



NICS Website - Data Privacy Policy

New Integrated Credit Services of 1068 Arcadia Street, Hatfield, Pretoria, Gauteng.

- We respect your personal privacy.
- We take our obligations for the processing of personal information very seriously.
- We are committed to protecting your privacy.

This privacy policy together with our terms of use governs the manner in which we treat your personal information and personal data, which we collect from you or you, provide to us.

- We respect your privacy, your personal information and your personal data and, for this reason, we take all reasonable measures in accordance with this privacy policy to protect your personal information and personal data and to keep it confidential.

By entering and browsing on our website, you agree that this privacy policy and our terms of use govern your use of our website. All disputes over privacy and your data shall be governed as set out in this privacy policy and in our terms of use.

The “responsible party”, as referred to in the Protection of Personal Information Act No. 4 of 2013 (“POPI”) is NICS. We have appointed André Van Coller as our information officer.

INFORMATION WE MAY COLLECT FROM YOU

We may collect and process the following data about you:

- Information that you provide by filling in forms on our website. This includes information provided at the time of registering to use our site, subscribing to our service, posting material or requesting further services.
- We may also ask you for information when you enter a competition or promotion sponsored by us, and when you report a problem with our site.
- If you contact us, we may keep a record of that correspondence.
- We may also ask you to complete surveys that we use for research purposes, although you do not have to respond to them.
- Details of transactions you carry out through our site and of the fulfillment of your requests.
- Details of your visits to our website including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise and the resources that you access.

IP ADDRESSES AND COOKIES

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertising agents, advertisers and business partners. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

For the same reason, we may obtain information about your general internet usage by using a “cookie file” which is stored on the hard drive of your computer. “Cookies” refers to information that is sent from our website to your hard drive where it is saved and contains information to personalise your experience on our website. In this way,

the next time you use our website, we will know who you are and that you have visited our website before. They help us to improve our site and to deliver a better and more personalised service.

They also enable us to:

- estimate our audience size and usage pattern.
- store information about your preferences, and so allow us to customise our site according to your individual interests.
- speed up your searches.

You may refuse to accept cookies by activating the setting on your browser, which allows you to refuse the setting of cookies. However, if you select this setting you may be unable to access certain parts of our site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log on to our site.

Please note that our advertisers and business partners may also use cookies, over which we have no control.

PERSONAL INFORMATION HELD OR DISCLOSED BY YOU TO A THIRD PARTY

Your personal information will not be sold by us. However, due to the fact that we are not responsible for any representations or information or warranties or content on any website other than our website, we do not exercise control over third party's privacy policies and you should refer to the privacy policy of any such third party to establish how such third party protects your privacy.

WHERE WE STORE YOUR PERSONAL DATA

The data, which we collect from you, may be transferred to, and stored at, a destination outside the Republic of South Africa ("RSA"). It may also be processed by staff operating outside the RSA who work for us or for one of our affiliates or associates. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

The data we collect from you and that we transfer to a third party outside of the Republic of South Africa shall only be to a third party who is subject to a law, binding corporate rules as defined in POPI, or any other binding agreement which provides an adequate level of protection that:

- Is in accordance with this policy;
- Includes provisions that are substantially similar to what is contained in this privacy policy to the further transfer of your data.

All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted. Where we have given you (or where you have chosen) a password, which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

USES MADE OF THE INFORMATION

We use information held about you in the following ways:

- To ensure that content from our site is presented in the most effective manner for you and for your computer.
- To provide you with information, products or services which we feel may interest you.
- To carry out our obligations arising from any contracts entered into between you and us.
- To allow you to participate in interactive features of our service.
- To notify you about changes to our service.

We may also use your data, or permit selected third parties to use your data, to provide you with information about goods and services, which may be of interest to you and we, or they, may contact you about these by post or telephone.

If you are an existing customer, we will contact you by electronic means (e-mail or SMS) with information about goods and services similar to those, which were the subject of a previous transaction with you.

DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information to any member of the NICS group. We may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation.
- In order to enforce or apply our terms of use or terms and conditions of supply and other agreements.
- To protect the rights, property, or safety of NICS, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

YOUR RIGHTS

You have the right to ask us not to process your personal data for marketing purposes. You can exercise the right at any time by contacting us at NICS.

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

We will only retain your personal information for as long as is necessary. We undertake to regularly review the personal data we hold and to delete your personal information which we no longer require.

We will keep your personal information for only so long as we need it in order to:

- to honour your choices;
- to fulfil the purposes described in this document; or
- as required or permitted by applicable laws and regulations.

ACCESS TO INFORMATION

You can correct factual errors, review and/or update information held about you at any time by contacting us at the following email address: info@nics.co.za

Any access request may be subject to a fee to meet our costs in providing you with details of the information we hold about you.

CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.

CONTACT

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to the Information Officer, P O Box 9555, Pretoria, 0001; Tel: +27 12 432 5000; Email: andre@nics.co.za

APPLICABLE LAW

This privacy policy will be governed by the laws of the Republic of South Africa. You consent to the jurisdiction of the South African Courts for any dispute which may arise out of this privacy policy.