



# Privacy Notice

At Experian, we respect your right to **privacy** and are committed to being transparent about how we collect, use and protect your Personal Information to meet our obligations under applicable data privacy laws. Please navigate to the privacy policy available on the footer of this website, for access to our full privacy notice.

Experian South Africa is responsible for the processing of your Personal Information (see who we are section in terms and conditions), and the organization to whom you provide your consent. For any enquiries on this Privacy Notice, please contact our privacy office via: [informationofficerafrica@experian.com](mailto:informationofficerafrica@experian.com)

## Why we need your Personal Information

We will process your Personal Information to assess your credit score, whether you qualify for certain products/services, delivering our products/services, as well as to update and verify your information stored on our database.

## Providing your consent

You specifically agree that we may:

- update your credit report and load the most recent information provided to the credit bureau.
- use your information for statistical analysis and in the process of developing new products,
- Determine if you qualify for certain products/services, and share your information with our subscribers to offer such products/services
- to send you promotional offers and information that might include competitions, credit health tips and new products on offer
- further, process your information as part of our credit bureau operations and providing services to our customers

Where appropriate you may withdraw your consent provided above anytime by navigating to your profile and opt-out.

**Consequences of not providing consent**

We need to process your Personal Information to collate and provide you with access to your information via the platform. Should you wish to access the platform, your consent is necessary for us to meet our legal obligation to provide each consumer with a free credit report.

You may withdraw your consent to receive direct marketing (promotional offers, credit health tips and new products on offer) when you first log in or any time thereafter by navigating to your profile and opt-out.