

Privacy Policy

Reset Direct (Pty) Ltd · Registration number 2017/085300/07 · NCRCP 9773 · RD-POL-01 version 1.0 · Effective 10 September 2026

In summary

We respect your privacy. The shaded boxes in this policy summarise the most important points for you, but they do not replace the policy. Please read the full policy, because all of it applies to you.

In short: we collect the information we need to assess and administer credit responsibly, we tell you what we do with it, we do not sell it, we only market to you if you have said we may, and you can ask us at any time to show you what we hold, correct it, or stop using it.

1. Introduction

- 1.1 Welcome to our privacy policy. We are Reset Direct (Pty) Ltd (registration number 2017/085300/07), a registered credit provider under registration number NCRCP 9773. This policy sets out how we collect, use, share, store and protect information that can be used to identify you or another person — what the law calls personal information.
- 1.2 Reset Direct (Pty) Ltd was previously registered as Tru Finance (Pty) Ltd. The name change has been recorded with the Companies and Intellectual Property Commission and notified to the National Credit Regulator. Our registration number and our NCR registration number are unchanged, and the change of name does not affect any agreement concluded with us under our former name.
- 1.3 We are the responsible party for the personal information described in this policy, as that term is used in the Protection of Personal Information Act 4 of 2013 (POPIA).
- 1.4 This policy is written to comply with POPIA and the POPIA Regulations (as amended with effect from 17 April 2025), the Promotion of Access to Information Act 2 of 2000 (PAIA), the National Credit Act 34 of 2005 (NCA), the Financial Intelligence Centre Act 38 of 2001 (FIC Act), the Consumer Protection Act 68 of 2008 (CPA) and the Electronic Communications and Transactions Act 25 of 2002 (ECTA).
- 1.5 It works alongside our Website Terms of Use, our Cookie Policy, our PAIA Manual and our Complaints Policy and Process, all of which are available on our website.

2. Who this policy applies to

This policy applies to you if you are:

- a visitor to our website;
- a person who enquires about, applies for, or holds a credit agreement or any other product or service with us;
- a person whose information we receive from an employer, a payroll administrator, a credit bureau, an insurer, a debt counsellor or another third party in connection with an application or an account; or
- a supplier, service provider, or a representative of any of them.

3. Acceptance, capacity and your own obligations

- 3.1 You must accept this policy in order to use our website or our services. If you do not agree with anything in it, please do not use the website or apply for our products.
- 3.2 You may not apply for credit from us, or conclude an agreement with us, if you are under 18 years of age or do not otherwise have the legal capacity to enter into a binding agreement.
- 3.3 You may only give us your own personal information, or the personal information of another person where that person has given you permission to do so and you have told them what this policy says.
- 3.4 Section 81(2)(a) of the National Credit Act requires you to answer our questions fully and truthfully. If you do not, and that prevents us from properly assessing whether you can afford the credit, you may lose the protection the Act would otherwise give you against reckless lending.

4. What personal information means

- 4.1** Personal information includes information we collect automatically when you visit our website, information you give us when you enquire or apply, information we obtain lawfully from third parties, and information you give us voluntarily.
- 4.2** It does not include information that has been anonymised or permanently de-identified so that it cannot be traced back to you, non-personal statistical information we compile, or information you have published yourself in an open public forum.

Common examples

- **Identifying information** — your name, date of birth, identity or passport number.
- **Contact information** — your telephone numbers and email address.
- **Address information** — your residential and postal address.
- **Demographic information** — for example your gender, marital status and matrimonial property regime, where this is relevant to the agreement.
- **Financial information** — your income and expenses, bank account details and bank statements, payslips, existing credit and other financial obligations, settlement figures and payment history.
- **Employment information** — your employer, employee or payroll number, job title, period of service and salary details.

Special personal information

- 4.3** Some information receives extra protection under section 26 of POPIA. Where a credit life insurance product forms part of your application, we may need to ask you a small number of health questions on behalf of the insurer. We will ask for your separate, express consent before we do so. Your general consent to this policy does not cover health information.
- 4.4** We do not collect information about your race, religious or philosophical beliefs, political persuasion, sexual life or trade union membership, and you should not send it to us.

5. How we collect personal information

5.1 From you

You give us personal information when you complete an enquiry or application form on our website, on our mobile application, over the telephone, or in person with one of our agents; when you upload or send us documents; and when you correspond with us.

5.2 From third parties

So that we can meet our obligations under the National Credit Act and the FIC Act, we also obtain information about you from:

- registered credit bureaux, in the form of a credit report and credit score;
- your employer or its payroll administrator, to confirm your employment and, where the repayment is to be collected by payroll deduction, to load and maintain that deduction;
- your bank, through account verification services, to confirm that the account you have given us is valid and belongs to you;
- other credit providers, to obtain settlement figures for accounts you have asked us to settle;
- insurers and their administrators, in relation to credit life cover; and
- fraud prevention services and sanctions and politically exposed person screening providers.

5.3 Automatically, from your browser

When you visit our website our servers automatically record usage information such as your IP address, browser type and version, operating system, screen settings, language and cookie preferences, the pages you view, the paths you take through the site, and the dates and times of your visits.

5.4 Cookies and similar technologies

We place small text files called cookies on your device. Cookies do not contain your name, but they do carry an identifier that lets us associate a device with information we hold. We use them to make the site work, to remember your preferences, to measure how the site performs and, where you have agreed, for analytics and marketing. You can set your browser to refuse or delete cookies, but parts of the site may then not work. Some of our partners set their own cookies or widgets on our site; information collected by those is governed by their privacy policies, not ours. Our Cookie Policy explains this in more detail.

5.5 Recording of calls

We record telephone calls with you. We do this because the National Credit Act requires us to be able to demonstrate what was disclosed to you and what you agreed to, because the amended POPIA Regulations require direct marketing calls to be recorded, and for training, quality assurance and dispute resolution. You will be told at the start of the call that it is being recorded.

6. Why we process your personal information, and on what legal basis

We only process personal information where one of the grounds in section 11 of POPIA applies. In practice that means one or more of the following.

Purpose	Legal basis
Responding to your enquiry and pre-qualifying you for a product	Your consent, and steps taken at your request before concluding an agreement — s 11(1)(a) and (b)
Verifying your identity and screening you against sanctions and fraud registers	Compliance with an obligation imposed by law — FIC Act ss 21 to 21H; s 11(1)(c)
Assessing whether you can afford the credit, including obtaining a credit report	Compliance with an obligation imposed by law — NCA ss 80 to 84 and Regulation 23A; s 11(1)(c)
Concluding and administering your credit agreement, collecting instalments and settling the accounts you asked us to settle	Performance of the agreement — s 11(1)(b)
Reporting your account and payment behaviour to credit bureaux	Compliance with an obligation imposed by law — NCA s 70; s 11(1)(c)
Arranging credit life insurance where you have chosen it	Performance of the agreement and your consent — s 11(1)(a) and (b); health information under s 27(1)(a)
Recovering arrears, and any legal proceedings	Our legitimate interests and the performance of the agreement — s 11(1)(b) and (f)
Handling your complaint, and reporting to regulators and ombud schemes	Compliance with an obligation imposed by law and our legitimate interests — s 11(1)(c) and (f)
Internal audit, accounting, risk management, reporting and business planning	Our legitimate interests — s 11(1)(f)
Direct marketing by electronic communication	Your consent, or the existing customer exception — POPIA s 69(1)(a) and s 69(3)

Where we rely on your consent, you may withdraw it at any time. Withdrawing consent does not affect the lawfulness of anything we did before you withdrew it, and it does not release you from obligations under an agreement already concluded.

7. What we tell you when we collect information

Section 18 of POPIA requires us to tell you, at the time we collect your information, what we are collecting, why, whether it is voluntary or mandatory, what happens if you do not provide it, who we will share it with, and what your rights are. This policy is how we give you that notification. Where we collect information from a third party rather than from you, we will tell you unless one of the exceptions in section 18(4) applies.

8. Who we share your personal information with

We do not sell personal information. We share it only as set out below, and only to the extent necessary.

- **Companies within our group** — including Reset Solutions (Pty) Ltd and Reset Solutions OC (Pty) Ltd trading as Reset Operations Centre, which performs origination and administration functions for us. Group companies may only use your information for the purposes set out in this policy.
- **Operators** — service providers who process personal information on our behalf and on our written instruction, including our loan administration platform, hosting and IT providers, call recording providers, document storage providers, collections agents and printing and mailing houses. They are contractually bound to process the information only for us, to keep it confidential and to secure it.
- **Credit bureaux** — we obtain credit reports from, and report your account information to, registered credit bureaux, as the National Credit Act requires.
- **Your employer or its payroll administrator** — where repayment is collected by deduction from your salary, to load, amend and cancel that deduction. We share only what is necessary for that purpose.
- **Banks and payment providers** — to verify your account and to collect and disburse funds.
- **Insurers and their administrators** — where credit life cover forms part of your agreement, or where you substitute a policy of your own.
- **Other credit providers** — where you have mandated us to obtain settlement figures and to settle accounts on your behalf.
- **Debt counsellors and payment distribution agents** — where you are under debt review.
- **Regulators, ombud schemes and law enforcement** — including the National Credit Regulator, the Financial Intelligence Centre, the Information Regulator, the National Financial Ombud Scheme, the South African Revenue Service, and any person acting under a subpoena, court order or statutory power.
- **Professional advisers and auditors** — our attorneys, auditors and compliance advisers, under a duty of confidentiality.

- **A purchaser or successor** — if we merge with, are acquired by, or sell or cede our book or part of our business to another entity, your information may transfer with it. We will publish notice of any such transfer on our website.

We may also disclose aggregate statistics about our customer base as a whole. Those statistics do not identify you.

9. Credit bureaux and credit reporting

- 9.1 When you apply, we obtain a report about you from at least one registered credit bureau. Section 81 of the National Credit Act requires us to take reasonable steps to assess your existing obligations before granting credit.
- 9.2 Once you hold an agreement with us, we report information about that agreement and your payment behaviour to registered credit bureaux, as section 70 of the Act requires. That information may affect your credit record and your ability to obtain credit elsewhere.
- 9.3 Before we report adverse information about you to a credit bureau, we will give you notice as the Act requires. You have the right to obtain a copy of your credit record from any credit bureau, free of charge once in every twelve months, and to challenge information held about you. If a bureau does not resolve your challenge to your satisfaction, you may take the matter to the National Credit Regulator.

10. Direct marketing

The short version

We will not send you marketing emails, SMSs or marketing telephone calls unless you have agreed to receive them, or you are already a customer and the message is about our own similar products.

You can tell us to stop at any time, at no cost, and we will. You can also register a pre-emptive block on the national opt-out registry administered by the National Consumer Commission, and we must then remove you from our marketing database.

- 10.1 Section 69 of POPIA prohibits us from processing your personal information for direct marketing by any form of electronic communication unless you have given consent, or you are an existing customer and the conditions in section 69(3) are met. Where we ask for your consent to direct marketing, we do so in the manner and form prescribed by the POPIA Regulations, and we may make only one approach to you for that purpose.
- 10.2 The Information Regulator's Guidance Note on Direct Marketing, issued in December 2024, treats telephone calls as electronic communication for the purposes of section 69. We therefore treat marketing calls on the same basis as email and SMS: we call you for marketing purposes only where you have consented or where the existing customer exception applies.
- 10.3 The existing customer exception is narrow. It permits us to market only our own similar products and services, only where we obtained your contact details in the course of a sale to you, and only where you were given a reasonable opportunity to object at the time and are given that opportunity in every message we send.
- 10.4 You may object to the processing of your personal information for direct marketing at any time, on the prescribed form or by simply telling us. Once you object, we stop.
- 10.5 Section 11 of the Consumer Protection Act gives you the right to refuse, or to pre-emptively block, direct marketing. The Consumer Protection Act Amendment Regulations, 2026, published on 15 April 2026, establish a national opt-out registry administered by the National Consumer Commission, require direct marketers to register with the Commission and to renew that registration annually, and require marketing databases to be cleansed against the registry at least monthly. If you register a pre-emptive block, we will remove you from our marketing database, and we will treat that block as overriding any consent you gave us before it.
- 10.6 None of this affects service messages. We will still contact you about your application, your account, your instalments, arrears, statements and anything else we are required or entitled to send you under the agreement or by law. Those are not marketing and you cannot opt out of them while the agreement is in place.
- 10.7 To opt out, contact us at info@resetdirect.co.za or on +27 87 138 9984, or use the unsubscribe facility in any message we send you.

11. Automated decision-making

Part of our credit assessment is automated. Our systems apply affordability calculations, policy rules and a credit score to the information you and third parties give us, and that process may result in a decline without a person having reviewed it first. Section 71 of POPIA gives you the right not to be subject to a decision based solely on automated processing which has legal consequences for you, subject to the exceptions in that section. Where a decision about your application was made in this way, you may ask us for the reasons, and you may make representations to us. Write to info@resetdirect.co.za and we will have a person review the matter.

12. Sending information outside South Africa

Some of our service providers host or process information outside South Africa. Where that happens, section 72 of POPIA permits the transfer only where the recipient is subject to a law, binding corporate rules or a binding agreement that provides an adequate level of protection substantially similar to POPIA, or where you have consented, or where the transfer is necessary to perform the agreement with you. We contract for that protection before any transfer takes place. The Information Regulator has indicated that it intends to publish a guidance note on cross-

border transfers, and we will align this policy with it once it is issued.

13. How we keep your information safe

- 13.1** Section 19 of POPIA requires us to secure the integrity and confidentiality of personal information by taking appropriate, reasonable technical and organisational measures. Ours include access controls and role-based permissions, encryption of data in transit, firewalls and network monitoring, secure hosting, vetting of staff, confidentiality undertakings, written operator agreements, and a formal information security programme with periodic review.
- 13.2** We authorise access to your information only for those of our people who need it to do their jobs — for example our onboarding, validations, underwriting, contracting, collections, compliance, audit, finance and IT staff.
- 13.3** No system is completely secure. If there are reasonable grounds to believe that your personal information has been accessed or acquired by an unauthorised person, section 22 of POPIA requires us to notify the Information Regulator and to notify you. Since 1 April 2025 those notifications to the Regulator must be made through its eServices portal. We will notify you as soon as reasonably possible after discovering the compromise and determining its scope, unless a public body tells us to delay so as not to impede an investigation.
- 13.4** We will never ask you by email to change banking details, and we will never ask you to pay a fee to speed up an application. If you receive a message of that kind, telephone us on +27 87 138 9984 before you act on it.

14. How long we keep your information

- 14.1** Section 14 of POPIA allows us to keep records only for as long as necessary for the purpose for which they were collected, unless a law requires or authorises a longer period, or you have consented to it, or we need the record for the exercise or protection of a legal right.
- 14.2** In practice this means we keep records for the longest of the periods required by the National Credit Act and its Regulations, the FIC Act (which requires records to be kept for at least five years from the end of the business relationship or the conclusion of the transaction), the Companies Act 71 of 2008 (seven years) and tax legislation, together with any period during which a claim may still be brought.
- 14.3** We may keep records in physical or electronic form. While we hold them we remain bound by the confidentiality and security obligations in this policy. When a retention period ends, we destroy or de-identify the record in a way that prevents it being reconstructed.

15. Your rights

Your right	What it means and how to use it
Access	You may ask us to confirm, free of charge, whether we hold personal information about you, and to give you a record or description of it. A request for the record itself is made under PAIA on the prescribed Form 2 and is dealt with in our PAIA Manual. POPIA s 23.
Correction or deletion	You may ask us to correct or delete information that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or obtained unlawfully, or to destroy a record we are no longer authorised to keep. Use the prescribed form under the POPIA Regulations. POPIA s 24.
Objection	You may object, on reasonable grounds, to our processing your information where we rely on legitimate interests or on the protection of a legitimate interest. Use the prescribed form. POPIA s 11(3).
Direct marketing	You may refuse or stop direct marketing at any time, at no cost. POPIA s 69; CPA s 11.
Withdraw consent	Where we rely on your consent, you may withdraw it. This does not affect processing already carried out lawfully, or your obligations under an existing agreement. POPIA s 11(2).
Automated decisions	You may ask for the reasons for an automated decision and make representations about it. POPIA s 71.
Complain	You may complain to us, and to the Information Regulator. POPIA s 74.
Civil remedies	You may institute civil proceedings for damages in a court having jurisdiction. POPIA s 99.

We take steps to verify your identity before we give you access to information or make changes, in order to protect you. Please do not be offended if we ask you to confirm details before we act on a request.

16. Children

Our products are not offered to children, and our website is not directed at them. We do not knowingly process the personal information of a child except as section 35 of POPIA permits. If you believe we hold information about a child, please contact our Information Officer and we will investigate and, where appropriate, delete it.

17. Other websites

Our website may link to sites we do not control. We are not responsible for, give no warranties about, and make no representations in respect of the privacy policies or practices of any linked or third-party website. Please read their policies before you give them your information.

18. Changes to this policy

We may change this policy by updating this page. We will indicate the date on which it was last updated and, where the change is material, we will place a notice on the website or send you an email. If you do not agree with a change, you must stop using the website and our services. If you continue to use them after we have notified a change, the changed policy will apply to you.

19. Contact us

If you have any question about this policy, or about the way we handle personal information, please contact our Information Officer.

Information Officer	Chris de Kock
Email	info@resetdirect.co.za
Telephone	+27 87 138 9984
Physical address	Block B, Lombardy Corporate Park, Cnr Cole and Graham Roads, Shere AH, Pretoria, Gauteng, 0081
Postal address	PostNet Suite 124, Private Bag X25, Lynnwood Ridge, Pretoria, 0040
Website	www.resetdirect.co.za

20. Complaining to the Information Regulator

You have the right to complain to the Information Regulator at any time. We would appreciate the opportunity to deal with your concern first, so please contact us before you approach the Regulator. A complaint to the Regulator is made on the prescribed form.

Information Regulator (South Africa)	Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191 Tel: 010 023 5200 Toll free: 0800 017 160 General enquiries: enquiries@inforegulator.org.za POPIA complaints: POPIAComplaints@inforegulator.org.za PAIA complaints: PAIAComplaints@inforegulator.org.za www.inforegulator.org.za
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For complaints about our products, our service or your agreement, please see our Complaints Policy and Process, which sets out how to complain to us and, if you remain dissatisfied, how to approach the National Financial Ombud Scheme or the National Credit Regulator.

Last updated: 10 September 2026.