



# WEBSITE PRIVACY POLICY

## **Our Commitment to Your Privacy**

iFacts (Pty) Ltd (“iFacts”, “we” or “us”) is committed to protecting your privacy. We value the trust of our subscribers and all others who work with us, and we recognize that maintaining your trust requires that we be transparent and accountable in how we handle your personal information. For that reason, we call our Privacy Policy and Practices "Our Commitment to Your Privacy." This privacy policy is incorporated into and subject to the terms and conditions of the iFacts Terms of Use agreement.

In performing our service as a credit bureau, we collect, use, and disclose personal information. Anyone from whom we collect such information can expect that it will be carefully protected and that any use of or other dealing with this information is subject to consent where required by law. Our privacy practices are designed to achieve this.

The following Privacy Policy explains how we collect, use, disclose, and safeguard the personal information from customers.

## **Definitions**

In this privacy policy iFacts makes use of the following terms:

**"IFACTS"** refers to iFacts (Pty) Ltd with registration number 2001/005795/07 a Private Company incorporated in accordance with the laws of the Republic of South Africa.

**"Personal Information"** means all information that may be considered to be personal information or information about an identifiable individual and or existing juristic person (where applicable) in terms of the Electronic Communications and Transactions Act no. 25 of 2002 ("ECTA"), the Consumer Protection Act no. 68 of 2008 ("CPA"), the Protection of Personal Information Act no. 4 of 2013 (POPIA) and the General Data Protection Act (GDPR).

**"User, you or your"** refers to any person who makes use of this website, including clients.



## **What Personal Information Do We Collect and Why?**

We do not collect personal information from the public but do provide information that is collected from hosting credit bureaus to our clients. We ensure that the information provided is only provided for a specific prescribed purpose and that it complies with the National Credit Act nr 34 of 2005. Where specific consent is needed from consumers it is obtained before providing clients with information.

## **Obtaining Consent**

We do not, except where otherwise permitted by law, collect, use, or disclose your personal information without your consent.

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

iFacts conducts its business in accordance with South African legislation and General Data Protection Regulation (GDPR) from the EU. iFacts considers it imperative to protect the privacy interests of data subjects.

## **Retention of Personal Information**

All personal information retained on our database is in accordance with the retention provisions set out in the applicable Laws and regulations of South Africa as well as the General Data Protection Regulation (GDPR).

## **Ensuring Your Personal Information is Correct and Accurate**

You have a right to ensure that your personal information is accurate, complete and up-to-date.

## **Security**

We have adopted an industry-grade best-of-breed security model to protect your personal information. As part of our security model, we have implemented firewall technology, password controls, encryption processes, antivirus software as well as physical measures. We have a stringent information security policy in place that every officer, employer, and supplier of iFacts must adhere to.



## **Cookies**

Our site uses cookies in a limited way. Cookies are small files containing information that a website uses to track a visit. Both persistent and session cookies are used by many websites. However, we use session cookies only to better understand how our site is used, to make sure our information and dynamic content are served up to visitors correctly, and to improve the performance of our site for users, particularly the way search pages are delivered. Session cookies do not remain on your computer at the end of your visit, and cannot be used to obtain any personally identifiable details.

## **Third-Party Sites**

Our site may contain links to third-party websites. If you follow a link to any of these websites, please note that these websites have their own terms and privacy policies and that we do not accept any responsibility or liability for them. By registering at iFacts you may receive follow-up contact and offers from third-party companies as you have agreed to do by accepting this Privacy Policy and, while we only work with selected partners, we are not responsible for the services or representations of third parties.

Because we are not responsible for any representations or information or warranties or content on any website of any third party (including websites linked to this website or websites facilitated by us), we do not exercise control over third parties' privacy policies and you should refer to the privacy policy of any such third party before given them any of your personal information.

## **Updating of Privacy Policy**

We reserve the right, in our sole discretion to update, modify, or amend (including without limitation, by the addition of new terms and conditions) this Privacy Policy from time to time with or without notice. You therefore agree to review the Privacy Policy whenever you visit our website for any such change. Save as expressly provided to the contrary in this Privacy Policy, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

Please check our site on an ongoing basis or contact [info@ifacts.co.za](mailto:info@ifacts.co.za) for the most up-to-date information on our privacy practices.



## Contact Information

Questions, concerns or complaints related to our Privacy Policy or our treatment of personal information should be directed to:

Full name and legal status:	iFacts (Pty) Ltd
Registration number:	2001/005795/07
Physical address:	95 7 <sup>th</sup> Avenue Edenvale Johannesburg 1609
Telephone number:	011 543 1627
Website address:	<a href="http://www.ifacts.co.za">www.ifacts.co.za</a>
Email address:	<a href="mailto:info@ifacts.co.za">info@ifacts.co.za</a>