



ITC Privacy Notice

1. General

ITC credit bureau (Pty) Ltd "ITC" is a registered credit bureau in terms of the NCA, No 34 of 2005. ITC is registered with the NCR with registration number NCRCB40, a full member of the CBA and an associate member of SACRRA.

2. Our commitment

ITC is committed to protecting your privacy of personal information and to ensure that when it is collected, it is used properly, lawfully as well as transparently. ITC will take reasonable steps to ensure your personal information is processed in accordance with the laws of South Africa.

3. Sources of information and collection of information

- 3.1. ITC will collect your personal information when you register with us for any service or product provided. This information may be used to update your personal information as held by ITC.
- 3.2. In terms of the NCA, ITC is authorized to receive, process and store consumer credit information the bulk which is sourced through SACRRA.
- 3.3. The NCA also authorizes a credit bureau to receive consumer credit information from the following sources
 - 3.3.1. An organ of State, a court or judicial officer
 - 3.3.2. Any person who supplies goods, services, or utilities to consumers, whether for cash or credit
 - 3.3.3. A person providing long terms and short terms insurance
 - 3.3.4. Entities involved in fraud investigation
 - 3.3.5. Educational Institutions
 - 3.3.6. Debt Collectors to whom book debt was ceded or sold by a credit provider
 - 3.3.7. Other registered credit bureaus
 - 3.3.8. The NCR or any source authorized by the NCR
 - 3.3.9. A consumer for the consumer to correct or challenge information held by a credit bureau
 - 3.3.10. Any entity that is lawfully authorised to access and share consumer information
- 3.4. We may place text files called "cookies" on your device when you visit our website. These files do not contain personal information, but they do contain a personal identifier allowing us to associate your personal information with a certain device. These files serve several useful purposes for you, including:
 - 3.4.1. granting you access to age restricted content
 - 3.4.2. tailoring our website's functionality to you personally by letting us remember your preferences

Telephone: 011 019 0280 | Web: www.itc.co.za | NCR: NCRCB40

Address: Building A, First Floor, Stellenpark Business Park, Jamestown, Stellenbosch, 7600

Company Reg: 2015/323632/07 | Directors: Remo Lenisa , Annelene Dippenaar, Simon Trupp

- 3.4.3. improving how our website performs
- 3.4.4. allowing third parties to provide services to our website
- 3.4.5. helping us deliver targeted advertising where appropriate in compliance with applicable laws.

Your internet browser generally accepts cookies automatically, but you can often change this setting to stop accepting them. You can also delete cookies manually. However, no longer accepting cookies or deleting them will prevent you from accessing certain aspects of our website where cookies are necessary. Many websites use cookies, and you can find out more about them at <https://www.internetcookies.com/about-cookies/>

4. Processing of data

ITC will only process or disclose your personal information as a responsible party, or as an operator for a responsible party, in terms of a contract or mandate, if you have provided your consent, if the processing complies with an obligation imposed by law or if the processing is in terms of a legitimate interest of the data subject or the responsible party.

5. Acceptance of terms

- 5.1. **Acceptance required** - You must accept all the terms of this policy when you visit our site or make use of our services. If you do not agree with anything in this policy, then you may not order, register for, or use any of our services. You may not use any of our services if you do not accept this policy.
- 5.2. **Legal capacity** - You may not access our website or order or services if you are younger than 18 years old or do not have legal capacity to conclude legally binding contracts.
- 5.3. **Deemed acceptance** - By accepting this policy, you are deemed to have read, understood, accepted, and agreed to be bound by all its terms.

6. Data Security

ITC understands the importance of keeping your information secure and we adhere to international standards around data privacy and protection. Information is stored in a highly secure data centre (managed by a third-party data centre provider) and all data is stored, managed, accessed, and transferred in a controlled environment. The information we hold may be linked or combined with other information about you, to ensure that your credit information profile is complete. ITC has an IT security policy and risk management policy which regulates the Company's approach to security and risk. We have internal controls in place to ensure that only staff who requires access to your information, is granted access and that access is monitored and reviewed on an annual basis.

7. Retention & Destruction of data

We will only retain your personal information for as long as it is necessary to achieve the purpose for which it was collected or subsequently processed, or as is required from us as a registered primary credit bureau in terms of law. We will destroy or delete records of personal information, as soon as reasonably practicable after we are no longer authorised to retain it.

8. Transfer of data outside South Africa

- 8.1. ITC may transfer your personal information to another country for storage and processing provided that the country has equivalent or better data protection laws (like GDPR) to adequately protect your personal information.
- 8.2. ITC may transfer your personal information for processing request originating from an ITC Client located outside of the Republic of South Africa, should you have consented to such processing or if said processing is in accordance with Data Processing legislation.

9. Enquiries

If you have any questions or concerns arising from this privacy policy or the way in which we handle personal information, please contact us.