



Repear Terms and Conditions

This agreement was last updated **29 June 2021**. This contract applies to you when you use the Repear Website, our services, and when you interact with us.

Our services:

We offer a range of debt management solutions including but not limited to Debt Counselling, Debt Counsellor Transfer, and Debt Review Withdrawal. We provide tools and advice to help you understand and manage your financial situation.

We also give you free access to your credit report and credit score:

To use this service, you must register through our website repear.creditgateway.co.za.

If you have not registered to use our services, but if a credit report is drawn with your permission, we also create a profile for you where you can access your credit report as required, and we may send you communication to visit your profile. Your profile will give you access to your credit report and your credit score. By creating a profile for you, you give us permission to obtain these monthly reports for you from a registered credit bureau and we may let you know by email when a new report is available.

We may introduce you to other useful services:

If your credit profile shows that you are over-indebted, or struggling with debt, we may give you access to services to help you manage your debt. If we find credit products provided by other companies that we think may be suitable for your credit profile, we will let you know.

You must be a South African resident and at least 18 years old to use our services. You may access and use our service only for your own personal use, and not for commercial purposes.

How we treat your personal information:

We will keep your personal information confidential. Read our [Privacy Policy](#) to see how we collect and use personal information.

Your responsibilities:

You must not submit any content or engage in any activity that:

- is illegal;
- is fraudulent;
- is an attempt to impersonate another person or entity;
- violates a third-party right, including the right to privacy or any intellectual property rights; or
- causes us or our affiliates or service providers harm.

Our service is based on the information that you provide. It is your responsibility to keep it up to date and to let us know immediately if any of your information changes.

Protect yourself online:

It is your responsibility to check the terms and conditions of any website, service or resource linked from our website when you visit it. We cannot take responsibility for the quality of the products or services made available through linked websites and resources.

Our responsibilities:

The information on our website, while it is useful, is general. We do not give you financial advice.

We may provide links to other websites, resources or products or services offered by other companies or our subsidiaries. That does not mean that we recommend their content, products, or services. We are not responsible for these websites or resources, and they are governed by their own terms.

We have processes in place to make sure that the information on our website is accurate, up to date, always available and virus-free. Still, we cannot guarantee that this will always be the case. You cannot hold us responsible for any loss you suffer because of errors, inaccuracies, unavailable information, or viruses, unless we caused it by our deliberate and reckless behaviour.

We have reasonable security in place:

We have implemented reasonable security safeguards to protect your information. But no system is 100% secure. While we will do everything reasonably necessary to protect the information, we cannot guarantee that our system will not be hacked or accessed without permission. We cannot guarantee that information will not be lost, or that a data breach will not take place. You can only hold us liable if a security incident was caused by our deliberate and reckless behaviour.



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Contact us for any further information:

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