



PRIVACY STATEMENT

Who are we?

We are Masi Debt Counsellors (NCRDC9), a division of Masi Consulting cc (Registration Number 2003/070393/23)

Personal information we collect about you

The type of personal information will depend on the need for which it is collected and will be processed for that specific purpose only. We shall inform you as to the personal information required. Examples of the personal information we collect include, but is not limited to:

- Name and surname
- Contact details
- Physical and Postal address
- Identity number
- Employment details
- Income details
- Credit information

How we use your personal information

Your personal information will only be used for the specific purpose/s for which it was collected and as agreed to by you. This includes:

- Providing our services
- Verifying your information with credit bureaus
- To market our services to you.
- To comply with legal and regulatory requirements

How we share your personal information

We may share your personal information with joint venture companies, affiliates, and third-party service providers. We will conclude written agreements with them to ensure compliance with POPIA and the protection of your confidential and personal information.

We may also disclose your personal information where we have a duty or a right to disclose in terms of applicable legislation, the law, or where it may be deemed necessary to protect our rights.

Keeping your personal information secure

POPIA requires that personal information must be reasonably adequately protected to prevent the personal information from being lost, destroyed, or illegally accessed by an unauthorised person.

We continuously review our organisational and technical controls to ensure that personal information is secure.

The following are some of the procedures in place to protect the personal information collected:

- All electronic files or personal information is securely stored and backed up to prevent unauthorized access by third parties and other data breach threats.
- Access to our computers is password protected.
- Personal information is retained for as long as it is necessary for business purposes and/or to comply with applicable laws and regulations. Thereafter it is deleted/destroyed securely.

We, however, cannot accept responsibility for any unauthorised access or loss of personal information that is beyond our control.

Your rights

You have the right to access your personal information held by us. You also have the right to ask that we update, correct or delete your personal information on reasonable grounds. Once you object to the processing of your personal information we may no longer process the said personal information.

If you want to contact us about any of your rights or should you believe that we have used your personal information contrary to applicable law, you undertake to first attempt to resolve any concerns with us directly. Kindly contact us on info@masidebtcounsellors.co.za, so that our Information Officer can review and/or process the request and provide a response.

If you are not satisfied with our response, you have the right to lodge a complaint with the Information Regulator at:

The Information Regulator (South Africa); JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email: inforeg@justice.gov.za; Complaints email: complaints.IR@justice.gov.za

Notification of changes to Privacy Statement

We are continually improving our methods of communication and adding new functionality and features to this website and to our existing products and services. Because of these ongoing changes, changes in the law and the changing nature of technology, our data protection practices will change from time to time. If and when our data protection practices change significantly, we will update this privacy policy to describe our new practices. If we do, we will notify you the next time you visit this site or interact with us through any of our other communication channels. We encourage you to check this page regularly.

Last updated: 19 December 2022

Definitions

“Consent” means any voluntary, specific, and informed expression of will in terms of which permission is given for the processing of personal information.

“Data Subject” means an individual or legal entity to whom the personal information relates. This includes but is not limited to existing and future employees, independent contractors, clients, service providers, sub-contractors, and any other stakeholders also referred to as “You” herein.

“Information Officer” means the person who is responsible to encourage POPI compliance, within Masi Debt Counsellors by practically implementing the conditions for the lawful processing of personal information and creating the necessary awareness. The Information Officer is also responsible to handle requests made by a Data Subject in relation to access to records or the correction, destroying or deletion of his/her/its personal information.

“Personal information” means information relating to an identifiable, individual, or legal entity as defined by the POPI Act.

“We/us” means Masi Debt Counsellors (NCRDC9), a division of Masi Consulting cc, with registration number 2003/070393/23, with business address First Floor, 61 Katherine Street, Sandton, 2196, South Africa.

“Processing” means any operation or activity or any set of operations, whether by manual or automatic means that relates to the collection, receipt, recording, organization, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination, transmission, distribution or making available in any other form or merging, linking as well as restriction, degradation, erasure or destruction of personal information.

“POPIA” means the Protection of Personal Information Act 4 of 2013.