



Startfin Holdings (Pty) Ltd

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Introduction

This is the website of SWU Credit Solutions (Pty) Limited, (Registration No. 1991/001409/07) "SWU Credit", a private company registered in the Republic of South Africa.

It's important to SWU Credit to help our customers retain their privacy when they take advantage of all the Internet has to offer.

We believe your business is no one else's. Your privacy is important to you and to us. So we'll protect the information you share with us. To protect your privacy, SWU Credit follows different principles in accordance with worldwide practices for customer privacy and data protection.

Notice

We will ask you when we need information that personally identifies you (personal information) or allows us to contact you. This information is requested when you apply for any of our [online] products, do an online web enquiry, enter a contest, order email newsletters or join a limited-access premium site. We use your Personal Information for the following purposes:

- To make the site easier for you to use by not having to enter information more than once.
- To help us create content most relevant to you.
- To alert you to product upgrades, special offers, updated information and other new services from SWU Credit.

Consent

If you choose not to register or provide personal information, you can still use most of <http://www.SWUcredit.co.za>. But you will not be able to access areas that require personal information.

SWU Credit occasionally allows other companies to offer our customers information about their products and services, using sms marketing and e-mail only. If you do not want to receive these offers, you may select the option stating that you do not wish to receive marketing materials from third parties.

Access

We will provide you with the means to ensure that your personal information is correct and current. You may review and update this information at any time at any of our branches listed on this site.

Security

SWU Credit has taken strong measures to protect the security of your personal information and to ensure that your choices for its intended use are honored. We take strong precautions to protect your data from loss, misuse, unauthorized access or disclosure, alteration, or destruction.

Your transactions and information are secured and encrypted via a SSL certificate. When you supply us with your personal information, you're utilizing secure server software SSL, which encrypts your personal information before it's sent over the Internet. SSL is one of the safest encryption technologies available.

SWU Credit strictly protects the security of your personal information and honors your choices for its intended use. We carefully protect your data from loss, misuse, unauthorized access or disclosure, alteration, or destruction.

Your personal information is never shared outside the company without your permission, except under conditions explained above. Inside the company, data is stored in password-controlled servers with limited access. Your information may be stored and processed in South Africa or any other country where SWU Credit, its subsidiaries, affiliates or agents are located.

You also have a significant role in protecting your information. No one can see or edit your personal information without knowing your user name and password, so do not share these with others.

Age

To register with us you must be 18-years of age or older. Minors are strictly forbidden from using the service.

Enforcement

If for some reason you believe SWU Credit has not adhered to these principles, please notify us by email at privacy@SWUcredit.co.za, and we will do our best to determine and correct the problem promptly. Be certain the words Privacy Policy are in the Subject line.

PIN

When you use the <http://www.SWUcredit.co.za> website and the services provided by us, you may be given an access number, user name, password and/or personal identification number (PIN). You are responsible for maintaining the secrecy and confidentiality of your user name, access card, password and/or personal identification number ("PIN").

What do we do with the information you share?

When you join us, you provide us with your contact information, including your name and email address. We use this information to send you updates about your order, questionnaires to measure your satisfaction with our service and announcements about new and exciting services that we offer. When you apply for a loan from us, we ask for your personal information for e.g. ID number, bank accounts number and residential address. We use this information only for the credit transaction.

SWU Credit will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on SWU Credit or the site; (b) protect and defend the rights or property of SWU Credit and its family of Websites, and, (c) act in urgent circumstances to protect the personal safety of users of SWU Credit, its Websites, or the public.

Which laws apply?

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of South Africa. To the extent that a court has jurisdiction over any dispute which may arise out of or in connection with this Privacy Policy, we both submit to the jurisdiction of the South African courts.

Electronic Communications and Transactions Act

We also voluntarily subscribe to the principles, outlined in Section 51 of the Electronic Communications and Transactions Act 2002 ('ECT Act'), which govern your right to having your personal information kept private. We briefly outline these principles below:

- We will only collect, collate, process and store ('use') your personal information with your permission as set out in this Privacy Policy, unless legally required to do so, and will only use such information for the lawful purpose for which it is required as set out in this Privacy Policy.
- We hereby disclose in writing, the specific purpose for which we use, request and store your personal information. We will also keep a record of that personal information and the specific purpose for which we have used it.

- We will not use your personal information for any purpose, other than that which we disclosed to you herein, unless you give us your express written permission to do so, or unless we are permitted / required to do so by law.

Further to the requirements of the ECT Act; we will disclose your personal information without your consent:

- If we are required to do so by law or a court order;
- If disclosure is in the public interest;
- If disclosure is in SWU Credit's interest;
- With your implied consent.

In terms of the Consumer Protection Act and section 45 of the ECT Act, you understand that you have the option to opt out of any mailing list maintained by SWU Credit for commercial and marketing communications. To stop and opt out of our marketing list please send an email to privacy@SWUcredit.co.za.

Third party links

Our site may contain links to third party websites. If you follow a link to any of these websites, please note that these websites have their own terms and privacy policies and that we do not accept any responsibility or liability for them. By registering at SWU Credit you may receive follow-up contact and offers from third party companies as you have agreed to do by accepting this Privacy Policy and, while we only work with selected partners, we are not responsible for the services or representations of third parties.

Because we are not responsible for any representations or information or warranties or content on any website of any third party (including websites linked to this website or websites facilitated by us), we do not exercise control over third parties' privacy policies and you should refer to the privacy policy of any such third party to see how such party protects your privacy.