

Website Terms of Use

Reset Direct (Pty) Ltd · Registration number 2017/085300/07 · NCRCP 9773 · RD-POL-02 version 1.0 · Effective 10 September 2026

In summary

These terms govern your use of our website. By using the site you agree to them.

The site gives you information and lets you apply. It is not an offer of credit and nothing on it is advice. Every application is subject to a full affordability assessment, and we may decline it.

Clause 13 limits our liability to you. Please read it. We have set it out in bold so that it is drawn to your attention.

1. Who we are

The Electronic Communications and Transactions Act 25 of 2002 requires us to give you the following information.

Full legal name	Reset Direct (Pty) Ltd, a private company incorporated in the Republic of South Africa (previously registered as Tru Finance (Pty) Ltd)
Registration number	2017/085300/07
Registered credit provider	NCRCP 9773, registered with the National Credit Regulator
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
Telephone	+27 87 138 9984
Email	info@resetdirect.co.za
Website	www.resetdirect.co.za
Information Officer	Chris de Kock. Contact details appear in our Privacy Policy and PAIA Manual.

2. Acceptance of these terms

- 2.1 By accessing or using this website you agree to be bound by these terms, by our Privacy Policy and by our Cookie Policy. If you do not agree with them, please do not use the site.
- 2.2 We may change these terms at any time by posting the amended version on this page. The version on the site at the time you use it is the version that applies to you. Where a change is material we will place a notice on the site. If you continue to use the site after that, you accept the changed terms.
- 2.3 These terms are recorded in English, which is the language in which the agreement is concluded.

3. Who may use this website

- 3.1 You may use this site only if you are 18 years of age or older and have the legal capacity to enter into a binding agreement. If you are under 18, or are unrehabilitated insolvent, or are subject to an administration order, or your legal capacity is otherwise restricted, you may use the site only with the assistance of the person legally authorised to assist you.
- 3.2 You may not use the site if you are currently under debt review or debt counselling in terms of Part D of Chapter 4 of the National Credit Act, unless the debt review has been terminated, withdrawn or completed and a clearance certificate has been issued. We are not permitted to grant you credit while a debt review is active.

4. What this website is — and what it is not

Important

Nothing on this website is an offer to grant credit, a guarantee that credit will be granted, or advice about whether a product is right for you.

- 4.1 The information on this site is provided for general information only. It is not, and must not be treated as, an offer capable of acceptance, a quotation, a pre-agreement statement or a commitment to lend.
- 4.2 Any indicative amount, instalment, interest rate, fee or term shown on the site is an estimate only. Your actual cost of credit is set out in the pre-agreement statement and quotation issued to you under section 92 of the National Credit Act, and in the credit agreement itself. Those documents prevail over anything on this site.
- 4.3 We do not provide financial advice on this website. We do not assess whether a credit product suits your personal circumstances, objectives or risk profile. If you need advice, please consult a suitably authorised adviser.
- 4.4 Every application is subject to a full affordability assessment in terms of sections 80 to 84 of the National Credit Act and Regulation 23A, to verification of the information you give us, to credit bureau and fraud screening, and to our credit policy. We may decline any application, and we are not obliged to give reasons beyond those the Act requires.
- 4.5 We do not pay cash to you. Where your product involves the settlement of your existing accounts, the proceeds are paid directly to those creditors. Any person who tells you otherwise, or who asks you for money to speed up an application, is not acting for us. Report it to us immediately on +27 87 138 9984.

5. Applications submitted through this website

- 5.1 When you submit an enquiry or application through the site, you warrant that the information you give us is complete, accurate and current, and that any documents you upload are genuine and unaltered.
- 5.2 Section 81(2)(a) of the National Credit Act requires you to answer our questions fully and truthfully. If you do not, and this materially affects our ability to assess your application, you may lose the protection the Act gives you against reckless credit.
- 5.3 Submitting an application does not conclude an agreement. An agreement comes into existence only when you have received the pre-agreement statement and quotation, accepted the offer in the manner we set out, and we have concluded the agreement with you.
- 5.4 Where we conclude an agreement with you by telephone or electronically, we will record the interaction, and we will deliver a free copy of the agreement to you as section 93 of the National Credit Act requires.
- 5.5 You may settle your agreement early at any time in terms of section 125 of the National Credit Act, by paying the settlement amount calculated in accordance with section 125(2). Contact us for a settlement quotation.

6. Registration details and account security

- 6.1 Where the site requires you to register, you must keep your username, password and one-time passwords confidential, and you must not allow anyone else to use them.
- 6.2 You are responsible for everything done under your credentials. Tell us immediately if you believe they have been compromised.
- 6.3 We will never ask you for your password or a one-time password by email, SMS or telephone.

7. Acceptable use

You may use this website only for lawful purposes and only for the purposes for which it is intended. You may not:

- gain or attempt to gain unauthorised access to the site, to any account, or to any system or network connected to it;
- introduce any virus, ransomware, trojan, worm or other malicious code, or interfere with the operation of the site;
- use any robot, spider, scraper or other automated means to access, copy or monitor any part of the site;
- reverse engineer, decompile or attempt to derive the source code of any part of the site;
- impersonate any person, misrepresent your identity, or submit an application in the name of another person without their written authority;
- submit false, altered or fraudulent documents or information;
- copy, reproduce, republish, sell, or create derivative works from any content on the site, except for your own personal, non-commercial use; or
- use the site in any way that is unlawful, defamatory, harassing or that infringes the rights of any other person.

Several of these are criminal offences under the Cybercrimes Act 19 of 2020, and some are offences under the Electronic Communications and Transactions Act. We report suspected offences to the South African Police Service, and we may suspend or terminate your access without notice.

8. Intellectual property

- 8.1 All content on this website — including the text, graphics, layout, source code, photographs, videos, logos and trade marks — is owned by

or licensed to Reset Direct (Pty) Ltd or a company within its group, and is protected by copyright, trade mark and other laws.

- 8.2** The name Reset, the Reset Direct name and the Reset device mark are trade marks. You may not use them without our prior written consent.
- 8.3** You may view, download and print content from the site for your own personal and non-commercial use, provided you do not remove any copyright or proprietary notice. All other rights are reserved.

9. Links to other websites

The site may contain links to websites operated by third parties. We provide those links for convenience only. We do not control those sites, we do not endorse them, and we are not responsible for their content, their products or their privacy practices. You visit them at your own risk.

10. Availability of the website

- 10.1** We try to keep the site available and working, but we do not guarantee that it will be available uninterrupted, that it will be free of errors or viruses, or that any defect will be corrected.
- 10.2** We may suspend, withdraw, restrict or change all or any part of the site at any time, for maintenance or for any other reason, without notice.
- 10.3** You are responsible for your own internet access, your own device and your own anti-virus protection.

11. Accuracy of information

We take reasonable care to keep the information on the site accurate and current, but we do not warrant that it is complete, accurate or up to date. Interest rates, fees and product terms change, and are in any event set by the agreement you conclude with us. Before you act on anything you read here, please confirm it with us.

12. Privacy, cookies and access to information

Our Privacy Policy explains how we collect and use your personal information and what your rights are. Our Cookie Policy explains what we place on your device. Our PAIA Manual explains how to request access to a record we hold. All three are available on this website and form part of these terms.

13. Limitation of liability

Please note

This clause limits our liability to you and, in some circumstances, requires you to indemnify us. Please read it carefully. Nothing in it limits any liability that cannot lawfully be limited — in particular, liability for our own gross negligence or wilful misconduct, or liability under section 61 of the Consumer Protection Act.

- 13.1** The website and its content are provided as they stand. To the fullest extent permitted by law, we give no warranties of any kind in relation to the site, whether express or implied.
- 13.2** To the fullest extent permitted by law, we are not liable for any indirect, incidental, special or consequential loss, or for any loss of profit, revenue, data, goodwill or business opportunity, arising from your use of, or inability to use, this website — even if we were told that such loss was possible.
- 13.3** We are not liable for any loss arising from your failure to keep your credentials secure, from your acting on information obtained from a third-party site, or from your responding to a communication that did not come from us.
- 13.4** You indemnify us against any claim brought against us by a third party as a result of your breach of these terms or your unlawful use of the site.
- 13.5** Nothing in these terms excludes or limits any right you have under the Consumer Protection Act, the National Credit Act or any other law that cannot be excluded or limited by agreement.

14. Electronic communications

- 14.1** You consent to receiving communications from us electronically, including by email and SMS, and you agree that electronic communications satisfy any legal requirement that a communication be in writing.
- 14.2** A data message we send is deemed to have been sent when it enters an information system outside our control, and to have been received when it becomes capable of being retrieved by you, as sections 23 and 24 of the Electronic Communications and Transactions Act provide.
- 14.3** Our addresses for the service of formal notices and legal process are the physical and postal addresses in clause 1. Yours are the addresses

you give us in your application, until you tell us in writing that they have changed.

15. Complaints

If you are unhappy with anything we have done, please tell us. Our Complaints Policy and Process sets out how to lodge a complaint, how long we take, and — if we cannot resolve it — how to take the matter to the National Financial Ombud Scheme, the National Credit Regulator or the Information Regulator. You can contact us at info@resetdirect.co.za or on +27 87 138 9984.

16. General

- 16.1 Governing law.** These terms, and any dispute arising from them or from your use of the site, are governed by the law of the Republic of South Africa.
- 16.2 Jurisdiction.** You consent to the jurisdiction of the Magistrates' Court having jurisdiction over you, in terms of section 45 of the Magistrates' Courts Act 32 of 1944, even where the claim exceeds that court's ordinary jurisdiction. This does not prevent us from instituting proceedings in any other court with jurisdiction.
- 16.3 Severability.** If any provision of these terms is found to be unenforceable, it is severed and the remaining provisions continue to apply.
- 16.4 No waiver.** If we do not enforce a right, that is not a waiver of it.
- 16.5 Whole agreement.** These terms, together with the Privacy Policy, Cookie Policy, PAIA Manual and Complaints Policy and Process, are the whole agreement between us in relation to your use of this website. They do not replace or vary any credit agreement you conclude with us; that agreement stands on its own terms.
- 16.6 Cession.** We may cede or assign our rights and delegate our obligations under these terms. You may not do so without our prior written consent.

Last updated: 10 September 2026.