

MEMBER NUMBER							
FIRM NUMBER							



FORM 03

PERSONAL INFORMATION FORM **CONFIDENTIAL**

In terms of section 92(2) of the National Credit Act No34 of 2005 ("the Act") **CSA Ref:**

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This Form tells you how TCS may use your personal information for certain business reasons. You are also asked to make certain choices where TCS needs your permission to use your personal information. You also confirm that you understand the legal consequences of both your acceptance to the use of your personal information and the choices that you make.

HOW TCS WILL USE YOUR PERSONAL INFORMATION

1. About this form

- 1.1 This Form is an addition to all other agreements between you and TCS. If there is a term in this Form that is different from a term in another agreement that you have with TCS, the terms of this Form will apply.
- 1.2 If more than one person signs this Form, the word "I" must be read as "we".
- 1.3 The word "TCS" means Transparent Consulting Services (Pty) Ltd (a member of the Transparent Group) Registration number 2015/360159/07, and includes all subsidiaries and associates of TCS.
- 1.4 The word "use" means any uses of or activities relating to personal information, including the collection, recording or its sharing within other entities within TCS.

2. How TCS will use your personal information

- 2.1 Any of TCS's operators or agents may use your personal information. This includes TCS's sub-contractors and their agents, professional advisers and any other similar third parties. These third parties will be bound to confidentiality agreements.
- 2.2 TCS may use and keep your information for as long as necessary or allowed for any of the following purposes:
 - legal and regulatory
 - crime prevention
 - credit risk management services
 - marketing (with your consent)
 - research (with your consent)
 - internal reporting and approval processes and policy requirements.
 This includes when you are no longer a client of TCS.
- 2.3 For TCS to manage its risks, you accept that TCS may receive and provide your personal information, including information about how you conduct your accounts, to:
 - credit risk management services (including credit bureau); and
 - crime prevention agencies.

3. TCS must check your information

- 3.1 TCS must comply with national and international laws, regulations, policies, rules and requirements to prevent criminal activities, money laundering and terrorist financing, sanctions and prohibited business activity laws and rules violations. TCS must therefore check all information from and about you and monitor and screen your information at the time of your application. This may cause some delays with your housing loan application. TCS may also have to end its relationship with you without warning.
- 3.2 **TCS is not responsible for any losses or damages that you suffer because of these checks or by TCS ending the relationship.**

4. Consent to make use of your personal information

4.1 **Marketing Consent**
At times, TCS will want to tell you about products, services, special offers and research that TCS believes may interest you. If you do not want us to contact you with this type of information, you must tell us by filling in this part of the Form. If you do not fill in this part, TCS will take it that you accept to receive these communications at any time and in any of the ways stated below.

TCS **may** contact me in the following ways:

SMS/MMS	Email	Post	Telephone
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(You can select one of the above)

Or

TCS **may not** contact me.
• This choice will replace any choices you have made before this date.

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- This choice does not limit TCS’s right to contact you:
 - about the administration of any goods and services that we provide; or
 - in our dealings with you; or
 - in terms of our duties under any laws.

Changing your marketing consent

If, in the future, you do not want TCS to market directly to you, you can stop this by:

- filling in a Form online at homeloans@tcs.co.za or at any SATU regional office;
- contacting TCS’s call centre;
- registering a block on any register which TCS legally must recognise.

TCS will not charge you a fee to change your consent.

If you change your marketing choice, TCS will make these changes as soon as possible. **Upon receipt of your notification, it may take up to 30 (thirty) days for us to remove your information from TCS’s marketing channels.**

4.2 Default Notice Delivery

Should I/we be in default under any credit agreement with TCS that is governed by the NCA, I/we choose that the prescribed notice to inform me/us of my/our default and my/our rights, be delivered to me/us.

Please tick (✓) one of these options

- By registered mail to my last address provided to you
- To an adult person at my last physical address provided to you

Please provide physical (street) address if details differ from your last physical address provided.

4.3 Third-party credit risk management

Other parties sometimes ask TCS for information about your credit status because you have applied for credit with them. TCS cannot give this information to them without your permission.

Please choose below:

- I give TCS permission to give such information;
- Or
- I do not give TCS permission to give such information. **TCS will not be responsible for any consequences from this such as that you may not be able to get credit from these other parties.**

YOUR PERSONAL DETAILS

Title		First Names		Initials	
Surname					
ID No/Passport No					
Telephone number (h)			Telephone number (W)		
Cellphone number			Email		

Applicant's Signature

Date

D	D	M	M	C	C	Y	Y
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