

MEMBER NUMBER INOMBOLO YELUNGU								
FIRM NUMBER INOMBOLO YEFEMU								



TRANSPARENT  
**CONSULTING**  
SERVICES

**FORM 03**  
**IFOMU LESITHATHU**

**PERSONAL INFORMATION FORM**  
**IFOMU LEMININGWANE YAKHO**

**CONFIDENTIAL**  
**KUYIMFIHLO**

In terms of section 92(2) of the National Credit Act No34 of 2005 ("the Act")  
Ngokwesigaba 92 (2) soMthetho Wezikweletu Kazwelonke onguNombolo  
34 ka 2005 ("Umthetho")

CSA Ref:  
I-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.*

*Leli fomu likutshela ukuthi i-TCS ingayisebenzisa kanjani imininingwane yakho ngezizathu ezithile zebhizinisi. Uyacelwa futhi ukuthi wenze izinqumo ezithile lapho i-TCS idinga imvume yakho yokusebenzisa imininingwane yakho. Ubuye uqinisekise ukuthi uyayiqonda imiphumela engokomthetho yokwamukela kwakho ukusetshenziswa kwemininingwane yakho yangasese nezinqumo ozenzayo.*

**HOW TCS WILL USE YOUR PERSONAL INFORMATION**  
**I-TCS EZOYISEBENZISA KANJANI IMININGWANE YAKHO**

**1. About this form / Okuphathelele nalefomu**

- 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.  
Leli fomu lingeza kuzo zonke ezinye izivumelwano phakathi kwakho ne-TCS. Uma kunomgomo kuleli Fomu ohlukile kumgomo wakwesinye isivumelwano onaso ne-TCS, imigomo yaleli Fomu izosebenza.
- 1.2 If more than one person signs this Form, the word "I" must be read as "we".  
Uma abantu abangaphezu koyedwa besayina leli Fomu, igama elithi "Mina" kumele lifundwe ngokuthi "thina".
- 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.  
Igama elithi "TCS" lisho ukuthi iTransparent Consulting Services (Pty) Ltd (ilungu leTransparent Group) Inombolo yokubhalisa ka-2015/34059/07, futhi ifaka yonke imixhaso nabahlanganyeli be-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.  
Igama elithi "ukusetshenziswa" lisho noma yikuphi ukusetshenziswa noma imisebenzi ephathelene nemininingwane yomuntu, kubandakanya ukuqoqwa, noma ukwabiwa kwalo kwezinye izinto ngaphakathi kwe-TCS.

**2. How TCS will use your personal information / I-TCS izoyisebenzisa kanjani imininingwane yakho**

- 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.  
Noma yimuphi wabaqhubi be-TCS noma ama-ajenti angasebenzisa imininingwane yakho. Lokhu kufaka phakathi osonkontileka abancane beTCS nama-ajenti abo, abeluleki abaqeqeshiwe nanoma yimuphi omunye umuntu ofanayo. Lezi zihlangano zesithathu zizoboshelwa ezivumelwaneni zobumfihlo.
- 2.2 TCS may use and keep your information for as long as necessary or allowed for any of the following purposes:  
I-TCS ingasebenzisa futhi igcine imininingwane yakho inqubo nje kusadingeka noma ivunyelwe nganoma iyiphi yalezi zinhloso ezilandelayo:
- legal and regulatory / kwezomthetho nezokulawula
  - crime prevention / ukuvimbela / ukuvikela ubugebengu
  - credit risk management services / nezinsizakalo zokulawulwa kwengozi yesikweletu
  - marketing (with your consent) / ukumaketha (ngemvume yakho)
  - research (with your consent) / cwaninga (ngemvume yakho)
  - Internal reporting and approval processes and policy requirements. / Ukubika kwangaphakathi kanye nokuvunyelwa okuhambisana nokufunwa ngumgomo.
- This includes when you are no longer a client of TCS.  
Lokhu kufaka phakathi lapho ungaselona ikhasimende le-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:
- Ukuze i-TCS ilawule ubungozi bayo, wamukela ukuthi i-TCS ingathola futhi inikeze imininingwane yakho, kubandakanya imininingwane yokuthi uqhuba kanjani ama-akhawunti akho, ku:
- credit risk management services (including credit bureau); / nezinsizakalo zokulawulwa kwengozi yesikweletu (kubandakanya ne-credit bureau); and / futhi
  - Crime prevention agencies. / izinhlangano ezivikela ubugebengu.

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**3. TCS must check your information/I-TCS kumele ihlole imininingwane yakho**

- 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.  
I-TCS kumele ihambisane nemithetho kazwelonke neyamazwe omhlaba, izimiso, izinqubomgomo, imithetho kanye nezidingo ukuvimbela/ukuvikela imisebenzi yobugebengu, ukuphathwa kwemali kanye nokuxhaswa ngezimali kwamaphekula, unswinyo kanye nemithetho evunyelwe yokusebenza kwebhizinisi nemithetho. Ngakho-ke i-TCS kumele ihlole yonke imininingwane kusuka kuwe futhi ihlole imininingwane yakho ngesikhathi sokufaka isicelo. Lokhu kungadala ukubambezeleka kwesicelo sakho semalimboleko yezindlu. I-TCS kungenzeka futhi ukuthi iqede ubudlelwano bayo nawe ngaphandle kwesixwayiso.
- 3.2 **TCS is not responsible for any losses or damages that you suffer because of these checks or by TCS ending the relationship.**  
**I-TCS ayinacala kunoma yikuphi ukulahleka noma ukulimala obhekana nakho ngenxa yalawa masheke noma i-TCS aqeda ubudlelwano.**

**4. Consent to make use of your personal information /Imvume yokusebenzisa imininingwane yakho**

- 4.1 **Marketing Consent / Imvume Yokukhangisa**  
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.  
Ngezikhathi ezithile, i-TCS izofuna ukukutshela ngemikhiqizo, izinsizakalo, ukunikezwa okukhethekile nokucwaninga lapho i-TCS ikholelwa ukuthi ungakuthanda. Uma ungafuni ukuthi sikuthinte ngalolu hlobo lolwazi, kufanele usitshale ngokugcwalisa le ngxenye yeFomu. Uma ungagcwalisi kule ngxenye, i-TCS izokuthatha ukuthi wamukele ukuthola lokhu kuxhumana nganoma yisiphi isikhathi futhi nganoma yiziphi izindlela ezichazwe ngezansi.

TCS **may** contact me in the following ways / I-TCS ingaxhumana nami ngalezi zindlela ezilandelayo:

<input type="checkbox"/>	SMS/MMS Umlayezo wocingo	<input type="checkbox"/>	Email I-imeyili	<input type="checkbox"/>	Post Iposi	<input type="checkbox"/>	Telephone Ucingo
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(You can select one of the above) / (Ungakhetha okukodwa kulokhu okungenhla)

Or / Noma

TCS **may not** contact me / I-TCS kungenzeka ingaxhumani nami.

- This choice will replace any choices you have made before this date.  
Le nketho izothatha indawo yinoma yikuphi ukukhetha okwenzile ngaphambilini
- This choice does not limit TCS's right to contact you:  
Lokhu kukhetha akuvimbeli i-TCS kwilungelo lokuthi bexhumana nawe:
  - about the administration of any goods and services that we provide; or mayelana nokuphathwa kwezimpahla nezinsizakalo esihlinzeka ngazo; noma
  - in our dealings with you; or ekusebenzeleneni kwethu nawe; noma
  - in terms of our duties under any laws.  
ngokwemisebenzi yethu ngaphansi kwanoma yimiphi imithetho.

**Changing your marketing consent / Ukuguqula imvume yakho yokumaketha**

- If, in the future, you do not want TCS to market directly to you, you can stop this by:  
Uma, ngokuzayo, ungafuni ukuthi i-TCS imakethe ngqo kuwe, ungamisa lokhu ngokuthi:
- filling in a Form online at [homeloans@tcs.co.za](mailto:homeloans@tcs.co.za) or at any SATU regional office;  
ukugcwalisa iFomu online kuleli kheli le imeyili [homeloans@tcs.co.za](mailto:homeloans@tcs.co.za) noma kunoma yiliphi ihhovisi lesifunda leSATU;
  - contacting TCS's call centre;  
ukuxhumana nesikhungo sezingcingo se-TCS;
  - Registering a block on any register which TCS legally must recognise.  
ukubhalisela indawo kunoma yiliphi irejista okufanele i-TCS ilazi ngokusemthethweni.

TCS will not charge you a fee to change your consent / I-TCS angeke ikukhokhise imali yokushintsha imvume yakho.

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.**  
**Uma ushintsha indlela yakho yokuthengisa, i-TCS izokwenza lezi zinguquko ngokushesha okukhulu. Ngemuva kokuthola isaziso sakho, kungathatha izinsuku ezingama-30 (amashumi amathathu) ukususa imininingwane yakho eziteshini zokukhangisa ze-TCS.**

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4.2 **Default Notice Delivery / Ukulethwa Kwesaziso Okuzenzakalelayo**

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.

Uma kufanele mina/thina singaphumeleli ngaphansi kwanoma yisiphi isivumelwano sesikweletu ne-TCS elawulwa yi-NCA, Mina/sikhetha ukuthi inothi ebekiwe yokwazisa kimi / thina ngokwethu kanye namalungelo / amalungelo ethu, silethwe kimi/thina

Please tick (✓) one of these options / Sicela uthikishe (✓) enye yalezi zinketho

By registered mail to my last address provided to you  
Ngeposi elibhalisiwe ekhelini lami lokucina elinikezwe lona

To an adult person at my last physical address provided to you  
Kumuntu omdala ekhelini lami lokucina lendawo yokuhlala elinikezwe wena.

Please provide physical (street) address if details differ from your last physical address provided  
Uyacelwa ukuthi unikeze ikheli lendawo (yomgwaqo) uma imininingwane ihlukile kunekheli lakho lokucina elinikeziwe.

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4.3 **Third-party credit risk management / Ukulawulwa kwengozi yesikweletu yiqembu lesithathu**

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.

Amanye amaqembu kwesinye isikhathi acela i-TCS imininingwane ngesimo sakho sesikweletu ngoba ufake isicelo sokuthenga ngesikweletu. ITCS ayikwazi ukubanikeza le mininingwane ngaphandle kwemvume yakho.

Please choose below / Sicela ukhethe kulokhu okulandelayo:

I give TCS permission to give such information;  
Nginikeza i-TCS imvume yokunikeza lolo lwazi;

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.

Anginikezi TCS imvume yokunikeza lolo lwazi. I-TCS ngeke ibe nesibopho semiphumela evela kulokhu njengokuthi awukwazi ukuthola isikweletu kulawa amanye amaqembu.

**YOUR PERSONAL DETAILS / IMININGWANE YAKHO**

Title Isigaba ngokobulili		First names Amagama ngokuphelele		Initials Izinhlamvu ezisekuqaleni emagameni	
Surname Isibongo					
ID No/Passport No Inombolo kamazisi/ eyepasipoti					
Telephone number (h) Inombolo yocingo (h)			Telephone number (W) Inombolo yocingo (W)		
Cellphone number Inombolo kamakhalekhukhwini			Email Ikheli le-imeyili		

Date  
Usuku

D	D	M	M	C	C	Y	Y
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Applicant's Signature  
Isignesha yalowo ofaka isicelo