

## **Notification in terms of Section 18 of the Protection of Personal Information Act (POPIA)**

### **You own your personal information**

Your personal information belongs to you and you have the right to determine who uses of your personal information and how they use it.

If your personal information is used unlawfully or in a manner that infringes your privacy you may object to its processing.

### **Who are we?**

We, **CROSSCHECK (PTY) LTD**, are a registered reseller credit bureau and our processing of credit information is governed by the National Credit Act 34 of 2005 (NCA).

We may process your personal information as part of our function to assist you in obtaining credit responsibly and protecting you against reckless lending.

You can view our contact details at <https://crosscheckonline.co.za/contact-us/>

### **You need to know who uses your personal information**

For you to agree to who and how your personal information is being used, persons who have your personal information must notify you that they have your information and how they are using it. We process large volumes of personal information and it is likely that we have your information.

If you think we have your information or which to check this, please ask us to confirm this by clicking on <https://crosscheckonline.co.za/contact-us/> and completing the form displayed.

If you wish to access your personal information, please request access by clicking <https://crosscheckonline.co.za/contact-us/> and completing the form displayed or by contacting our information officer at [info.officer@crosscheckonline.co.za](mailto:info.officer@crosscheckonline.co.za) 010 590 9505, who will assist you to access your information.

A description of your right to access your information and to request that we correct or destroy the information is provided at <https://crosscheckonline.co.za/contact-us/>

### **Law governing our function as a credit bureau**

Our function as a credit bureau and in processing your information for credit reporting purposes is governed by the NCA.

The NCA promotes transparency and fairness in the access to credit.

It also promotes responsible borrowing by consumers and the protection of consumers against reckless credit granting.

### **Where do we obtain your information?**

As a credit bureau we do not collect your personal information directly from you. To fulfil our duties as a credit bureau we are entitled, by law, to collect your personal information from the following data providers:

- credit providers, whose information we are obliged by the NCA to accept;
- government departments, courts and judicial offices;
- providers of long term and short term insurance;
- fraud investigators;
- educational institutions;
- debt collectors; and
- other registered credit bureaux.

### **Your information that we need.**

To process your personal information and provide credit reports to credit providers in compliance with the NCA, credit providers must provide us with:

- your initials or full name and surname,
- your South African identity number and if you have no South African identity number your passport number and date of birth.

Without this information the processing of information required to grant you credit lawfully and fairly, cannot be processed.

Credit providers may also request further information from you. This must be relevant to your application for credit, adequate to decide whether to provide credit to you and must not include information that is not necessary for this purpose. There is no law that forces you to provide this information but, if you do not provide information that is adequate to allow a credit provider to properly consider your application for credit, the consequence is that the credit provider will be unable to do so.

If you require access to your personal information, for your protection we must authenticate the identity of the requestor and we will need additional information from you to do so.

### **How long do we retain your personal information?**

We do not retain your information for any longer than necessary to achieve the purpose for which it was collected.

The Regulations to the NCA require that we that we display and use various categories of your information only for the maximum periods prescribed for the purpose of credit scoring or credit assessment. We ensure that this information is not retained for these purposes beyond the maximum periods prescribed.

We retain certain elements of your information as long as is necessary, for the purpose of verifying the integrity of information that we may be required to process in the future. This information is securely stored and not used for any other purpose.

### **Do we transfer your information outside of South Africa?**

We will not transfer your personal information to another country that does not have laws that provide an adequate level of protection for your information, or unless if we have concluded an agreement with the recipient of your information, requiring measures that provide you with a similar level of protection as POPIA does in South Africa.

### **Complaints**

If you believe that your personal information has been unlawfully or unfairly used by us, you may:

- submit your complaint to us by completing the form available at **Turnberry Office Park, 48 Grosvenor Rd, Bryanston, Sandton, 2191** or <https://crosscheckonline.co.za/contact-us/>;
- submit your complaint to the Information Regulator at <https://www.justice.gov.za/infoereg/contact.html>.

You may submit your complaint in any of the three options provided, but we are sure that if submitted directly to us we will resolve your complaint quickly.