

CreditMate Legal Policies

Privacy Policy

Effective Date: 15 July 2025

Last Updated: 15 July 2025

1. Introduction

CreditMate (“we”, “our”, or “us”) respects your privacy and is committed to protecting your personal information.

This Privacy Policy explains how we collect, use, store, share, and safeguard your information when you visit our website, use our services, or interact with us in any way. This policy applies to all visitors, clients, and users of the CreditMate platform in compliance with the Protection of Personal Information Act, 4 of 2013 (POPIA), and where applicable, relevant international data protection laws.

2. Information We Collect

We may collect personal information you provide directly (e.g., name, email, documents uploaded) and information automatically collected (e.g., IP address, browser type, device data, cookies).

3. How We Use Your Information

To provide and improve services, process applications, communicate with you, send updates, analyse site usage, and comply with legal requirements.

4. Legal Basis for Processing

We process data based on your consent, performance of a contract, legal obligations, and legitimate interests.

5. Sharing of Personal Information

We do not sell or rent data. We may share with service providers, regulators, business partners, or during business transfers.

6. Data Storage and Retention

Data is stored securely and retained only as necessary.

7. Cookies and Tracking Technologies

See Cookie Policy for details.

8. Your Rights

You may access, correct, delete your data, withdraw consent, object to processing, or lodge

complaints with the Information Regulator.

9. Data Security

We implement encryption, secure servers, and access controls.

10. Third-Party Links

We are not responsible for external sites.

11. Changes

We may update this policy.

12. Contact

Email: info@creditmate.co.za

Tel: 074 062 4964

Cookie Policy

Effective Date: 15 July 2025

Last Updated: 15 July 2025

1. Introduction

This Cookie Policy explains how CreditMate uses cookies and similar technologies to recognise you when you visit our website.

2. What Are Cookies?

Small data files placed on your device to help websites function efficiently.

3. Types of Cookies We Use

- Strictly Necessary Cookies
- Performance Cookies
- Functional Cookies
- Targeting/Advertising Cookies

4. Why We Use Cookies

To ensure functionality, analyse traffic, store preferences, and improve user experience.

5. Managing Cookies

You can disable cookies via your browser settings.

6. Changes

We may update this Cookie Policy.

7. Contact

Email: info@creditmate.co.za

Tel: 074 062 4964

Website Terms of Use

Effective Date: 15 July 2025

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1. Acceptance of Terms

By using the CreditMate website, you agree to these Terms of Use.

2. Website Content

All content is owned by CreditMate (Pty) Ltd and protected by law.

3. Permitted Use

You may use this website for lawful purposes only.

4. Disclaimer

Information is provided “as is” without warranties.

5. Limitation of Liability

We are not liable for damages arising from website use.

6. Links to Third-Party Sites

We are not responsible for external websites.

7. Changes to These Terms

We may update these terms.

8. Governing Law

Laws of South Africa apply.

9. Contact

Email: info@creditmate.co.za

Tel: 074 062 4964