Debt Angels (“us”, “we”, “our”) has created this privacy policy (the “Policy”) in order to disclose our information gathering and dissemination practices. We understand the importance that Internet users place on privacy and have designed our service with this in mind. You agree to this Privacy Policy, in its entirety, when you: 1) access or use of the Debt Angels website (the “Website”); and/or 2) select and register for any offer(s) on the Website by clicking the offer(s) presented. If you do not agree with the terms and conditions of our Privacy Policy, please do not use or access the Website.

The Policy will be regulated by, construed and interpreted in accordance with the laws of South Africa.

By accessing our website, you grant us permission to use information gathered to be disclosed for direct marketing purposes, within our group of company affiliates and this information will not be shared externally without your permission, and if you would like to opt out of the disclosure of your personal information to our affiliated group of companies, please e-mail us at Info@debtangels.co.za.

Information We Collect:

The information that we collect is generally limited to personal information about you that you submit on the Website. The personally identifiable information that may be collected includes: your name; address; email address; telephone number; fax number; information about your interests in and use of various products, programs, and services; and education level and interests.

Although we are not collecting credit card information at this time, we reserve the right to do so in the future. To the extent that customer credit card-specific information is collected by Debt Angels and any of its affiliates and/or subsidiaries, said information will be kept in confidence and will not be shared with any third parties (other than consumer credit agencies), without the customer’s prior informed consent.

Notwithstanding the foregoing, Debt Angels and its affiliates and subsidiaries reserve the right to share with third parties for all the legally accepted reasons as per the Popi Act the fact that they have credit card information on file for specific customers, but they will not share this credit card information with third parties without the customer’s prior informed consent.

Like most standard website servers, we use log files. Log files track anonymous user information including, but not limited to, Internet Protocol (“IP”) addresses, browser type, Internet Service Provider (“ISP”), referring/exit pages, platform type, date/time stamp, and number of clicks. This information is tracked in order to analyse trends, administer the Website, track users’ movements in the aggregate and gather broad demographic information for aggregate use. The information tracked via log files is not linked to personally identifiable information.

Cookies:

The Website uses a “cookie” to assign a unique identifier to your computer. The cookies we use are persistent files that your web browser places on your computer’s hard drive. Cookies may be used to help save information on past activities and other preferences, so that you are not required to re-enter information each time that you visit the Website, and to deliver content specific to your interests. No personally identifiable information is gathered by the cookie.

How We Use Your Information:

Any personal information that you supply to us remains your personal property. However, by submitting that information to Debt Angels, you grant us the right to use your personal information for any legal purpose including, without limitation: a) providing promotional offers to you via email advertising and/or online banner advertising; b) transferring the personal information that you provided to third party affiliates within the group of companies associated with Debt Angels, when necessary, to receive a product, service, or information that you may have requested from such third party, while using the Website; c) tracking compliance with our Terms and Conditions; and d) for validation, suppression, content improvement and feedback purposes.

By submitting your information to the Website, you grant Debt Angels the right to use that information for marketing purposes, and agree to receive email marketing from the Website. We may maintain separate email lists for different purposes. In order to end your email subscription to a particular list, you must follow the instructions contained in any email correspondence that you receive from Debt Angels.

Unsubscribing from one list will not automatically unsubscribe you from all email lists. We only send email marketing to individuals that have agreed, whether by visiting this Website or through third party websites, to receive email marketing from Debt Angels. We do not send unsolicited bulk email. As a result, certain statutes, requiring particular formatting for unsolicited bulk email may not be applicable to the bulk email that is sent by Debt Angels.

Though we make every effort to preserve user privacy, in accordance with the Electronic Communications and Transactions Act 25 of 2002 (the “ECT Act”), we may be required to disclose personal information, such as: 1) when required by law wherein we have a good faith belief that such action is necessary to comply with a judicial proceeding, court order, and/or subpoena; 2) in the event that Debt Angels is sold or acquired; or 3) in the event that we believe that the Website is being, or has been, used in violation of our terms and conditions or to commit unlawful acts.

Sharing of Information:

Debt Angels provides you with the opportunity to receive special offers, products and/or services from other third-party affiliated companies. To receive such offers, products and/or services your personally identifiable information supplied to us during the registration process will be shared with such third-party affiliated companies, so that they may provide the product or service to you that you have ordered from them, without requiring that you first complete another registration form.

By submitting your e-mail address to the Website you agree to receive e-mail marketing from Debt Angels and our third-party affiliated advertisers. We may share our user information and/or join together with other businesses to bring selected opportunities to our users. We are able to offer third-party services to you, in part, based on your willingness to be reached by our third-party affiliated advertisers. Debt Angels retains the right to contact you via direct marketing, with your prior consent, in accordance with the Protection of Personal Information Act 4 of 2013 (the “PPIA”) and the Consumer Protection Act 68 of 2008.

Moreover, by registering with, or requesting information from a third-party affiliated advertiser at or through the Website, such action shall constitute a purchase, an inquiry and/or an application with the respective third-party affiliated advertiser and you may be contacted via e-mail, direct mail and/or telemarketing by such third-party advertiser.

Debt Angels is not responsible for any content, terms and conditions, or the privacy policies of any third party advertisers’ websites not within the affiliated group of companies of Debt Angels. The entities that advertise and/or place banner ads at the Website including, but not limited to, third party advertisers, are independent third parties and are not affiliated with Debt Angels.

Wireless Policy:

We may use personal information to provide the services you’ve requested, including wireless services that display customised content and advertising. In addition to any fee of which you are notified, your provider’s standard messaging rates apply to our confirmation and all subsequent SMS correspondence. You may opt out and remove your SMS information by sending “STOP”, “END”, “QUIT” to the SMS text message you have received. If you remove your SMS information from our database, it will no longer be used by us for secondary purposes, disclosed to third parties, or used by us or third parties to send promotional correspondence to you.

Minors:

Visitors under 18 years of age are not permitted to use and/or submit their personal information at the Website. Debt Angels does not knowingly solicit or collect information from individuals under the age of 18. We encourage parents and guardians to spend time online with their children and to participate and monitor the interactive activities of their children.

Security:

All collected information is stored in a technically and physically secure environment. Furthermore, access to this information is strictly limited, and the information is not accessible to the public. Our employees are dedicated to ensuring the security and privacy of all Debt Angels user information.

To prevent unauthorised access, maintain data accuracy and ensure the correct use of information, we use appropriate industry standard procedures to safeguard the confidentiality of your personal information, such as firewall, encryption, token authentication, application proxies, monitoring technology, and adaptive analysis of network traffic to track abuse of our network and its data.

In addition, Debt Angels has security measures in place to protect the loss, misuse and alteration of personal information under our control.

Please be advised that, although we take every reasonable technological precaution available to protect your data, no data transmission over the Internet can be guaranteed to be 100% secure.

Opting Out:

To stop receiving future communications from Debt Angels, please send an opt-out e-mail to Info@debtangels.co.za. To unsubscribe from a third party service, you must contact that third party directly.

Changes to the Privacy Policy & Notification of Changes:

Debt Angels reserves the right to change or update this Privacy Policy at any time by posting a notice at the Website that we are changing our Privacy Policy. If the manner in which we use personally identifiable information changes, we will notify users by posting the changes on this Website. Any and all changes to our Privacy Policy are effective immediately upon posting. The user’s continued use of the Website and/or continued receipt of “Debt Angels” e-mails constitutes an affirmative acknowledgement and acceptance by the user to the terms of the modified Privacy Policy.

Contacting the Website:

If you have any questions about this Privacy Policy or the practices Debt Angels, please feel free to contact us at Info@debtangels.co.za