



Repear Privacy Policy

This notice was last updated on 29 June 2021.

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 info@repear.co.za.

We collect and use your personal information. When you complete the contact form on our website, 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, call, or talk to us, we collect and store those messages and conversations. We may, from time to time, receive information from service providers who do marketing on our behalf. They will only give 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 at any time by calling or sending an email to info@repear.co.za.

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 dependants
- Your address
- Employment details.
- Financial information

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

We may share your details with our **Service Providers**.

You are sharing your information with Repear. 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, and with your full consent.

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.

