



PRIVACY POLICY

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

1. Introduction

- 1.1 This Privacy Policy is to be read as if specifically incorporated into the POPI POLICY available at: https://www.debtmasters.net/pdf/dm_popi_policy.pdf
- 1.2 This Privacy Policy is available online at:
https://www.debtmasters.net/pdf/dm_privacy_policy.pdf

2. Privacy Policy

- 2.1 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"). DEBT MASTERS also subscribes to the principles for electronically collecting personal information outlined in the Act, and the further legislation referred to therein. We endeavour to ensure the quality, accuracy and confidentiality of Personal Information in our possession.
- 2.2 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 disclosure of your Personal Information. However, it is impossible to guarantee that your Personal Information shall be 100% secure.
- 2.3 Users will be prompted to register an account with DEBT MASTERS. In so doing, users may be asked to provide the following information (Personal Information):
 - 2.3.1 Title
 - 2.3.2 First Name
 - 2.3.3 Surname
 - 2.3.4 Identity number (ID)
 - 2.3.5 Email address



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- 2.3.6 Physical or postal address
- 2.3.7 Phone or mobile number
- 2.3.8 Credit card or bank account information
- 2.3.9 Private financial information of consumers
- 2.3.10 Amounts of debt owned by consumers
- 2.3.11 Consumer credit agreements
- 2.3.12 Credit provider details and account numbers
- 2.4 We will attempt to limit the types of Personal Information we process to only that to which you consent to (for example, in the context of online registration, newsletters, message boards, surveys, polls, professional announcements, SMS, MMS and other mobile services), but, to the extent necessary, your agreement to these this Privacy Policy constitutes your consent as contemplated in section 69 of the Act.
- 2.5 All payment and consumer information will be captured through the website or via manual business forms. Further, DEBT MASTERS shall retain payment and personal information on behalf of its clients.
- 2.6 We will not collect, use or disclose sensitive information (such as information about racial or ethnic origins or political or religious beliefs, where relevant) except with your specific consent or in the circumstances permitted by law.
- 2.7 By agreeing to the terms contained in this Privacy Policy, you consent to the use of your Personal Information in relation to:
 - 2.7.1 The provision and performance of the services;
 - 2.7.2 Informing you of changes made to our website;
 - 2.7.3 The provision of marketing related services to you by DEBT MASTERS;
 - 2.7.4 Responding to any queries or requests you may have;



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- 2.7.5 Developing a more direct and substantial relationship with users for the purposes described in this clause;
- 2.7.6 Developing an online user profile;
- 2.7.7 Understanding general user trends and patterns so that we can develop and support existing and ongoing marketing strategies;
- 2.7.8 For security, administrative and legal purposes; and
- 2.7.9 The creation and development of market data profiles which may provide insight into market norms, practices and trends to help us improve our offering to you. Such information will be compiled and retained in aggregated form, but shall not be used in any way which may comprise the identity of a user.
- 2.8 Although absolute security cannot be guaranteed on the internet, DEBT MASTERS has 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.
- 2.9 While we cannot ensure or warrant the security of any Personal Information you provide us, we will continue to maintain and improve these security measures over time in line with legal and technological developments.
- 2.10 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 of 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.
- 2.11 Your information will not be stored for longer than is necessary for the purposes described in these Terms or as required by applicable legislation.
- 2.12 The Personal Information DEBT MASTERS collects from users shall only be accessed by DEBT MASTERS employees, representatives and consultants on a need-to-know basis, and subject to reasonable confidentiality obligations binding such persons.



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- 2.13 DEBT MASTERS 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 DEBT MASTERS for publishing on the Site. You shall be solely responsible for the contents of all material published by yourself.
- 2.14 We constantly review our systems and data to ensure the best possible service to our users. We do not accept any users, or representatives of users, under 18 years of age or who otherwise does not have the relevant capacity to be bound by this Privacy Policy.
- 2.15 We will not sell, share, or rent your Personal Information to any third party or use your e-mail address for unsolicited mail. Any emails sent by DEBT MASTERS will only be in connection with the provision of our services and/or the marketing thereof.

3. Log Files

- 3.1 When you visit DEBT MASTERS, even if you do not create an account, we may collect information, such as your IP address, the name of your ISP (Internet Service Provider), your browser, the website from which you visit us, the pages on our website that you visit and in what sequence, the date and length of your visit, and other information concerning your computer's operating system, language settings, and broad demographic information. This information is aggregated as 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 used only within DEBT MASTERS 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.

4. Cookies

- 4.1 DEBT MASTERS uses cookies. A cookie is a small piece of information stored on your computer or smart phone by the web browser. The two types of cookies used on the Website are described below:
- 4.1.1 "Session cookies": These are used to maintain a so-called 'session state' and only lasts for the duration of your use of the Website. A session cookie expires when you close your browser, or if you have not visited the server for a certain period of time. Session cookies are required for the Platform to function optimally, but are not used in any way to identify you personally.



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- 4.1.2 "Double Click Cookies" Third party vendors with whom we contract may use cookies to serve user ads based on a user's prior visits to the Website. Users may, however, opt out of receiving these ads by emailing us at **legal@debtmasters.net**.
- 4.1.3 "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 DEBT MASTERS website to work, but may enhance your browsing experience.

5. Links from DEBT MASTERS

- 5.1 DEBT MASTERS, and the services available through the Website, may contain links to other third-party websites, including (without limitation) social media platforms, payment gateways, appointment scheduling and/or live chat platforms ("Third Party Websites"). If you select a link to any Third-Party Website, you may be subject to such Third-Party Website's terms and conditions and/or other policies, which are not under the control, nor responsibility, of DEBT MASTERS.
- 5.2 Hyperlinks to Third Party Websites are provided "as is", and DEBT MASTERS does not necessarily agree with, edit or sponsor the content on Third Party Websites.
- 5.3 DEBT MASTERS does 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.
- 5.4 Users should evaluate the security and trustworthiness of any Third-Party Website before disclosing any personal information to them. DEBT MASTERS does not accept any responsibility for any loss or damage in whatever manner, howsoever caused, resulting from your disclosure to third parties of personal information.



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6. Application of The Electronic Communications and Transactions Act 25 Of 2002 ("ECT Act")

- 6.1 Data Messages (as defined in the ECT Act) will be deemed to have been received by DEBT MASTERS if and when DEBT MASTERS responds to the Data Messages.
- 6.2 Data Messages sent by DEBT MASTERS 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.
- 6.3 Users acknowledge that electronic signatures, encryption and/or authentication are not required for valid electronic communications between users and DEBT MASTERS.
- 6.4 Information to be provided in terms of section 43(1) of the ECT Act:
- 6.4.1 Users warrant that Data Messages sent to DEBT MASTERS 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.
- 6.4.2 This Website is owned and operated by **DEBT MASTERS (PTY) LTD, (Registration Number: 2021/932032/07)** a private company owned and operated in accordance with the laws of the Republic of South Africa.
- 6.5 Address for service of legal documents: **1st Floor, Office 29C, Noble Park Centre, 3 Du Toit Street, Bellville 7530.**
- 6.6 Contact Number: **+27 (0) 21 001 2631.**
- 6.7 DEBT MASTERS - **located at <https://www.debtmasters.net>;**
- 6.8 Email address: **legal@debtmasters.net;**
- 6.9 This Privacy Policy has been prepared by the DEBT MASTERS legal team.