

Privacy Policy

This notice was last updated on January 2023

This notice tells you how we collect and use your information. We may need to update it periodically, but we will let you know when we do.

If you have any questions, please contact us at hello@debtguidance.co.za

We collect and use your personal information, when you use our debt solutions

When you complete the contact form on our site, we collect personal information directly from you, including:

your name

contact details such as email address and cell phone number

ID number

When you email, phone or chat with us, we collect and store those messages and conversations.

We receive information from service providers who do marketing on our behalf. They will only give us your information if you agreed that we may contact you.

We use your information to provide our services. We also use it to send you marketing by email, SMS, or to call you about our products and services. We may inform you of credit products from other companies that may be suitable for your credit profile. We may send you marketing by email or SMS or call you about products or services offered by other companies if you ask us to. You may ask us to stop sending you marketing information about our and other companies' products or services at any time by calling or sending an email to hello@debtguidance.co.za

When you apply for debt counselling

When you apply for our debt counselling services, we collect additional personal information directly from you as required by the National Credit Act (35 of 2005), including:

ID number

marital status

number and age of dependents

your address

your employment details

financial information

We collect your credit score and credit report from a credit bureau. We may also collect information about your financial position from your credit providers, their attorneys and legal representatives.

We use cookies to collect your information when you visit our website

We collect certain information automatically by using cookies when you visit our website, including:

your device operating system

access time

other device data

advertisements and other areas of the website you clicked on

your location

We use this information to improve the way our website functions and our service.

You can manage cookies through your web browser. Most browsers will tell you how to stop accepting new cookies, how to be notified when you receive a new cookie, and how to disable existing cookies. You can find out how to do this by clicking 'help' on your browser's menu or by visiting www.allaboutcookies.org. If you disable cookies, it may affect the way you experience our website.

We may share your personal information with our trusted suppliers

You are sharing your information with Debt Guidance (Pty) Ltd.

If you ask us to, we may share your information with other companies who advertise on our website.

We share your information with the service providers who help us deliver our services to you only if they have agreed to protect your information. For instance, we may share your information with other companies that provide support services and our SMS service providers.

Sometimes we need to disclose your information to a third party:

if we believe that disclosure is reasonably necessary to comply with the law, legal process, or a government request, for instance, to comply with the National Credit Act (35 of 2005);

to enforce our contracts and policies;

to protect the security and integrity of our service;

to protect ourselves, clients, and the public from illegal activity; or

to respond to an emergency which we believe in good faith requires that we disclose information.

If there is a change in our company structure or ownership, we may share your information as part of the assets transferred, or the due diligence for that transaction.

We do not keep your information longer than we need to

We have to keep your personal information for as long as you are our client, or you are subscribed to our notifications. We will not keep your information for longer than we need to for operational purposes, or longer than the law requires.

Your rights and preferences

You have the right to:

ask what personal information we have about you;

ask what personal information we sent to our suppliers, service providers, or anyone else;

ask us to update, correct, or delete any out-of-date or incorrect personal information we have about you;

unsubscribe from any direct marketing communications we may send you,

object to the processing of your personal information; and

lodge a complaint about our practices with the Information Regulator.

It can take us up to 21 days to respond to your request because there are procedures that we need to follow.

In some instances, we may need proof of your identity, and sometimes we may have additional requirements before we can update your information.

Please notify us if you suspect a security breach

We have reasonable security measures in place based on how sensitive the information is. These measures are in place to protect the information from being disclosed, from loss, misuse, and unauthorised access, and from being altered or destroyed. If you suspect that we (or you) have had a security breach, please let us know immediately by sending an email to hello@debtguidance.co.za. Please include as much information as you can.