

MAVULA INVESTMENT

Investor Due Diligence Pack

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1. Who we are

MAVULA Investment is a property and home-ownership scheme for Southern African citizens — at home or abroad. We are not a bank or general money service. All money is held in segregated client accounts and paid directly toward your property, land, or home building costs.

2. How your money is held

Every deposit is held in a segregated client-money account, separately from MAVULA's operating funds. Funds are released against verified build milestones, overseen by independent lawyers registered in the country where the property is located. Full details, bank names, trustee firm and insurance policies are published on the 'Where Your Money Sits' page of our website.

3. Standard commercial terms (indicative)

15% deposit · 2.5% fixed interest per year · balance over 10 years · rate fixed for 5 years. All figures are indicative and subject to project contract and country law. The final numbers are the ones on your signed sale agreement.

4. Ownership & title

Title deed is registered in your name via the official property registry of the country where the property is located. Independent lawyers handle registration. No shared ownership, no leasehold tricks.

5. Cooling-off & buy-back

You may cancel your reservation at any time before signing the sale agreement and receive a full refund of your deposit within 14 working days. MAVULA also offers an optional buy-back at cost plus earned interest, subject to your individual project contract.

6. Risks & realities

Property investment is not risk-free. Investors should consider: currency fluctuation; project construction delays; changes in local property or tax law; force-majeure events; and secondary-market liquidity. See the full 'Risk & Realities' page on our website for detail. Nothing on our website is financial or legal advice.

7. Impact commitment

60% of entry roles reserved for youth & women. 80% of jobs go to people living locally. Free certified training via Pula Learn for every worker. Fair living wage — no unpaid trials. Real numbers published quarterly on the /impact page.

8. Data & privacy

We follow GDPR (UK/EU) and POPIA (South Africa) principles. You may request access, correction, deletion, or export of your personal data at any time by emailing Sebata@pulalove.com.

9. Complaints & mediation

Email Sebata@pulalove.com or WhatsApp +44 7424 311882. We respond to complaints within 5 working days and escalate to independent mediation on request.

10. Contact & address

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This document is a summary for information only. It is not an offer, financial advice, or a contract. The definitive terms of any investment are set out in your signed project contract.