



Consumer Friend™  
Outsource Debt Review Solutions

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## **PRIVACY POLICY**

Version 1 November 2018

### **1. Definitions and Interpretation**

- 1.1. "Personal Information" means information relating to an identifiable, living, natural person and where it is applicable, identifiable, existing juristic person, including all information as defined in the [Protection of Personal Information Act 4 of 2013](#).
- 1.2. "Processing" means the creation, generation, communication, storage and destruction of Personal Information as more fully defined in the [Protection of Personal Information Act 4 of 2013](#).
- 1.3. "User" means any person who accesses and browses this Website for any purpose.
- 1.4. "Consumer Friend" means Samdale Trading (Pty) Ltd, Registration Number 2004/025181/07.
- 1.5. "Website" means the Website of Consumer Friend at URL <https://www.consumerfriend.co.za> or such other URL as Consumer Friend may choose from time to time.

### **2. Status and Amendments**

- 2.1 This Privacy Policy governs the processing of Personal Information provided to Consumer Friend through the use of the Website and sets out the Consumer Friend practices and policies in respect of information gathering and dissemination, particularly with regard to the issue of User Privacy.
- 2.2 The User acknowledges that due to legal and other developments, Consumer Friend may amend the Privacy Policy from time to time. The version of the Privacy Policy is indicated by the Effective Date reflected in the title of the Privacy Policy Document.
- 2.3 The User agrees to remain apprised of the current version of the Privacy Policy as reflected by the Effective Date and agrees to be bound by any updated terms and conditions from time to time.

CONSUMER FRIEND

DIRECTORS: R.E Easton-Berry, G.C. Stewart, L.I Toth, R. Simelane, R.J.A Ryan (UK), C.J Rusbasan (US),

Proprietor: Sam Dale Trading (PTY)LTD Registration No. 2004 / 025181 / 07

### **3 Processing of Personal Information**

- 3.1 By providing Personal Information to Consumer Friend, the User acknowledges and agrees that such information has been provided by the User and the User accordingly consents to the processing of such information by Consumer Friend.
- 3.2 By the User submitting Personal Information (including all personal information, but not limited to; name, address, telephone number and email address) via the Website (e.g. through completing any online form) the following principles apply in the processing of that information:
- 3.2.1 Consumer Friend will only collect Personal Information for a purpose consistent with the purpose for which it is required. The specific purpose for which such Personal Information is collected will be apparent from and congruent with the context in which it is requested.
  - 3.2.2 Consumer Friend will only process Personal Information in a manner that is adequate, and relevant in the context of the purpose for which it is processed.
  - 3.2.3 Personal Information will only be processed for a purpose compatible with that for which it was collected, unless the User has agreed to an alternative purpose in writing or unless Consumer Friend is permitted otherwise in terms of Legislation of general application dealing with the protection of Personal Information.
  - 3.2.4 Consumer Friend will keep records of all Personal Information collected and the specific purpose for which it was collected for a period of 1 (one) year from the date on which it was last used.
  - 3.2.5 Consumer Friend will not disclose any Personal Information to any third-party unless prior written consent is obtained from the User or unless Consumer Friend is required to provide such information by law.
  - 3.2.6 If Personal Information is released with the Users consent, Consumer Friend will retain a record of the information released, the third-party to whom it was released, the reason for the release and the date of release, for a period of 1 (one) year from the date on which it was last used.
  - 3.2.7 At the termination of the 1 (one) year period as mentioned above, or if Personal Information is no longer needed by Consumer Friend for the purpose it was initially collected, or subsequently processed, then and in such event Consumer Friend will destroy and delete such Information.
- 3.3 As permitted by the Electronic Communications and Transactions Act 25 of 2002, Consumer Friend may use Personal Information collected to compile profiles for statistical purposes. The User consents to such use of its Personal Information and Consumer Friend undertakes that information contained in the profiles or statistics will be able to be linked to any specific User or identify any specific User.

## **4 Collection of Anonymous Data**

- 4.1 Consumer Friend may use standard technology to collect statistical data and related information relating to the use of this Website. This purpose of the use of such technology is not to identify individual Users but for purposes of Consumer Friend statistics.
- 4.2 Consumer Friend may utilise temporary or session cookies to keep track of Users browsing habits. A cookie is a small file that is placed on your hard drive in order to keep a record of your interaction with the Website and to facilitate and enhance User convenience.
  - 4.2.1 Cookies by themselves will not be used to identify Users personally but may be used to compile DE identified statistics relating to use of services offered or to provide Consumer Friend with feedback on the performance of this Website.
  - 4.2.2 The following classes of information may be collected in respect of users who have enabled cookies:
    - 4.2.2.1. The browser software used;
    - 4.2.2.2. IP address;
    - 4.2.2.3. Date and time of activities while visiting the Website;
    - 4.2.2.4. URLs of internal pages visited; and
    - 4.2.2.5. Referrers.
- 4.3 If the User does not wish cookies to be employed to customize their interaction with this Website they have the right and ability to alter the manner in which their browser handles cookies. In these circumstances however, certain services on this Website may not be available.

## **5 Security**

Consumer Friend undertakes to implement reasonable measures to ensure the security and integrity of all Personal Information submitted to or collected by this Website but may not under any circumstances be held liable for any loss or other damage sustained by a User as a result of unlawful access to or dissemination of any Personal Information by a third- party.

## **6 Links to Other Websites**

Consumer Friend has no control over and accepts no responsibility for the privacy practices of any third-party website to which hyperlinks may have been provided and Consumer Friend recommends that the Users review the privacy policy of any website before visiting and /or using it further.

## **7 Queries**

Should the User have any queries about this Privacy Policy please email [info@consumerfriend.co.za](mailto:info@consumerfriend.co.za)

CONSUMER FRIEND