

# <http://www.tcbdebtfree.co.za/index.php/privacy-policy>

## Privacy policy

### 1. Introduction

- 1.1 We are committed to safeguarding the privacy of [www.tcbdebtfree.co.za](http://www.tcbdebtfree.co.za) visitors and service users.
- 1.2 This policy applies where we are acting as a data controller with respect to the personal data of [www.tcbdebtfree.co.za](http://www.tcbdebtfree.co.za) visitors and service users; in other words, where we determine the purposes and means of the processing of that personal data.
- 1.3 We use cookies on our website. Insofar as those cookies are not strictly necessary for the provision of [www.tcbdebtfree.co.za](http://www.tcbdebtfree.co.za) and services, we will ask you to consent to our use of cookies when you first visit our website.
- 1.4 Our website incorporates privacy controls which affect how we will process your personal data. By using the privacy controls, you can decide whether to provide your information or not. You can access the privacy controls via [www.tcbdebtfree.co.za](http://www.tcbdebtfree.co.za) .

### 2. Credit

- 2.1 This document was created using a template from SEQ Legal (<https://seqlegal.com>).

### 3. How we use your personal data

- 3.1 In this Section 3 we have set out:
  - (a) the general categories of personal data that we may process;
  - (b) the purposes for which we may process personal data; and
  - (d) the legal bases of the processing.
- 3.2 We may process data about your use of our website and services ("**usage data**"). The usage data may include your IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths, as well as information about the timing, frequency and pattern of your service use. The source of the usage data is our analytics tracking system.
- 3.3 We may process your information included in your personal profile on our website ("**profile data**"). The profile data may include your name, telephone number and email address. The profile data may be processed for the purposes of enabling and monitoring your use of our website and services. The legal basis for this processing is your consent by submitting your information freely to us.

- 3.4 We may process the information contained in any enquiry you submit to us regarding our services ("**Call Back REQUEST** or **Online Application**"). The enquiry data may be processed for the purposes of offering and marketing our services to you. The legal basis for this processing is your acceptance by submitting your information to us.
- 3.5 We may process information that you provide to us for the purpose of subscribing to our email notifications and/or newsletter ("**notification data**"). The notification data may be processed for the purposes of sending you the relevant notifications and/or newsletters.
- 3.6 We may process information contained in or relating to any communication that you send to us ("**correspondence data**"). The correspondence data may include the communication content and metadata associated with the communication. Our website will generate the metadata associated with communications made using the website contact forms. The correspondence data may be processed for the purposes of communicating with you and record-keeping. The legal basis for this processing is our legitimate interests, namely the proper administration of our website and business and communications with users.
- 3.7 We may process any of your personal data identified in this policy where necessary for the establishment, exercise or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure. The legal basis for this processing is our legitimate interests, namely [the protection and assertion of our legal rights, your legal rights and the legal rights of others.
- 3.8 In addition to the specific purposes for which we may process your personal data set out in this Section 3, we may also process any of your personal data where such processing is necessary for compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person.
- 3.9 Please do not supply any other person's personal data to us.

#### **4. Providing your personal data to others**

- 4.1 We may disclose your personal data to any member of our group of companies (this means our subsidiaries, our ultimate holding company and all its subsidiaries) insofar as reasonably necessary for the purposes, and on the legal bases, set out in this policy. Information about our group of companies can be found in our Terms and Conditions.
- 4.2 We may disclose your personal information to our legal representative insofar as reasonably necessary for assistance and advice on how best to advise and assist you.
- 4.3 We may disclose your personal information to your creditors with whom we would need to communicate should you request our assistance.
- 4.4 In addition to the specific disclosures of personal data set out in this Section 4, we may disclose your personal data where such disclosure is necessary for

compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person. We may also disclose your personal data where such disclosure is necessary for the establishment, exercise or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure.

## **5. Retaining and deleting personal data**

- 5.1 This Section 5 sets out our data retention policies and procedure, which are designed to help ensure that we comply with our legal obligations in relation to the retention and deletion of personal data.
- 5.2 Personal data that we process for any purpose or purposes shall be kept for the purpose or those purposes of any possible future disputes or queries from you or your creditors and /or their agents.
- 5.3 Notwithstanding the other provisions of this Section 5, we may retain your personal data where such retention is necessary for compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person.

## **6. Amendments**

- 6.1 We may update this policy from time to time by publishing a new version on our website.
- 6.2 You should check this page occasionally to ensure you are happy with any changes to this policy.
- 6.3 We may notify you of changes to this policy by email or through the private messaging system on our website].

## **7. Your rights**

- 7.1 In this Section 7, we have summarized the rights that you have under data protection law. Some of the rights are complex, and not all of the details have been included in our summaries. Accordingly, you should read the relevant laws and guidance from the regulatory authorities for a full explanation of these rights.
- 7.2 Your principal rights under data protection law are:
  - (a) the right to access;
  - (b) the right to rectification;
  - (c) the right to erasure;
  - (d) the right to restrict processing;
  - (e) the right to object to processing;
  - (f) the right to data portability;
  - (g) the right to complain to a supervisory authority; and

(h) the right to withdraw consent.

- 7.3 You have the right to have any inaccurate personal data about you rectified and, taking into account the purposes of the processing, to have any incomplete personal data about you completed.
- 7.4 You have the right to object to our processing of your personal data for direct marketing purposes. If you make such an objection, we will cease to process your personal data for this purpose.
- 7.5 To the extent that the legal basis for our processing of your personal data is:
- (a) consent; or
  - (b) that the processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract,

and such processing is carried out by automated means, you have the right to receive your personal data from us in a structured, commonly used and machine-readable format. However, this right does not apply where it would adversely affect the rights and freedoms of others.

- 7.6 If you consider that our processing of your personal information infringes data protection laws, you have a legal right to lodge a complaint with a supervisory authority responsible for data protection. 6
- 7.7 To the extent that the legal basis for our processing of your personal information is consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.
- 7.8 You may exercise any of your rights in relation to your personal data by written notice to us.

## **8. About cookies**

- 8.1 A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.
- 8.2 Cookies may be either "persistent" cookies or "session" cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.
- 8.3 Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

## **9. Cookies that we use**

9.1 We may use cookies for the following purposes:

- (a) authentication - we may use cookies to identify you when you visit our website and as you navigate our website.
- (b) security - we use cookies as an element of the security measures used to protect user accounts, including preventing fraudulent use of login credentials, and to protect our website and services generally.
- (c) analysis - we use cookies to help us to analyse the use and performance of our website and services.

## **10. Cookies used by our service providers**

10.1 Our service providers use cookies and those cookies may be stored on your computer when you visit our website.

10.2 We use Google Analytics to analyse the use of our website. Google Analytics gathers information about website use by means of cookies. The information gathered relating to our website is used to create reports about the use of our website. Google's privacy policy is available at:  
<https://www.google.com/policies/privacy/>.

10.3 We use Wordstream to assist with internet marketing and Google ads. This service may use cookies for to analyze the responses to our website.

## **11. Managing cookies**

11.1 Most browsers allow you to refuse to accept cookies and to delete cookies. The methods for doing so vary from browser to browser, and from version to version. You can however obtain up-to-date information about blocking and deleting cookies via these links:

- (a) <https://support.google.com/chrome/answer/95647?hl=en> (Chrome);
- (b) <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences> (Firefox);
- (c) <http://www.opera.com/help/tutorials/security/cookies/> (Opera);
- (d) <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies> (Internet Explorer);
- (e) <https://support.apple.com/kb/PH21411> (Safari); and
- (f) <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy> (Edge).

11.2 Blocking all cookies will have a negative impact upon the usability of many websites.

11.3 If you block cookies, you will not be able to use all the features on our website.

## **12. Our details**

- 12.1 This website is owned by TCB Debt Counselling and operated by PS Digital (Pty) Ltd.
- 12.2 We are registered in South Africa under registration number 2009/038076/23 and our registered office is at 184 Van Heerden Street, Capital Park, 0084.
- 12.3 Our principal place of business is at 184 Van Heerden Street, Capital Park, 0084.
- 12.4 You can contact us:
- (a) by post, to 184 Van Heerden Street, Capital Park, 0084
  - (b) using our website contact form
  - (c) by telephone, on the contact number published on our website from time to time, or
  - (d) by email, using the email address published on our website from time to time.

## **13. Data protection officer**

- 13.1 Our data protection officer's contact details are: [terrence@tcbdebtfree.co.za](mailto:terrence@tcbdebtfree.co.za).