

## **Terms and Conditions:**

Welcome to the Interactive Credit Solutions (Pty) Ltd

**Notice:** Your use of this web site beyond the home page constitutes acceptance of the Terms of Use.

### **Acceptance of the terms**

Please read the following information carefully before using this web site. By accessing or using the web site, you acknowledge that you have read, understood, and agree to the Interactive Credit Solutions (Pty) Ltd General Terms of Use and where applicable the Product Terms of Use (collectively the “Terms of Use”). If you do not agree with the Terms of Use, do not use this web site. We reserve the right, in our sole discretion, to modify or update these Terms of Use at any time. Please check the Terms of Use each time you visit our web site for the most current information.

These Terms of Use apply to the Interactive Credit Solutions (Pty) Ltd.co.za and all content , services and products available at [www.icscredit.co.za](http://www.icscredit.co.za) If you decide to order any information, product or services (collectively “Services”) from Interactive Credit Solutions (Pty) Ltd, such order or purchase will additionally be governed by the Product Terms of Use. If the Terms of Use is not consistent with the specific terms that apply to the Interactive Credit Solutions (Pty) Ltd Services offered through this web site or any designated Interactive Credit Solutions (Pty) Ltd sales- or service channel, then the specific Product Terms of Use that apply to these Services will apply.

### **Use of the Website**

By accessing and or subscribing to any Services via the Interactive Credit Solutions (Pty) Ltd Site, you warrant and represent that you are legally entitled to do so and that you have the requisite capacity to conclude a legally binding transaction with Interactive Credit Solutions (Pty) Ltd. You further warrant that you will not use the Interactive Credit Solutions (Pty) Ltd Site, Services, or any information made available to you by Interactive Credit Solutions (Pty) Ltd pursuant to your use of the website for any purpose that is unlawful or prohibited under South African or international law or in any way that is in contravention of these Terms of Use or the specific Product Terms of Use.

While you are on the Interactive Credit Solutions (Pty) Ltd Site or are using or accessing our product offerings, we may collect certain data about your use of the site and the products. By accessing or viewing any of our sites, you understand that we will be collecting this data. If you do not want us to collect data about you, then do not access any of our Sites and do not enroll in, purchase, or use any of our products or services.

## Privacy

Please review the Interactive Credit Solutions (Pty) Ltd [Privacy Policy](#) to understand our practices. By using the Interactive Credit Solutions (Pty) Ltd Site or purchasing our Services, you agree that we may use and share your personal information in accordance with the terms of our Privacy Policy.

## Disclaimer of Warranties and Liability

This Interactive Credit Solutions (Pty) Ltd Site, including all content, information, products or services made available to you or, or accessed through the Interactive Credit Solutions (Pty) Ltd Site, is provided to you “as is”. Use of the Interactive Credit Solutions (Pty) Ltd Site, the content and the services are at your own risk.

Neither Interactive Credit Solutions (Pty) Ltd nor its suppliers make any warranties, representations, statements or guarantees (whether express, implied in law or residual) regarding the Interactive Credit Solutions (Pty) Ltd Site and the Services or that the Services advertised on the website are appropriate for use in any jurisdiction.

Neither Interactive Credit Solutions (Pty) Ltd nor its suppliers make any representations, warranties or conditions about the quality, accuracy, reliability, completeness, or timeliness of the site, the content or the services. Interactive Credit Solutions (Pty) Ltd and/or its suppliers do not assume any responsibility for any errors, omissions or inaccuracies in the site, the content or the services.

Neither Interactive Credit Solutions (Pty) Ltd nor its directors shall be responsible for and disclaims all liability for any loss, liability, damage (whether direct, indirect or consequential) and/or expense of any nature whatsoever which may be suffered by you or any third party, as a result of or which may be attributable, directly or indirectly, to your access and use of the Interactive Credit Solutions (Pty) Ltd Site and/or any information contained on or received via the Interactive Credit Solutions (Pty) Ltd Site, your use of the Services and/or your reliance on any information offered via the Interactive Credit Solutions (Pty) Ltd Site or Services.

Without limiting the generality of the a foregoing, neither Interactive Credit Solutions (Pty) Ltd nor its directors shall be liable for any loss of business, loss of data and/or loss of profits, any failure and/or unavailability of the website for any reason whatever and/or the failure/delay by any third party service provider to render any service/s which are necessary to ensure the availability of the website. You hereby indemnify Interactive Credit Solutions (Pty) Ltd and its directors against any loss, liability, damage (whether direct, indirect or consequential) or expense of any nature whatsoever which may be suffered by you or any third party as a result of or which may be attributable directly or indirectly to the aforesaid.

Interactive Credit Solutions (Pty) Ltd shall furthermore not be liable to you or any third party for any loss or damage of whatsoever nature in the event that you request that an order is stopped or cancelled

You are advised that Interactive Credit Solutions (Pty) Ltd reserves the right, in its sole discretion, to withdraw or terminate any Services offered to you in terms of the subscription for any reason, at any time and without incurring loss or penalty.

### **Payment and Renewal**

By selecting a product or service, you agree to pay Interactive Credit Solutions (Pty) Ltd, the one-time and or monthly or annual subscription fees indicated (additional payment may be included in other communications). Subscription payments will be charged on a pre-pay basis in the day you sign up for an Upgrade and will cover the use of that service for a monthly or annual subscription period as indicated. Payments are not refundable. Upon registration for a product or service with Interactive Credit Solutions (Pty) Ltd, a non-refundable, reservation fee of R 5,00 will be incurred.

### **Automatic Renewal**

Unless you notify Interactive Credit Solutions (Pty) Ltd before the end of the applicable subscription period that you want to cancel a subscription, your subscription will automatically renew and you authorise us to collect the then applicable annual or monthly subscription fee for such subscription using any credit card or other payment mechanism we have on record for you. Upgrades can be cancelled at any time by submitting your request to Interactive Credit Solutions (Pty) Ltd in writing.

### **Policy on Links to the Interactive Credit Solutions (Pty) Ltd Web Site**

You are given a limited, non-exclusive right to create a hypertext link to the Interactive Credit Solutions (Pty) Ltd Site([www.icscredit.co.za](http://www.icscredit.co.za)) however, you may not portray Interactive Credit Solutions (Pty) Ltd or any of its Services in a false or offensive manner. Also, you may not misrepresent your relationship with Interactive Credit Solutions (Pty) Ltd or imply that Interactive Credit Solutions (Pty) Ltd sponsors, endorses, or is affiliated with your web site or products. You may not replicate, modify, or alter the appearance or content of this web site. You may not use, frame, or utilize framing techniques to enclose any Interactive Credit Solutions (Pty) Ltd Trademarks or any of the content of this web site. Except as stated above, you are not given any other right or license to (i) the content of this web site or (ii) any intellectual property or proprietary rights of Interactive Credit Solutions (Pty) Ltd. This limited linking right may be taken away from you at any time at our discretion.

### **Policy on Links to Third Party Web Sites**

This web site may contain links to third party web sites. Interactive Credit Solutions (Pty) Ltd does not represent, guarantee, or endorse any web site that you may access from this web site. In addition, if we provide a link to a web site, we do not represent, guarantee, or endorse the company or any of its offerings. Links contained on this web site are provided solely as a

convenience to you. When you access a non-Interactive Credit Solutions (Pty) Ltd web site, please understand that the linked site and its content are not under our control. Interactive Credit Solutions (Pty) Ltd is not responsible for web casting or any other form of transmission received from any linked sites. You are responsible for protecting your system from viruses and other invasive items. When visiting external links, you must refer to the terms and conditions of use.

## Notices

The address for service of any notices or communication relating to these Terms of Use including the giving of any notice, the payment of any sum, or the serving of any legal process, is:

Unit 15, Mount Edgecombe Industrial , 65 Marshall Drive,

Mt Edgecombe, Durban , 4302, South Africa

Telephone number: 087 021 0776

No legal service shall be validly affected by email.

Interactive Credit Solutions (Pty) Ltd shall be entitled to vary its physical address for service to any other physical address within the Republic of South Africa, by giving notice to you by way of updating these Terms of Use.

## Indemnification

You agree to reimburse Interactive Credit Solutions (Pty) Ltd, its officers, employees, agents, and partners for all losses, damages, and costs, including reasonable attorney's fees, resulting from your violation of these Terms of Use.

## Consumer Protection Information

In compliance with section 43(1) of the Electronic Communications and Transactions Act 25 of 2002 ("ECTA"), your attention is drawn to the following:











- **Full name and legal status:** Interactive Credit Solutions (Pty) Ltd (Proprietary) Limited, a private company incorporated in accordance with the laws of the Republic of South Africa
- **Registration number:** 2014/080482/07
- **Place of registration:** Durban South Africa
- **Registered physical address:** Unit 15, Mount Edgecombe Industrial Estate, 65 Marshall Drive, Mt Edgecombe, Durban, 4302, South Africa
- **Telephone number:** 087 021 0776
- **Email address:** info@icscredit.co.za

- **Physical address for receipt of legal service of documents:** Unit 15, Mount Edgecombe Industrial Estate 65 Marshall Drive, Mt Edgecombe, Durban, South Africa
- **Description of the main characteristics of the service/s offered by Interactive Credit Solutions (Pty) Ltd:** To offer our customers a wide range of credit related services and consumer assistance to improve their life style.
- **Manner of payment:** Electronically by credit card, debit card, debit order, Eft, stop-order, direct deposit.
- **Terms of the agreement:** The terms of the agreement between yourself and Interactive Credit Solutions (Pty) Ltd is governed by these terms, the application form and Interactive Credit Solutions (Pty) Ltd.'s Standard Subscriber Terms and Conditions. Interactive Credit Solutions (Pty) Ltd makes no representations and gives no warranties and/or guarantees of whatever nature, whether express, implied in law, or residual, in respect of these terms, the service/s and/or the accuracy or correctness of the information delivered to you or any part thereof
- **Time within which the service/s will be delivered:** As soon as is reasonably possible after Interactive Credit Solutions (Pty) Ltd accepts to comply with your order
- **Return and refund policy:** By nature of the service/s, no information provided to you by Interactive Credit Solutions (Pty) Ltd may be returned, and no monies paid by you to Interactive Credit Solutions (Pty) Ltd in respect of the service/s will be refunded to you, unless it is established to the satisfaction of Interactive Credit Solutions (Pty) Ltd that the information provided to you was loaded incorrectly by Interactive Credit Solutions (Pty) Ltd
- **Security procedures and privacy policy of Interactive Credit Solutions (Pty) Ltd in respect of payment, payment information and personal information:** Interactive Credit Solutions (Pty) Ltd utilizes a payment system that is sufficiently secure with reference to accepted technological standards as at the date of these terms, given the type of transaction to be concluded between you and Interactive Credit Solutions (Pty) Ltd.
- **Cooling-off period:** In terms of section 42(2)(f)(iii) of ECTA, no cooling-off period applies in respect of any service/s ordered via the website, as the information ordered and delivered to you by Interactive Credit Solutions (Pty) Ltd cannot, by its nature, be returned
- **Resolution of Conflict:** To provide an email to [info@icscredit.co.za](mailto:info@icscredit.co.za) or [customercare@icscredit.co.za](mailto:customercare@icscredit.co.za) and if there is no resolution after 20 working days to contact, Credit Ombud's at [ombud@creditombud.org.za](mailto:ombud@creditombud.org.za) or National Credit Regulator at : [complaints@ncr.org.za](mailto:complaints@ncr.org.za)
- **Membership / Affiliations:** Interactive Credit Solutions (Pty) Ltd and its affiliates is a member of the Credit Bureau Association (CBA) as well as the Direct Marketing Association of Southern Africa (DMASA) and subscribes to the respective codes of conduct. It is also affiliated with the NCR as a registered Debt
- Counsellor.

## **Use of Information, including in terms of the Protection of Personal Information Act, 4 of 2013**

Interactive Credit Solutions (Pty) Ltd conducts its business in accordance with the National Credit Act and the relevant membership bodies' codes of conduct and considers it imperative to protect the privacy interests of consumers. Please see our detailed Privacy and Security Policy available on our website by clicking on this [link](#).

By accepting these terms and conditions, you expressly acknowledge, agree and consent to Interactive Credit Solutions (Pty) Ltd using your confidential information to –

-  Extract your credit report from the credit bureau.
-  record, process, continuously maintain and update your information;
-  create a new credit record;
-  update an existing credit record;
-  monitor and subsequently update the current and future credit activity on your credit record;
-  create and maintain new products (for scoring and other statistical models);
-  perform statistical analysis,
-  validate and verify information on your credit record, at Interactive Credit Solutions (Pty) Ltd.'s discretion and against any relevant source;
-  distribute Interactive Credit Solutions (Pty) Ltd marketing material;
-  make my credit record available to Interactive Credit Solutions (Pty) Ltd.'s subscribers, upon request and where such subscriber fulfils the legal requirements justifying such disclosure.

## **Copyright, Trademarks and intellectual Property Rights**

Copyright and Intellectual Property Rights in all materials, texts, drawings and data made available on the website (collectively "the Materials") are owned by Interactive Credit Solutions (Pty) Ltd, alternatively Interactive Credit Solutions (Pty) Ltd is the lawful user thereof, and are protected by both South African and international intellectual property laws. Accordingly, any unauthorized copying, reproduction, retransmission, distribution, dissemination, sale, publication, broadcast or other circulation or exploitation of such Materials or any component thereof will constitute an infringement of such copyright and other intellectual property rights; save that you may use the Materials or any component thereof for your own internal purposes and for the purposes of ordering Services from Interactive Credit Solutions (Pty) Ltd.

The trademarks, names, logos and service marks (collectively "trademarks") displayed on this website are registered and unregistered trademarks of Interactive Credit Solutions (Pty) Ltd. Nothing contained on this website should be construed as granting any license or right to use any trademark without the prior written permission of Interactive Credit Solutions (Pty) Ltd.

## **Framing**

No person, business or website may frame the site of Interactive Credit Solutions (Pty) Ltd or any of the pages on this site in any way whatsoever.

## **Crawlers and Spiders**

No person, business or website may use any technology to search and/or gain information from Interactive Credit Solutions (Pty) Ltd. website without its prior written consent.

## **General**

These Terms of Use, and where applicable the Product Terms of Use and/or Interactive Credit Solutions (Pty) Ltd.'s Standard Services (Subscriber) Terms and Conditions constitute the sole record of the agreement between you and Interactive Credit Solutions (Pty) Ltd in relation to the subject matter hereof. Neither you nor Interactive Credit Solutions (Pty) Ltd shall be bound by any express tacit nor implied representation, warranty, promise or the like not recorded herein. These terms and conditions supersede and replace all prior commitments, undertakings or representations, whether written or oral, between you and Interactive Credit Solutions (Pty) Ltd in respect of the subject matter hereof. No indulgence or extension of time which either you or Interactive Credit Solutions (Pty) Ltd may grant to the other will constitute a waiver of or, whether by estoppels or otherwise, limit any of the existing or future rights of the grantor in terms hereof, save in the event or to the extent that the grantor has signed a written document expressly waiving or limiting such rights.

Interactive Credit Solutions (Pty) Ltd shall be entitled to cede, assign and delegate all or any of its rights and obligations in terms of these terms.

All provisions of these terms and conditions are, notwithstanding the manner in which they have been grouped together or linked grammatically, severable from each other. Any provision of these terms and conditions which is or becomes unenforceable in any jurisdiction, whether due to voidness, invalidity, illegality, unlawfulness or for any reason whatsoever shall, in such jurisdiction only and only to the extent that it is so unenforceable, be treated as pro non scripto and the remaining provisions of these terms and conditions shall remain in full force and effect.

Should Interactive Credit Solutions (Pty) Ltd be prevented from fulfilling any of its obligations to you as a result of any event of force majeure, then those obligations shall be deemed to have been suspended to the extent that and for as long as Interactive Credit



Solutions (Pty) Ltd is so prevented from fulfilling them and your corresponding obligations shall be suspended to the corresponding extent. In the event that force majeure continues for more than fourteen days after it has first occurred then Interactive Credit Solutions (Pty) Ltd shall be entitled (but not obliged) to terminate all of its rights and obligations in terms of or arising out of these terms by giving notice to you. An "event of force majeure" shall mean any event or circumstance whatsoever which is not within the reasonable control of including, without limitation, vis major, casus fortuitus, any act of God, strike, theft, riots, explosion, insurrection or other similar disorder, war (whether declared or not) or military operations, the downtime of any external telecommunications line, power failure, international restrictions, any requirement of any international authority, any requirement of any government or other competent local authority, any court order, export control or shortage of transport facilities.

These terms shall be governed by and construed in accordance with the laws of the Republic of South Africa without giving effect to any principles of conflict of law. You hereby consent to exclusive jurisdiction of the Durban Local Division of the High Court of South Africa in respect of any disputes arising in connection with the Services referred to herein, or the terms or any matter related to or in connection therewith.

## **Interactive Credit Solutions (Pty) Ltd**

## **PRIVACY POLICY**

### **INTERACTIVE CREDIT SOLUTIONS (PTY) LTD**

Interactive Credit Solutions (Pty) Ltd strives to ensure that your privacy is protected. This Privacy Policy therefore regulates the manner in which we collect, use, process, disclose, transfer and retain your personal information.

We comply with the National Credit Act, 2005 (No.34 of 2005) ("NCA"), the Protection of Personal Information Act, 2013 (No. 4 of 2013) ("PoPIA") and the principles outlined in Sections 50 and 51 of the Electronic Communications and Transactions Act, 2002 (No.25 of 2002) which govern your right to having your personal information kept private of which these principles are covered in this Privacy Policy.

This Privacy Policy is incorporated into and is subject to Should Interactive Credit Solutions (Pty) Ltd [Terms and Conditions](http://www.icscredit.co.za) as reflected on our website: [www.icscredit.co.za](http://www.icscredit.co.za)

For the purpose of this Privacy Policy, "Consumer Credit Information" means consumer credit information as defined in Section 70 of the CA; and "Personal Information" means personal information as defined in Section 1 of the PoPIA. You will be asked to provide your



Personal Information when registering, accessing or using any Services (as defined under the [Terms and Conditions](#)).

**In this regard, we may collect a variety of information; including but not limited to :**

- ✚ full name;
- ✚ telephone numbers;
- ✚ email address;
- ✚ SA ID number and/or Date of Birth;
- ✚ Banking details
- ✚ address details;
- ✚ marital status;
- ✚ family relationships; or
- ✚ security questions relating to your Consumer Credit Information on your credit report and/or payment profile.
- ✚ Your work details, employment title, and company name and contact numbers

**Internet Information.** When you visit and use any Products or functions in Interactive Credit Solutions (Pty) Ltd Site, we may collect the behavioural data and general internet data, including your internet protocol ("IP") address, metadata, location data, date and time you visit:

**Marketing Data.** The information we collect for our Digital Marketing business is segregated from Consumer Credit Information. Marketing Data may include information on consumers, households, and businesses as well as non-personal aggregated information and advertising program performance data. Marketing Data includes information about you, such as demographics, life events, public records, or firmographics. Demographic data includes information such as age, gender, income, occupation, education, and marital status. Life events data includes information such as a recent move or home purchase. Public records data includes information such as summarized census data, geographic data, and property data from local tax assessor and recorded deed information. Firmographic data includes information such as type of business, years in business, size of business, and job titles.

## **Use and Disclosure of Personal Information**

Interactive Credit Solutions (Pty) Ltd limits the use and disclosure of personal information to include only what is permitted and prescribed in terms of the NCA, PoPIA or any other applicable laws or in instances where consumers have consented to such collection, use and disclosure.

Confidentiality of your Personal Information is important to us. Unless we have your consent or permitted under the national laws, we will not sell, rent or lease your Personal Information

to others. We will not use or share your Personal Information in ways unrelated to the circumstances described in this Privacy Policy.

Unless permitted by the laws or with your consent, we do not use any of your Personal Information concerning the religious, or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information.

**Specifically, we use and disclose information in the following circumstances:**

**Our Credit Reporting Business.** Interactive Credit Solutions (Pty) Ltd compiles your Consumer Credit Information contained in your credit report from applications you have made to for example: credit providers or services providers for credit or services.

**The following Consumer Credit Information is included in your credit report:**

- ✚ Identifying information, such as: first name, surname, ID number, physical and postal address, contact numbers, marital status, spouse details, and current employer and occupation;
- ✚ Account History or Payment Profile: Your account history or payment profile is a 12-month record of all your accounts with credit or service providers and a history of how you pay these accounts on a monthly basis;
- ✚ Enquiries: a list of credit or service providers authorized by yourself or permitted in terms of the NCA to receive your credit report;
- ✚ Public Records: Information that is publicly available as permitted by law such as judgments, administration orders, sequestrations, and rehabilitation;
- ✚ Default Data: a default is recorded on your credit profile when you fail to make the payment of money owed. default data is submitted by the credit or service providers to the credit bureaus; and
- ✚ Any other information that is permitted to be included under the NCA.

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**Our Consumer Business.** With your consent, we may use your Personal Information to promote and market additional products, services and special offers from us and/or our affiliates that may be of interest to you. When you visit Interactive Credit Solutions (Pty) Ltd Site, we may ask you if you want to sign-up to receive information and promotional offers and its marketing partners. If you provide your consent, we may share your Personal Information, e.g. name and email address, with one or more third parties in order to administer the programme and present such information or offers to you.

**Interactive Credit Solutions (Pty) Ltd Customer Service.** To provide customer service to you, we may use your Personal Information:

- ❖ To identify you. In order to process your transactions and provide you with quality customer service, we need your full name and current and/or billing address, your email address, mobile telephone number, (so we can contact and authenticate you) and, if you purchase one of our products or services, a valid credit card/ debit card number or banking details , your identity number and certain other Personal Information and Consumer Credit Information, such as your date of birth, address information, employment information, and certain credit card and loan account information. We use such information to verify and authenticate the credit card number and to confirm that the person requesting your Personal Information or credit report really is you and not an impostor or other person improperly seeking to access your information;
- ❖ where applicable, to create a user account (login user name and password;)
- ❖ to fulfil your requests for any information which you're entitled to request and access;
- ❖ to provide service and support;
- ❖ to help us develop, deliver, and improve our products, services, content, and advertising;
- ❖ to send important communications regarding any purchases or changes to the terms and conditions and or to advise you of any other important circumstances;
- ❖ for internal purposes such as auditing, data analysis, and research to improve Interactive Credit Solutions (Pty) Ltd products, services, and customer communications; and
- ❖ for purposes of any Interactive Credit Solutions (Pty) Ltd promotional competitions.

**Direct Marketing:** We will use your personal information for the direct marketing purpose unless stated otherwise.

### **Digital Marketing Business.**

Through Interactive Credit Solutions (Pty) Ltd 's Digital Marketing services, we enable our business partners to communicate with consumers in a digital environment. In an effort to provide relevant products and services to consumers, these businesses use our data and technology to create, deploy, and measure targeted advertising programs digitally. We collect information as outlined below and use it for permitted marketing uses. In addition, we may aggregate and depersonalize data for analytical purposes, to provide reporting to our business partners, and for measuring advertising performance. As a part of enabling Digital Marketing services, we may use service providers.

## **Compliance with laws and regulations.**

We may only access, use and/or disclose your Personal Information without your consent in exceptional circumstances. These include circumstances where we believe such action is necessary to:

- ❖ comply with the law or legal process served on us;
- ❖ comply with requests for information from police or government authorities;
- ❖ protect and defend our rights or property (including the enforcement of our agreements);
- ❖ protect the public interest;
- ❖ act in urgent circumstances to protect the personal safety of our employees or members of the public;
- ❖ where applicable, with your implied consent; and
- ❖ to the extent permitted or required in terms of the NCA, PoPIA and other relevant national legislation.

## **Retention of Your Information**

We retain your Personal Information for as long as reasonably necessary to fulfil the purpose(s) for which it was collected and to comply with applicable laws and your consent to such purpose(s) remains valid after termination of our relationship with you.

Furthermore, we retain your Consumer Credit Information in our credit information database in accordance with the data retention periods prescribed by the NCA.

## **Transfer of Personal Information Outside**

Unless permitted under the law or your consent is obtained, Interactive Credit Solutions (Pty) Ltd will not transfer your Personal Information outside the Republic of South Africa.

## **Your Rights and Participation**

Interactive Credit Solutions (Pty) Ltd aims to ensure that your Personal Information is accurately recorded. To be able to achieve this, we adhere to processes that help

ensure and maintain data accuracy. We provide individuals with reasonable access to review and correct their Personal Information, as detailed in our website.

When gathering your Consumer Credit Information Interactive Credit Solutions (Pty) Ltd works with our data suppliers to increase their awareness of the importance of providing only Consumer Credit Information that is accurate, complete, and up to date. Interactive Credit Solutions (Pty) Ltd however, cannot alter the information reported by such data suppliers, unless the information is determined to be wrong, incomplete or inaccurate. If you do not agree with the accuracy of information, Interactive Credit Solutions (Pty) Ltd has on file, we have procedures in place to ensure that such information is verified, and where appropriate, amended or corrected. We however rely on you to bring any such information challenges to our attention.

Unless otherwise provided in any laws, you have the right to access, update, correct or object to processing your Personal Information. You may contact us:

- ❖ **by e-mail:** [info@icscredit.co.za](mailto:info@icscredit.co.za)
- ❖ **by post to:** Unit 15, Mount Edgecombe Industrial Estate, 65 Marshall Drive, Mt Edgecombe, Durban, South Africa
- or
- ❖ **by phone:** Interactive Credit Solutions (Pty) Ltd Contact Centre: 087 021 0776

When you contact us please let us know your name, address, any email address you have provided on Interactive Credit Solutions (Pty) Ltd Site and a description of the circumstances under which you provided the data. We will make reasonable efforts to incorporate as soon as practicable the changes in Personal Information that we maintain.

You have the right to lodge a complaint to our Customer Care via email at:  
[customercare@icscredit.co.za](mailto:customercare@icscredit.co.za)

**Or**

: [info@icscredit.co.za](mailto:info@icscredit.co.za)

**Or**

if there is no resolution after 20 working days to contact, Credit Ombud's at  
[ombud@creditombud.org.za](mailto:ombud@creditombud.org.za) or National Credit Regulator at : [complaints@ncr.org.za](mailto:complaints@ncr.org.za)

- ❖ **to the following postal address:** Unit 15, Mount Edgecombe Industrial Estate, 65 Marshall Drive, Mt Edgecombe, Durban, South Africa or

❖ **by telephone:** 0870210776

## **Security of Your Information**

Interactive Credit Solutions (Pty) Ltd takes security and the protection of Personal Information and Consumer Credit Information seriously. We maintain physical, technical and organizational safeguards to protect any data that we collect. We have adopted procedures to secure storage of Personal Information and are committed to working with our data suppliers to protect the security of Personal Information during any transfer to or from us. Moreover, we have also instituted a number of safeguards to identify and help prevent the fraudulent use of Consumer Credit information. Furthermore, your Personal Information is only accessible to those Interactive Credit Solutions (Pty) Ltd employee members, agents or contractors for business purposes and on a strictly need to know basis. For security purposes we then move all of the Personal Information that we collect or obtain about you, including your credit report, to an environment on our proprietary network that has controls in place to limit access to and secure the data maintained therein.

In Interactive Credit Solutions (Pty) Ltd Site, we take precautions to secure your Personal Information. If and when we ask you to provide your Personal Information, we will do so through a Web page that uses the industry standard secure transport protocol. This protocol provides security for your information by encrypting it as it travels from your computer to our computer.

To protect your privacy and security, we will also take reasonable steps to verify your identity before granting access to or making alterations to data we maintain.

## **Children's Privacy**

We define children as individuals under the age of 18. Interactive Credit Solutions (Pty) Ltd Site is not intended for the use of children and we do not intend to collect information about children through Interactive Credit Solutions (Pty) Ltd Site. Interactive Credit Solutions (Pty) Ltd does not knowingly collect information from children under the age of 18 and our websites do not target children under 18. We encourage parents and guardians to take an active role in their children's online activities and interests.

You must be at least 18 to access or use any products or services through Interactive Credit Solutions (Pty) Ltd Site or become a subscriber of any subscription program entitled to subscription benefits. Specific to our direct marketing service, we define children as individuals age 18 or younger.

### **Third Party Sites**

Interactive Credit Solutions (Pty) Ltd Site may offer links to third party web sites including payment gateways for credit card payment. You should be aware that operators of linked web sites may also collect your Personal Information (including information generated through the use of cookies) when you link to their web sites.

Interactive Credit Solutions (Pty) Ltd is not responsible for how such parties collect, use or disclose your information and it is important for you to familiarize yourself with their privacy policies before providing them with your Personal Information.

### **Compliance and Enforcement Of this Privacy Policy**

Our compliance with this Privacy Policy will be monitored on regular basis. Interactive Credit Solutions (Pty) Ltd reserves the right to modify this Privacy Policy. The Privacy Policy posted at any time via Interactive Credit Solutions (Pty) Ltd Site shall be deemed to be the Privacy Policy then in effect.

Consumers are welcome to contact Interactive Credit Solutions (Pty) Ltd should they require more information or have any questions. Should you have any queries with our Privacy Policy or the manner in which your Personal information is treated, we encourage you to direct any such queries or concerns to Interactive Credit Solutions (Pty) Ltd by contacting us at the following email address : [info@icscredit.co.za](mailto:info@icscredit.co.za)

We will ensure you are contacted without delay in an effort to respond to your queries and/or attempt to resolve your concerns in accordance with the principles embodied in this Privacy Policy.

### **Interactive Credit Solutions (Pty) Ltd**