



Terms & Conditions and Privacy Policy

Definitions

VeriCred Credit Bureau (Pty) Ltd (VCCB), a private company, with limited liability, duly registered and incorporated as such in accordance with the laws of the Republic of South Africa.

"this website" means www.vccb.co.za

"user" means any person accessing any part of this website

"ECT" means the Electronic Communications and Transactions Act No. 25 of 2002

"POPIA" means the Protection of Personal Information Act No. 4 of 2013

"NCA" means the National Credit Act No. 34 of 2005, as amended

Disclaimer

The contents of this website is provided for general information and without any endorsement or guarantee of quality by VeriCred Credit Bureau, unless specifically indicated to the contrary. Every effort has been made to provide the most current, correct and useful information but inadvertent errors may however occur. VeriCred Credit Bureau cannot be held responsible for any errors, inaccuracies or omissions.

Subject to the provisions of Sections 43(5) and 43(6) of the ECT, if applicable, and as far as allowed by law, VeriCred Credit Bureau shall not be liable for any damage, loss or liability of any nature incurred by whomever and resulting from:

- access to this website;
- access to websites linked to this website;
- inability to access this website;
- inability to access websites linked to this website;
- content available on this website;
- services available or advertised on this website.



Any information, ideas and opinions expressed on this website should not be regarded as professional advice, unless specified as such, it should also not be regarded as the official opinion of VeriCred Credit Bureau. Users are encouraged to consult professional advice before taking any action related to the information, ideas or opinions expressed herein.

Ownership & Copyright

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Personal Information

Personal information as defined in POPIA is information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, which includes Consumer Credit Information as defined in the NCA.

The following personal information is included in your credit report:

Identifying information such as your Name, Surname, ID number, physical and postal address, contact numbers, e-mail addresses, current employer and payment profile information such as accounts data.

Information of the following nature is not included in your credit report:

Race, political affiliations, medical history or status, religion or thought, belief or opinion, sexual orientation or membership of a trade union.



VeriCred Credit Bureau collects your information from recognized data sources in terms of the NCA, including but not limited to, the following information sources:

- Reports about you that are provided us by credit / data providers that are responsible for obtaining your consent to provide the information to us;
- Records in the public domain such as courts and deeds office information;
- Directly from you in response to any dealings we have with you;
- Educational institutions;
- Debt collection companies.

VeriCred Credit Bureau limits the collection, use and disclosure of personal information to include only what is permitted and prescribed in terms of the NCA or in instances where consumers have consented to such collection, use and disclosure. Furthermore, VeriCred Credit Bureau takes all reasonable steps to ensure that all records of consumer credit information is submitted, processed and maintained in accordance with the standards required in terms of the NCA, including by placing stringent requirements in this regards on data suppliers. VeriCred Credit Bureau does not knowingly collect any data of minors and will never display any data of minors.

Obtaining Consent

In the majority of instances, VeriCred Credit Bureau is not capable of being provided with direct consent by consumers as such consent is provided by the consumers to VeriCred Credit Bureau's data suppliers. VeriCred Credit Bureau however takes all reasonable measures to ensure that all data suppliers are contractually bound to ensure that legally required consent is obtained prior to accessing any consumer credit Information contained in our reports.

Cookies

Cookies are small pieces of information sent to the user's browser and stored on the user's hard drive. Temporary or session cookies expire and are deleted when the browser is closed. Cookies by themselves cannot be used to personally identify users. If necessary, users can alter the manner in which their browser handles cookies.

Security

All reasonable measures are taken to ensure the security and integrity of information submitted to this website. VeriCred Credit Bureau has adopted many security measures aimed at securing your personal information. These include, but are not limited to, the use of firewall technology to protect the data from



intruders and has numerous processes in place to secure our information, such as passwords, security codes, encryption of data, anti-virus software and physical security measures. We also have entity verification secure socket layer in place to protect data.

Intellectual Property Rights and Domain Name Use

All intellectual property on this web site, including but not limited to, content, design elements, software, databases, text, graphics, icons and hyperlinks are the property of or licensed to VeriCred Credit Bureau and as such, are protected from infringement by domestic and international legislation and treaties. All rights to intellectual property on this website are expressly reserved.

Changes and Amendments

VeriCred Credit Bureau expressly reserves the right, in its sole and absolute discretion, to do any of the following, at any time without prior notice:

- Change these terms and conditions;
- Change the content of this web site;
- Remove and/or add any content;
- Change software and hardware requirements to access this website.

Disclosures required by Section 43 of the ECT

Access to the services and content available from this web site is classified as electronic transactions in terms of the ECT and therefore users have the rights detailed in Chapter 7 and VeriCred Credit Bureau has the duty to disclose the following information:

The full name and legal status of the web site owner: **VeriCred Credit Bureau (Pty) Ltd**

- Street address: **6 Clark Street, Potchefstroom, 2531**
- Postal address: **PO Box 2359, Potchefstroom, 2520**
- Physical address for receipt of legal service: **6 Clark Street, Potchefstroom, 2531**
- Main business: **Registered Credit Bureau**
- Website address: **www.vccb.co.za**

Applicable and Governing Law



This web site is hosted, controlled and operated from the Republic of South Africa and therefore South African law enforced by the South African courts governs the use or inability to use this web site, its content, services and these terms and conditions.

Should you require further information kindly contact us on the following email address:
info@vccb.co.za