

## **PERSONAL INFORMATION PROCESSING CONSENT**

*“We respect your privacy and are committed to protect and responsibly manage your personal information. To comply with the new Protection of Personal Information (POPI) Act, we require your consent and authorisation to process your personal information, including your special personal information as defined by the POPI Act, which we collect and process to enable us to provide the services, assistance and/or product solutions you may require. The POPI Act defines the “**processing**” of personal information as:*

*“... any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including—*

- (a) the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;*
- (b) dissemination by means of transmission, distribution or making available in any other form; or*
- (c) merging, linking, as well as restriction, degradation, erasure or destruction of information.”*

*We will collect the minimum required information from you and we will process your personal information only for the purposes for which it was collected or as agreed with you. These purposes include:*

- To provide our advice, services, and products to you, to help us, and you, manage your financial position and/or carry out the transactions you requested, as well as to maintain our contractual relationship;*
- To assist you with queries and/or claims relating to your Debt Review process;*
- To confirm and verify your identity or to verify that you are an authorised user for security purposes, where applicable;*
- For audit and record keeping purposes;*
- To ensure that legal proceedings can be effectively carried out, should same be necessary*

*Apart from the above reasons, we will also process your personal information to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.*

*There will be times when we may need to share your personal information with third party service providers and/or operators (eg. our auditors, attorneys, the NCR, credit agencies etc.)*

*who will be involved in the delivery of products or services to you or us, in support of our service offerings to you and our business. An 'operator' is defined by the POPI Act as: "...a person who processes personal information for a responsible party in terms of a contract or mandate, without coming under the direct authority of that party". We are the responsible party with respect to your personal information.*

*There are also times when we will use the information systems of these third party operators to process your personal information to help us in providing you with the required advice and/or products and services. These systems are currently limited to the Microsoft Office Suite including Outlook and cloud based servers..*

*We are required by law to have agreements in place with these operators to ensure that they protect and process personal information securely.*

*As a client, you have the right, at any time:*

- *to ask us to update, correct, or delete your personal information, which includes the authority and consent provided in this form;*
- *to object to the processing of your personal information;*
- *to withdraw your consent;*
- *to complain to the Information Regulator, whose contact details are: Tel: 012 406 4818/ Email: infoREG@justice.gov.za.*

*Please discuss or clarify any uncertainties in this regard.*

#### **CONSENT AND AUTHORISATION:**

*By giving consent in terms of this document you:*

- 1) *Authorise and give DebtSolutions 4 U and/or its representatives and/or relevant operators permission to process your personal information for the purposes mentioned in this document or otherwise allowed for or required by law; and*
- 2) *Authorise and give DebtSolutions 4 U and/or its representatives to contact you from time to time to offer additional services or solutions to you.*