

Terms & Conditions of application

- By using our website or submitting an application form you agree to the following, Terms and Conditions and Privacy Policy
- You the applicant agree that the information that you enter is true and correct.
- You need to be 18 years of age or over
- Be legally capable of entering into a binding contract
- Provide full details of an address in South Africa for the performance or delivery of the Services.
- We may share your personal information with our preferred credit partners, and/or obtain information about you from third parties for the purposes of credit reference or checking if you are eligible for a loan.
- You the applicant agree that a credit check and all necessary checks may be conducted by ourselves or our business partners and financial houses for full application review purposes.
- Our partners may check your details with Credit Reference Agencies, fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this.

- You the applicant understand that all loan applications are subject to income & expense and employment confirmation.
- Thabane Finances is not the credit provider and does not make the credit decisions.
- By submitting the Application form, you hereby state that you understand these terms and conditions .
- If your loan is prequalified you will be notified within 24hours and we will request that you submit relevant documentation.
- By Completing our online application form, Thabane Finances does not guarantee a successful loan application.
- You should also also read the loan agreement terms and conditions (sent via email during the application) before accepting your loan.
- If your personal loan application is approved, then the loan agreement will be between you and our credit partner

Privacy Policy - Personal detail protection

This page describes our privacy policy and forms part of our terms and conditions. This policy explains how we collect personal data and the security measures we have in place to protect your personal data.

Who we are and what do we do

Thabane Finances is a loan finding/matching service and a registered credit provider. Through our brand we assist clients in obtaining financial assistance and loans from selected Loan Service Providers and Other Financial Companies. To do this we process our customers data, to ensure that we are, to the best of our ability, offering the right product to the right person at the right time.

By using our website or submitting your application to Thabane Finances, you are accepting and agreeing to the practices described in this Privacy Policy.

Collecting Information

Thabane Finances is committed to our customer's privacy. We will only retain your personal information as long as necessary for the fulfilment of your application or as required by law.

We understand that you would like to make use of our online services at this point because you need financial relief and we will do our best to assist you with your request.

You provide us with your Personal Information for the specific purpose of undertaking our matching process and identifying potential lenders based on such information. By submitting such Personal Information, you consent to our processing of such information, disclosing such information to our panel of selected Lenders and Financial Companies and for these entities to further process your Personal Information.

The data that we process:

- Your information: We collect basic personal information (ID number, Title, Full Names and Surname, Gender, contact details, including email addresses, telephone numbers, home address, Employer and employment details, Your banking details)
- Data from you when you complete our application form, contact us with an enquiry or in response to a communication from us.
- We may also collect your credit information if you give us consent to do a credit check on your behalf. By becoming a customer of ours you give us, and our contracted partners, permission to use profiling tools and models to better find, target and position products (of any category) for your needs.
- Certain personal documents (payslips, bank statements)
- From documents that are available from third parties such as fraud prevention and credit reference agencies

Use of Personal Information:

- By using or applying for products via Thabane Finances or its subsidiary businesses, you agree that Thabane Finances can provide your data to its various third-party product provider partners, whether directly or via an intermediary brokering service, for the purposes of matching you with the best product for your needs and that its partners can communicate with you with suitable offers.
- If at any time you wish to stop receiving such contact from a third party, you will need to follow the instructions about unsubscribing provided at that time by the third party. Please note that we only partner with trusted companies who will respect your right to unsubscribe from any such marketing communications, but we will not be responsible for managing that process or any disputes.
- use it for making decisions, to identify you, to assess your application for credit, to assess your ability to repay (affordability)
- Compliance with legislation
- We only collect information which is necessary for the operation of the provision of our service to you. We will not keep your personal data for longer than necessary to provide the service, or as required by law.
- Debt collection, including tracing in the event of default on payment

By Submitting your details

By submitting your details and/or using our service you accept this Privacy Policy and expressly provide voluntary, specific and informed consent to the use and disclosure of your personal information in the manner described. All information submitted via your application is held safely and securely by us in accordance with the Data Protection Act. We require all parties to whom we may pass your information to treat it with the same degree of confidentiality.

We aim to keep the Personal Data we hold about you accurate and up to date. If you tell us that we are holding any inaccurate Personal Data about you, we will delete it and correct it promptly.

We may amend this Privacy Policy from time to time without notice to you, in which case, we will publish the amended version on the Website. You confirm that we shall not be liable to you or any third party for any change to this Privacy Policy from time to time, it is your responsibility to check regularly to determine whether this Privacy Policy has changed.

If you would like to object to the processing of your personal information, or if you have any queries about how we use your information, please let us know by contacting us. Depending on the information you object to, we may not be able to proceed with your application/s as certain information is required for the conclusion or performance of this contract and we are obliged by law to obtain same.

Cookies

When we provide services, we want to make them easy, useful and reliable. This sometimes involves placing small amounts of information on your computer. These are called 'cookies'. These cookies cannot be used to identify you personally and are used to improve services for you. A cookie is a small file of letters and numbers that is downloaded on to your computer when you visit a website. Cookies are used by many websites and can do a number of things, for example remembering your preferences, recording what you have put in your shopping basket, and counting the number of people looking at a website. We use cookies that are essential in order to enable you to move around our website and use its features when applying for your loan. Without these cookies, we would be unable to provide services you have asked for. We use Google Analytics cookies to collect information about how visitors use our website and to help us ensure it is tailored to our customers' needs and interests. These cookies only collect information in an anonymous form, including the number of website visitors and the pages visited. To opt out of being tracked by Google Analytics across all websites visit:

<https://tools.google.com/dlpage/gaoptout?hl=en-GB> A number of websites provide detailed information on cookies, including AboutCookies.org and AllAboutCookies.org.