

# PRIVACY POLICY



*Your Debt Recovery Specialists*



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VAT Reg. No. 407 0177 201

## INTRODUCTION

PRS & Associates are committed to business practices in compliance with the Protection of Personal Information Act (POPIA).

The purpose of this privacy policy is to explain how we collect, store, process and protect your personal information.

Where reference is made to the “processing” of personal information, this will include any activity in which the information is worked with, from the time that the information is collected, up to the time that the information is destroyed, regardless of whether the information is worked with manually, or by automated systems.

The policy applies to you if you are a visitor to our website, an employee, a consumer or a client that uses our services.

We may change the policy from time to time and the latest version will be published on our website.

You may not use our services or website if you are under the age of 18, without the knowledge and consent of your parent or guardian.

## DEFINITIONS

“PRS” or “we” or “us” means Shelfco 144 Investments t/a PRS & Associates

“Our website” means [www.prsandassociates.co.za](http://www.prsandassociates.co.za)

“POPIA” means the Protection of Personal Information Act No. 4 of 2013

“you” or “your” means the user of any service we provide to you or any person whose personal information we are processing for business purposes

“Data subject” or “consumer” or “client” means a natural or juristic person to whom the personal information relates to

“PI” means Personal Information



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## SPECIAL PERSONAL INFORMATION

1. Special rules apply to the collection and use of information relating to a person's religious or philosophical beliefs, their race or ethnic origin, their trade union membership, their political persuasion, their health or sex life, their biometric information, or their criminal behaviour.
2. We shall not process any of this Special Personal Information without your consent, or where this is necessary for the establishment, exercise or defense of a right or an obligation in law.
3. Having regard to the nature of our work, it is unlikely that we will ever have to process special personal information, but should it be necessary you expressly agree that we may process the information in accordance with this policy.

## THE PROCESSING OF PERSONAL INFORMATION OF CHILDREN

1. We may only process the personal information of a child if we have the consent of the child's parent or legal guardian.
2. If you provide any information about children to us, you warrant that you are a competent person in terms of the Act and you agree that we may process the child's personal information in accordance with this policy.

## PERSONAL INFORMATION CATEGORIES

- Different personal information will be processed, depending on the reason for processing which include:
  - Contact details i.e., name, address, contact numbers, email address, age, employment, ID numbers
  - Certain information provided to us by our clients
  - Client's banking details
  - Credit bureau information
  - Certain information collected from your visits to our website



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## PERSONAL INFORMATION COLLECTED

- Our clients lawfully provide us with information of consumers to enforce their contracts with their consumers.
- We may also receive further information from a third party or registered credit bureaus.
- We will collect your personal information if you use our services or if our client provides your information to us.
- We collect information from social media and public sources.

## PURPOSE OF USING YOUR PERSONAL INFORMATION

- We process PI for the purpose of providing our clients with our Debt Collecting services.
- Our clients have a right to recover their outstanding debts and we are contractually mandated to assist them with this process.
- This collection process is done in terms of the Debt Collectors Act 114 of 1998.
- Processing of PI includes gathering of PI, disclosing it, and combining it with other PI.
- We will use your PI for our legitimate business purposes i.e., tracing and collections.

## DISCLOSURE

- We may share your PI with credit bureaus to report account information as permitted by law.
- We may share your PI with other third parties who provide us with relevant services where appropriate. These third parties may only use your PI directly for the purposes for which we provided it to them.
- We may share your PI with employees that require the PI to do their jobs.
- We may share your PI where we are permitted or required to do so by law.
- We may share your PI where processing is necessary to conclude a contract with you.

## TRANSBORDER INFORMATION FLOWS

You agree that we may transfer your personal information cross border if our business interests require trans-border flow of information. This could happen if we decide to store information with a trusted third party in another country or where a service provider makes use of systems or processes cross border.

## RETENTION

- We will retain your personal information for as long as is necessary and required by law.
- If you are a client, we will retain your information in accordance with your instructions.
- During the retention period, we will not share or sell your PI.



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## ACCURACY

We will at all times try and keep the PI we collect or are provided with as accurate and up to date as is necessary for the purposes defined in this policy. We may request you to update your PI from time to time.

## SECURITY SAFEGUARDS

- We undertake to secure the integrity and confidentiality of all PI in our possession and to protect it against loss or damage or unauthorized access.
- We undertake to use an internationally recognized Firewall to protect the data on our local servers.
- We undertake to train our staff to carry out their duties in compliance with POPIA.
- The PI of clients and employees will be destroyed in a manner that de-identifies the person once they are no longer linked to PRS.
- Security safeguards will be verified on a regular basis to ensure effective implementation, and these safeguards must be continually updated in response to new risks or deficiencies.
- In the event of a security breach, we will notify the Information Regulator and you, from the contact details we have available.

## REQUESTING RECORDS AND CORRECTING PI

- On production of proof of identity, you are entitled to request access to records that we hold on you.
- If we hold such PI on you, we shall provide you with the records or a description of the PI for a fee as allowed in law and may refuse the information on certain grounds as allowed in law.
- You may request in writing that we update or correct your PI.
- You may also request in writing that we delete your PI or withdraw your consent.
- All requests will be considered against the provisions of the law to ensure that any continual processing is allowed.

## COMPLAINTS

- Breaches of this policy may be directed to the Information Regulator using the following contact details:
  - Website: <http://www.justice.gov.za/infoereg/index.html>
  - Address: SALU Building, 316 Thabo Sehume Street, Pretoria
  - Contact number: 012 406 4818
  - Fax number: 086 500 3351
  - Email: [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)

## WEBSITE LINKS

We are not responsible for the privacy policies of any links to our website.