

INTERACTIVE CREDIT SOLUTIONS (PTY) LTD

PRIVACY POLICY

1. INTRODUCTION

- 1.1. Interactive Credit Solutions (Pty) Ltd is fully committed to data protection and the right to privacy.
- 1.2. This privacy policy sets out the basis on which any Personal Information (as defined in the Protection of Personal Information Act 4 of 2013 (POPIA)) that we collect from you, or that you provide to us, will be used, stored, and processed by us. Any capitalised terms in this privacy policy that are not defined in this privacy policy have the meaning given to them in POPIA.
- 1.3. If you have any questions about this Policy or any Notice, or how we collect and use Personal Information about you, please contact us at: info@icscredit.co.za.

2. INFORMATION WE MAY COLLECT FROM YOU

- 2.1. When you visit our Website or any of our social media pages, we may collect certain information that is not Personal Information, such as your Internet Protocol ('IP') address, operating system, browser type, and Internet service provider. This type of information does not identify you personally.
- 2.2. For the purposes of this privacy policy, 'Personal Information' means any information of a personal nature by which you can be identified as an individual, such as your name, postal address, e-mail address, telephone number (which may be displayed in the material you submit), home country, postal code, fax number, gender, age, and company name. In particular, we may collect and process the following information (which may include Personal Information) about you:

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- 2.2.1. Information that you provide to us by filling in forms on our Website. This includes information provided at the time of you registering to use the Website, subscribing to our Services, posting material, or requesting further services.
 - 2.2.2. Information that we may ask you for when you enter any competition or promotion featured on our Website or when you report a problem with our Website or our Services.
 - 2.2.3. Information that relates to records of correspondence between us.
 - 2.2.4. Information from surveys that you choose to complete for us that we use for research purposes.
 - 2.2.5. Details of transactions you carry out through our Website and of the fulfilment of any contract you enter into with us.
 - 2.2.6. Details of your visits to our Website (including traffic data, location data, and weblog and other communication data, whether they be required for our own billing purposes or otherwise) and the resources that you access.
- 2.3. We may also collect information (which may include Personal Information) that our users provide, such as new or deleted postings, new or deleted comments, keyword searches, scam reports, and new contact sellers.
 - 2.4. By using this Website or the Services, you consent to our collection, storage, and use of the Personal Information you provide for any of the Services that we offer, and you consent to our collection of any changes or updates that you may provide to any information you provided that has been collected by us.

3. STORAGE OF YOUR PERSONAL DATA

- 3.1. We will do our best to protect your Personal Information and we will use technology that will help us to do this. The transmission of information via the Internet is not completely secure, and we cannot guarantee the security of the information you transmit to our Website. Transmission of your information to our Website is entirely at your own risk. Once we have received your information, we will use strict procedures and security features to try and prevent unauthorised access.

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- 3.2. Interactive Credit Solutions (Pty) Ltd makes all reasonable effort to keep its social media and electronic platforms including its website secure at all times, however, Interactive Credit Solutions (Pty) Ltd advises that it cannot guarantee the security of any information provided to Interactive Credit Solutions (Pty) Ltd or by Interactive Credit Solutions (Pty) Ltd through the website, e-mail, internet, or social media sites. Following this Interactive Credit Solutions (Pty) Ltd cannot be held responsible for any loss or unauthorised use or interception of information transmitted via these social media and electronic platforms or sites, including its Internet, which is beyond Interactive Credit Solutions' (Pty) Ltd reasonable control.
- 3.3. Note that all Interactive Credit Solutions (Pty) Ltd social media and electronic platforms including its website and telephone facilities and your use of them will be monitored on a regular basis including the recording and interception of content placed on or stored on said facilities which is done for security, integrity, and quality assessment purposes and by using such electronic platforms and facilities you expressly acknowledge notice of such monitoring and interception and give consent thereto in accordance with the Regulation of Interception of Communications and Provision of Communication-Related Information Act 70 of 2002 ("RICA").
- 3.4. Subject to the provisions above, Interactive Credit Solutions (Pty) Ltd has implemented the appropriate technical and organisational security measures which are required in order to protect all Personal Information and related data which it holds from and/or against unauthorised access, accidental or wilful manipulation, loss, or destruction.

4. COOKIES AND IP ADDRESSES

- 4.1. We may collect information about your computer (including your IP address, operating system, and browser type) for system administration and to report aggregate information to our advertisers. This information is statistical data about your browsing actions and patterns only.
- 4.2. You can manage your cookie settings through your web browser. Please view our Cookie Policy by clicking [here](#) or visiting our website (www.icscredit.co.za) and locating the page from the footer menu.

5. THIRD PARTIES

- 5.1. The Website may occasionally contain links to Third-Party Websites. If you click on the links to Third-Party Websites, you will leave our Website. We are not responsible for the content of Third-Party Websites or for the security of your Personal Information when you use them. Third-party service providers and Third-Party Websites may have their own privacy policies governing the storage and retention of Personal Information. They may also collect information that is not Personal Information, such as your IP address, browser specification, or operating system.
- 5.2. This privacy policy does not govern Personal Information provided to, stored on, or used by third-party providers or Third-Party Websites. We recommend that when you enter a Third-Party Website you review its privacy policy as it relates to how that Website collects, processes, stores and protects your Personal Information.
- 5.3. We may use third-party advertising companies to serve advertisements when you visit our Website. These companies may use information (not Personal Information) about your visits to our Website and to Third-Party Websites in order to provide you with advertisements for goods and services of interest to you.

6. HOW YOUR INFORMATION IS USED AND DISCLOSED

- 6.1. We may use the information (including Personal Information) we hold about you in the following ways:
- 6.1.1. to ensure that content from our Website is presented in the most effective manner for you and for your computer.
 - 6.1.2. in aggregate and de-identified form, for internal business purposes such as generating statistics and developing our strategic and marketing plans.
 - 6.1.3. to provide you with information, products, or services that you request from us or which we feel may interest you, when you have consented to be contacted for such purposes.
 - 6.1.4. to allow you to participate in interactive features of our Services when you choose to do so.

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6.1.5. to carry out any contracts that may form between us.

6.1.6. to respond to any enquiries you make; and

6.1.7. to notify you about changes to our Services.

6.2. We may use information provided by you:

6.2.1. to enforce our Online Contract, monitor user activity such as keyword searches or new postings, and more effectively manage traffic on our Website.

6.2.2. to provide customer services and create and manage user accounts; and

6.2.3. to assist you with technical difficulties.

6.3. We may share with third-party service providers certain information, such as your browser capabilities or operating system, that we have collected in order to understand better which advertisements and services may interest you.

6.4. We may block users located in certain countries from using our Website. We may retain certain Personal Information for as long as is required to fulfil our business objective, even after your account is terminated.

7. HOW LONG DO WE KEEP YOUR INFORMATION

7.1. We keep your Information for up to 5 (Five) years upon completing the purpose for which it was collected or as required by means of a legal obligation.

7.2. To determine the appropriate retention period for Personal Information, we consider the amount, nature, and sensitivity of the Personal Information, the potential risk of harm from unauthorised use or disclosure of your Personal Information, the purposes for which we process your Personal Information and whether we can achieve those purposes through other means.

8. NOTIFICATION OF CHANGES

8.1. We reserve the right to change, update, modify or alter this privacy policy from time to time and in our sole discretion. We will notify you of material changes to this privacy policy by updating our Website. If you do not agree to these changes, please do not continue to use the Website. Any queries or comments about this Privacy Policy should be sent to us using the following contact details:

8.2. By telephone: 087 021 0776

8.3. By Email: info@icscredit.co.za

9. ADVICE

The information provided on this Website is intended for informational purposes only and does not constitute professional, financial, or any other advice in any manner whatsoever. The owner shall not be liable for any claims or losses, whatsoever and howsoever arising, whether directly or indirectly from the information so provided.

10. INDEMNITY

The company shall not be liable to any person using this Website, for any indirect, incidental, special, consequential, or any other similar damages arising from the use of this Website, whether or not advised of the possibility of such damages.

11. MARKETING

11.1. We may collect your name and contact details (such as your e-mail address, phone number, or address) to send you Information about our products and services that might interest you. We may collect this directly from you or through a third party.

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- 11.2. You always have the right to “opt-out” of receiving our marketing. You can exercise the right at any time by contacting us at info@icscredit.co.za.
- 11.3. If we send you any marketing e-mails, we will provide you with an unsubscribe option to opt out of any further marketing e-mails.
- 11.4. We will not share your name or contact details with third parties for marketing purposes unless we receive your consent.

12. POPIA RIGHTS

- 12.1. POPIA gives you a number of rights when it comes to the Personal Information which we hold about you. The fundamental rights are set out below. However, should you require more comprehensive information, please have a look at POPIA in its entirety. Under certain circumstances, by law, you have the right to:
- 12.1.1. ask what Personal Information we have about you.
 - 12.1.2. ask what Personal Information we sent to our suppliers, service providers, or anyone else.
 - 12.1.3. ask us to update, correct, or delete any out-of-date or incorrect Personal Information we have about you.
 - 12.1.4. unsubscribe from any direct marketing communications we may send you,
 - 12.1.5. object to the processing of your Personal Information; and
 - 12.1.6. lodge a complaint about our practices with the Information Regulator.
- 12.2. We will respond to your request as soon as reasonably possible, but this process may take up to 21 (twenty-one) days, depending on the complexity of the request.

13. INVESTIGATION

- 13.1. Should you have any complaints, we request that you submit a written POPIA Complaint Form to the Information Officer at info@icscredit.co.za
- 13.2. Upon completion of an investigation of the complaint, the Information Officer will either:
- 13.2.1. Suggested a remedy for the complaint; or
 - 13.2.2. Dismiss the complaint with reasons as to why it was dismissed; or
 - 13.2.3. Tender an apology and attend to any disciplinary action that has been taken against any employee involved.
- 13.3. Should you as the data subject not be satisfied with the outcomes of the Information Officer's conclusion, you do have the right to complain to the Information Regulator.

14. THIRD-PARTY INFORMATION AND THAT BELONGING TO MINORS

- 14.1. If a Data Subject provides Interactive Credit Solutions (Pty) Ltd with Personal Information on behalf of another, Interactive Credit Solutions (Pty) Ltd will not be able to process the query or request unless such query or request is accompanied with the required permission and consent from the owner of that Personal Information.
- 14.2. If a Data Subject is under the age of 18, such person's Personal Information will only be processed if the minor's parent or legal guardian gives the required consent or permission to the processing of the provided Personal Information.

15. CHANGES TO PRIVACY NOTICE

Any changes we make to our privacy notice in the future will be posted on this page and, where appropriate, notified to you by e-mail or otherwise. Kindly view our Privacy Notice by clicking [here](#) or visiting our website (www.icscredit.co.za) and locating the page from the footer menu.