

Thuma Mina Debt Solutions Privacy Policy

Read this policy carefully before browsing this website or using any of our services. Your continued use of this website and our services indicates that you have both read and agree to the terms of this privacy policy. You cannot use this website or our services if you do not accept this policy. All sections of this policy are applicable to users unless this section expressly states otherwise.

Clause 1 Privacy Policy

1.1 For the purposes of this section, Personal information will be understood in accordance with the definition provided in the protection of Personal Information Act 4 of 2013 ("the Act") and in accordance with the definition of Personal Data Article 4(1) of the General Data Protection Regulation GDPR.

1.2 In adopting this Privacy Policy, we wish to balance our legitimate business interests and your reasonable expectation of privacy. Accordingly, we will take all reasonable steps to prevent unauthorised access to, or disclose of your Personal Information. However, it is impossible to guarantee that your personal information will be 100% secure.

1.3 The Personal Information which will be request for us to provide you with our service are as follows:

1.3.1 Name

1.3.2 Surname

1.3.3 Email

1.3.4 Contact Number

1.3.5 Identity Number

1.4 Privacy Policy constitutes your consent as contemplated in section 69 of the Act Act and or Article 7 of the GDPR (Whichever is applicable). Where necessary, we will seek to obtain your specific consent in future instances should we deem same required by law and where your consent herein might not be lawfully sufficient.

1.5 By agreeing to the terms contained in this Privacy Policy, you consent to the use of your personal information in relation to:

1.4.1. The provision and performance of our services to you.

1.4.2 Informing you of changes made to our website.

1.4.3 The provision of marketing related services to by us.

1.5 Although absolute security cannot be guaranteed on the internet, we have in place up to date, reasonable technical and organisational security measures to protect your Personal Information against accidental or intentional manipulation, loss, misuse, destruction or against unauthorised disclosure or access to the information we process online.

1.6 We store your Personal Information directly, or alternatively, store your Personal Information on, and transfer your Personal Information to, a central database. If the location if the central database is located in a country that does not have substantially similar laws which provide for the protection of Personal Information, we will take the necessary steps to ensure that your Personal Information is adequately protected in that jurisdiction by means of ensuring that standard data protection clauses are enforced as envisaged by the GDPR.

1.7 Your information will not be stored for longer than is necessary for the purposes described in this Privacy Policy or as required by applicable legislation.

1.8 We shall have the right but shall not be obliged, to monitor or examine any information and materials including any website link that you publish or submit to us for publishing on this site. You shall solely responsible for the contents of all material published by yourself.

Clause 2 Your Rights

2.1 A user has the right:

2.1.1 of access to their Personal Information stored and processed by us. This may be done by emailing us at the address referred to in clause 7.5.1;

2.1.2 to restrict/suspend processing of Personal Information to only that which is strictly necessary for us to perform our services to you;

2.1.3 if we breach any of terms of this Privacy Policy, to complain to the requisite data protection authority in their territory;

2.1.4 to withdraw consent at any time, if processing of Personal Information is based on consent

Clause 3 Disclosure of Personal Information

3.1

3.1.1 Service Providers

3.1.2 Agents/ Representatives

3.1.3

3.2 If our services are provided in conjunction with, or by involvement of third parties, such third parties may need to have your Personal Information in order to fulfil your request.

Clause 4 Log Files

4.1 This information is aggregated and anonymous data and does not identify you specifically. However, you acknowledge that this data may be able to be used to identify you if it is aggregated with other personal information that you supply to us. This information is not shared with third parties and is only used within the company on a need-to-know basis. Any individually identifiable information related to this data will never be used in any way different to that stated above, without your explicit permission.

Clause 5 Cookies

5.1 We use cookies. A cookie is a small piece of information stored on your computer or smart phone by the web browser.

5.1.1 "Permanent Cookies" : These cookies permanently store a unique code on your computer or smart device hard drive in order to identify you as an individual user. No Personal Information is

stored in permanent cookies. You can view permanent cookies by looking in the cookies directory of your browser installation. These permanent cookies are not required for the website to work, but may enhance your browsing experience.

Clause 6 Links from Website

6.1 Hyperlinks to third Party Websites are provided “as is”, and we do not necessarily agree with, edit or sponsor the content of third party websites.

6.2 We do not monitor or review the content of any third party website. Opinions expressed or material appearing on such websites are not necessarily shared or endorsed by us and we should not be regarded as the publisher of such opinions or material. Please be aware that we are not responsible for the privacy practices, or content, of other websites either.

Clause 7 Application Of The Electronic Communications And Transactions Act 25 of 2002 (“Ect Act”)

7.1 Data messages (as defined in the ECT Act) will be deemed to have been received by us if and when we respond to the data messages.

7.2 Data Messages sent by us to a user will be deemed to have been received by such user in terms of the provisions specified in section 23(b) of the ECT Act.

7.3 Users acknowledge that electronic signatures, encryption and/or authentication are not required for valid electronic communications between us and users.

7.4 Information to be provided in terms of section (43)1 of the ECT Act:

7.4.1 Users warrant that data messages sent to us from any electronic device, used by such user, from time to time or owned by such user, were sent and or authorised by such user, personally.

7.4.2 This website is owned and operated by Thuma Mina Debt Solutions (Pty) Ltd.

7.5 The company will receive all formal communications to the following email address;

7.5.1 Email Address: info@thumaminadebt.co.za

Clause 8 Lodging Complaints

8.1 We only process your Personal Information in compliance with this Privacy Policy and in accordance with the relevant data protection laws. If, however you wish to raise a complaint regarding the processing of your personal information or are unsatisfied with how we have handled your Personal Information, you have the right to lodge a complaint with the supervisory authority in your country.