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FORM 03
FOMO YA 03

PERSONAL INFORMATION FORM **CONFIDENTIAL**
FOMO YA KITSISO YA MONGWE **BOFITLHA**

In terms of section 92(2) of the National Credit Act No34 of 2005 ("the Act")
Goya ka karolo ya bo 92(2) ya bosetšhaba ya kgato wa nomoro ya 34 wa
2005 ("Kgato")

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.

Fomo e e go bolelela gore TCS e ka dirisa kitsô ya gago jang mo tsa kgwebo. O kopiwa go nna le maikgethelo fa TCS e tlhoka tetelelo ya gago gore e dirise kitso ya gago. O dumela gore o tshologanya ditlamorago tsa molao tsa go dumela gore go diriswe kitso ya gago le maikgethelo a o a dirang.

HOW TCS WILL USE YOUR PERSONAL INFORMATION
TSELA E TCS E TSIENG GO DIRISA KITSO YA GAGO KA TENG

1. About this form/Mabapi le fomo e

- 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.
Fomo e ke tlaeletso ya ditumelano magareng ga TCS le wena. Fa go na le lefoko mo fomong e le le farologanang le lefoko mo tumelanong engwe e o na leng yona le TCS, lefoko la fomo e le tshwanetswe go elwa tlhoko.
- 1.2 If more than one person signs this Form, the word "I" must be read as "we".
Fa e le gore fomo e e saenwa ke batho ba babedi le go feta lefoko "Nna" le tshwanetswe go diriswa jaaka "Rona"
- 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.
Ditlhaka tse direng "TCS" di raya gore go bodiredi jo bo galalelang le go tshepega (Pty) Ltd (Leloko la setlhopho sa bodiredi jo bo galalelang le go tshepega) nomore ya ikwadiso 2015/360159/07 e akaresta le badiramogo ba 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.
Lefoko "dira" le raya gore tiriso ya ditiro tsothe tse di amang kisto, tse di akaretsang kgobokanyo, go rekhota kgotsa go arogana sengwe le TCS

2. How TCS will use your personal information/Tsela e TCS e tsileng go dirisa kitso ya gago ka teng

- 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.
Modirise kgotsa agente ya TCS e ka dirisa kitso ya gago. Se se akaretsa badiri ba tumelano le di agente tsa bona, bagakolodi le ba bangwe ba lekoko. Ba lekoko ba tsile go tshwanelwa ke go nna le tumelano ya go tshola kitso ya gago bofitlha.
- 2.2 TCS may use and keep your information for as long as necessary or allowed for any of the following purposes:
TCS e ka baya le go boloka kitso ya gago sebaka se se leele fa go tlhokega kgotsa go dumelesega goya ka mabaka a a latelang:
- legal and regulatory
Go tsamaelana le tsa molao
 - crime prevention
Go thibela bogodu
 - credit risk management services
Bookamedi jwa sekoloto
 - marketing (with your consent)
Go phasalatsa (ka teltla ya gago)
 - research (with your consent)
Patlisiso (Ka tetla ya gago)
 - internal reporting and approval processes and policy requirements.
Go bega le mokwalo wa tumelano o o tlhokegang
- This includes when you are no longer a client of TCS.
Se se akaretsa fa se tlhole o le leloko/ Moreki wa 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:
Gore TCS e seke ya itsenya mo diphatseng, o a dumela gore TCS e amogele le go tlamela kitso ya gago le tiriso ya pego ya letlole
- credit risk management services (including credit bureau); and
bookamedi jwa sekoloto le
 - crime prevention agencies.
go thibela bogodu

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3. TCS must check your information/TCS e tshwanetse go lebelela kitso ya gago

- 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.
TCS e tshwanetse go latela melao ya naga le ya setshaba, melao, melaoana, melao le lidithokagalo tsa go thibela diketso tsa bogodu, go utswa madi ka bokhukhuni, kotlo le go thibela melao ya diketso tsa kgwebo le melao. TCS e tshwanetse go tlhatloba tlhagiso-leseding yotlhe ya gago le go baya leithlo le go tlahlola lesedi la gago nakong eo o e dirisang. Se se kanna sa diya kalimo ya ntlo. TCS e tshwanetse go fedisa botsalano jwa yona le wena ntle le tlhokomediso.
- 3.2 **TCS is not responsible for any losses or damages that you suffer because of these checks or by TCS ending the relationship. TCS ga e na maikarabelo ka ntsha ya go latlhegelwa kgotsa tshenyo efe kgotsa efe e o e utlwang botlhoko ka ntsha ya dipheo tsena kgotsa ke TCS e fedisang kamano**

4. Consent to make use of your personal information/Tetlelelo ya go dirisa tlhagiso kitso ya gago

4.1 **Marketing Consent**
Kopo ya go bapatsa

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.

Ka dinako dingwe, TCS e tla batla go o bolelela ka bodiredi, maneelo a a botlhokwa, dimpho tse di kgethegileng le dipatlisiso tseo TCS e dumelang gore di ka go kgatla. Fa e le gore ga o batle gore re ikopanye le wena ka mofuta ona wa kitso, o tshwanelwa ke go re bolelela ka go tlatsa karolo ena ya fomo. Fa o sa tlatsa karolo ena, TCS e tla tsaya gore o amogela dipuisano tsena ka nako efe kgotsa efe le ka mogwa ofe kgotsa ofe o o tlhagisitsweng kwa tlase.

TCS **may** contact me in the following ways/TCS e ka ikopanya le nna ka tsela tse di latelang:

<input type="checkbox"/> SMS/MMS	<input type="checkbox"/> Email Pôso ya dikhompiutara	<input type="checkbox"/> Post Poso	<input type="checkbox"/> Telephone Mogala
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(You can select one of the above
(O ka kgetha e le engwe kwa godimo)

Or

TCS **may not** contact me/TCS e ka nne ya se ikopanye le nna

- This choice will replace any choices you have made before this date.
Kgetho e e tla tsaya khetho efe kgotsa efe eo o e dirileng pele ga letlha le.
- This choice does not limit TCS's right to contact you:
Kgetho e ga e thibele TCS gore e ikopanye le wena
 - about the administration of any goods and services that we provide; or/
mabapi le tsamaiso ya dilwana le tlamelo tseo re fanang ka tsona; kgotsa
 - in our dealings with you; or
mo tumelanong ya rona le wena: kgotsa
 - in terms of our duties under any laws.
mabapi le tiro ya rona fa tlasa melao mongwe le mongwe

Changing your marketing consent/Go fetola tumelo ya gago ya phasalatso:

If, in the future, you do not want TCS to market directly to you, you can stop this by:
Fa e le gore mo nakong e e tlang ga o batle TCS e bapatsa mo go wena, o ka emisa seo ka:

- filling in a Form online at homeloans@tcs.co.za or at any SATU regional office;
go tlatsa fomo inthaneteng go homeloans@tcs.co.za kgotsa ofisi enngwe le enngwe ya SATU
- contacting TCS's call centre;
Ikopanye le TCS ka mogala
- registering a block on any register which TCS legally must recognise.
go kwadisa thibelo go rejisitara nngwe le nngwe eo TCS e lemogang

TCS will not charge you a fee to change your consent.
TCS e ka seke ya dira gore o duele madi fa o fetola tumelano ya gago.

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.**
Fa e le gore o fetola kgetho ya gago ya papatso, TCS e tla dira diphetogo ka bonako. **Fa re fithela tsebiso ya gago, go ka tsaya matsatsi a 30 (masome a mararo) gore re tlose kitso ya gago mo Dltshaneleng tsa TCS tsa papatso.**

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4.2 **Default Notice Delivery/ Tlhagiso ya tsiboso**

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.

Fa nna/rona re ka nna mo maemong a tumelano le TCS e laolang ke NCA, nna/rona re kgetha gore kitsiso e builweng go itsise nna/rona ka nna/rona le ditokelo tsa me/tsa rona, ditokelo tse di newe nna/rona

Please tick (✓) one of these options/Ka kopo tshwaya engwe ya lebokoso le le latelang:

By registered mail to my last address provided to you/ Ka lekwalo la poso mo atereseng ya me e ke e neileng

To an adult person at my last physical address provided to you/ Go motho o mogolo go atere se ya me e ke e neileng

Please provide physical (street) address if details differ from your last physical address provided/ Ka kopo fana ka atere se ya seterata fa e le gore dintlha di farologana le atere se ya gago e o e fileng

4.3 **Third-party credit risk management/Tsamaiso ya dikotsi tsa bookamedi a boraro:**

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.

bookamedi e meng ka dinako tse dingwe e botsa TCS tlhaiso ya kitso ka boemo ba gao ba mokoloto ka gonne o dirile kopo ya mokoloto le bona. TCS e ka seke ya ba naya kitso eo ntle le tetla ya gago.

Please choose below/Ka kopo kgetha kwa tlase:

I **give** TCS permission to give such information/Ke naya TCS tetla ya go fana ka kitso e jana

Or/ Kgotsa

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.**

Ga ke fe TCS tetla ya go fana ka kitso e jana. **TCS e ka seke ya nna le maikarabelo a ditlamorago e ka seke ya ikarabela bakeng sa le koko le leng.**

YOUR PERSONAL DETAILS/DINTLHA TSA GAGO TSA PUISONO

Title/ Maemo		First Names Leina		Initials/ Tlhaka ya ntlha ya leina	
Surname Sefane					
ID No/Passport No Nomore ya pasa					
Telephone number (h) Nomore ya mogala (h)			Telephone number (W) Nomore ya poso (W)		
Cellphone number Nomore ya mogala			Email/ pōsō ya dikhompiutara		

Date
Letlha

D	D	M	M	C	C	Y	Y
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Applicant's Signature
Tshaenō ya moikopedi