Microsoft Planetary Computer	Receives field coordinates and returns historical satellite imagery	Global
Meta Platforms	Lead forms and the Meta Pixel	United States and other countries where Meta operates
Google	The Google Ads tag and website fonts	United States and other countries where Google operates
Resend	Sends emails from the Loami app, such as email verification and password resets	Ireland (EU)

Microsoft 365	Hosts the Loami Desk mailbox, desk@loami.africa	South Africa

For the providers outside South Africa, section 72 of POPIA allows this where the recipient is subject to a law, binding corporate rules or an agreement that gives your information a level of protection substantially similar to POPIA. The EU's General Data Protection Regulation applies to information held in the EU, and we rely on our providers' data protection terms for the others. We have data processing terms in place with each of these providers.

8. How long we keep it

- **Waitlist sign ups:** until you unsubscribe or ask us to delete them. If you have not created a Loami account within 12 months of the app launching, we delete them then.
- **Your account, farm records and Crop Health Index scores:** for as long as your account is open. When you close your account, we delete them, unless the law requires us to keep a particular record for longer.
- **Satellite measurements:** measurements of land taken from satellite imagery are kept indefinitely, because they support the Crop Health Index method over many seasons. Once your account is deleted, they are no longer linked to you, your farm or your account.
- **Technical logs:** for the limited period our hosting providers keep them, after which they are deleted automatically.

When we no longer need information, we delete it or remove anything that identifies you.

9. How we protect it

We take reasonable technical and organisational steps to protect your information against loss, damage and unauthorised access. Loami is served over an encrypted connection, access to your information is limited to people who need it, and our operators are required to keep it secure and confidential. We build and test Loami against the OWASP Top 10, a widely used standard for web application security.

If we have reason to believe your personal information has been accessed or acquired by someone without authority, we will notify you and the Information Regulator as soon as reasonably possible, as section 22 of POPIA requires.

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10. Your rights

Whether you are an individual or a farming entity, you may:

- ask whether we hold information about you, and request a copy of it;
- ask us to correct information that is wrong or out of date;
- ask us to delete information we no longer have a reason to keep, or close your account and have your information deleted, using the deletion request button in the app;
- object to us using your information, including for direct marketing;
- withdraw any consent you have given, at any time;
- ask us to explain your Crop Health Index or look into it if you believe it is wrong;
- lay a complaint with the Information Regulator.

To use any of these rights, contact our Information Officer (section 15). We may need to confirm your identity first, and we will respond within a reasonable time. Requests for records can also be made under the Promotion of Access to Information Act; our PAIA manual explains how: www.loami.co.za/paia

Withdrawing consent does not affect anything we did before you withdrew it. Some features, such as the Crop Health Index, cannot work without the information they rely on.

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11. Direct marketing

We only send you marketing about Loami if you have agreed to receive it. Every marketing message includes an easy way to unsubscribe, and you can also opt out by emailing us. Opting out of marketing does not stop service messages about your account, such as email verification or password resets.

12. Cookies and advertising

The Loami website uses two advertising tools to understand how our adverts perform:

- **The Meta Pixel,** provided by Meta Platforms, for our adverts on Facebook and Instagram.
- **The Google Ads tag,** provided by Google, for our adverts on Google.

These only run if you choose Accept in the cookie banner. When they run, they place cookies in your browser and send Meta or Google information such as the pages you view, whether you joined the waitlist, your IP address and details about your browser and device. Meta and Google may link this to an account you hold with them, and use it under their own privacy policies. You can change your choice at any time using the Cookie settings link at the bottom of every page.

The website also saves your waitlist email and your cookie choice in your browser's local storage, so it remembers them on your next visit. This stays on your device and you can clear it at any time in your browser settings.

We never send your farm records, Profile or scores to Meta or Google.

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13. Age

Loami is for farmers aged 18 or older. We do not knowingly collect information about children, and if we learn that we have, we will delete it.

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14. Changes to this policy

We will update this policy as Loami develops. The date at the top shows when it last changed. If a change materially affects how we use your information, we will tell you by email or in the app before it takes effect, and ask for your consent again where the law requires it.

15. Contact us and complaints

Our Information Officer is Sean Moodley, who can be reached at sean@farmlinkcapital.co.za or at the address in section 1.

If you are not satisfied with how we have handled your information, you can lay a complaint with the Information Regulator:

Information Regulator (South Africa)

Website: inforegulator.org.za

Complaints: POPIAComplaints@inforegulator.org.za

Enquiries: enquiries@inforegulator.org.za · 010 023 5200

Loami helps farmers organise and verify their farm data. Loami is not a credit provider or financial services provider, and does not offer, arrange or advise on finance. A stronger Profile does not guarantee an offer of finance.

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