

## **Privacy Policy**

When a client signs up with The Pioneer Group, they give us certain confidential information. This policy describes on how we as The Pioneer Group collect, use, and disclose information when you visit our website.

The Pioneer Group may update the website on a periodic basis, but we will keep our clientele informed.

### **How does the Pioneer Group Collect and Use Personal Information?**

When clients fill in the contact form on the Pioneer Group's website, we collect confidential personal information from the client, this includes:

- Full Name & Surname of the Client
- Email Address
- Contact Number (Personal or Home Contact Number)
- Additional information asked for Existing Clients may be ID Numbers.

When clientele use communication methods, including but not limited to, email, phoning or chatting with us on our website or via calls, we store and collect those messages, recordings, and conversations.

We, as the Pioneer Group, receive this information from service providers who do marketing on our behalf. Pioneer Group will only receive your information if you have given consent to be contacted by us.

We, as the Pioneer Group, use your personal information to render our services. The Pioneer Group strives to inform our clientele about any credit product that suits their credit profile and needs.

### **When applying for our services?**

When a client applies for our debt counselling service, we collect additional personal information directly from the client as required by the National Credit Act (35 of 2005), including but not limited to:

- The Clients ID Number
- Marital Status of the Client
- How many and Age of Dependents of the client
- The Physical Address of the client
- The Clients Employment Details
- The Clients Financial Information

We as the Pioneer Group run a credit report on behalf of the client, after the client has given consent from a selected Credit Bureau. The Pioneer Group may also collect personal information from your credit attorney and legal representatives to understand your current financial status.

## **Affiliated sites, linked sites, and advertisements:**

The Pioneer Group expects its partners, advertisers, and affiliates to respect the privacy of our users. Be aware, however, that third parties, including our partners, advertisers, affiliates, and other content providers accessible through our site, may have their own privacy and data collection policies and practices. For example, when you visit the Pioneer Group website you may link to or view a section of the webpage that may have information that is being hosted/contributed by a third party or affiliate of the Pioneer Group.

Also, through The Pioneer Group you may be introduced to, or be able to access, information, web sites, features, contests or sweepstakes offered by other parties. The Pioneer Group is not responsible for the actions or policies of such third parties. You should check the applicable privacy policies of those third parties when providing information on a feature or page operated by a third party.

While on our site, our advertisers, promotional partners or other third parties may use cookies or other technology to attempt to identify some of your preferences or retrieve information about you. For example, some of our advertising is served by third parties and may include cookies that enable the advertiser to determine whether you have seen a particular advertisement before. Other features available on our site may offer services operated by third parties and may use cookies or other technology to gather information. Pioneergroup.co.za does not control the use of this technology by third parties or the resulting information and is not responsible for any actions or policies of such third parties.

You should also be aware that if you voluntarily disclose Personally Identifiable Information on message boards or in chat areas, that information can be viewed publicly and can be collected and used by third parties without our knowledge and may result in unsolicited messages from other individuals or third parties. Such activities are beyond the control of The Pioneer Group and this policy.

## **What rights does our clientele have?**

As a client of the Pioneer Group, you have the right to:

- Enquire what personal information our company has about you.
- Enquire what personal information our company has sent to suppliers, service providers or any other third party.
- Enquire to update, correct, or delete any outdated or incorrect personal information we have about you.
- Object to the processing of any personal information that was given to us.

## **Governing Laws:**

By adhering to the governing laws of South Africa, the Pioneer Group does not render any services to a minor under the age of 18.

This policy and the use of this Site are governed by South African law. If a dispute arises under this Policy, we agree to first try to resolve it with the help of a mutually agreed-upon mediator in the following location: Durban, South Africa. Any costs and fees other than attorney fees associated with the mediation will be shared equally by the Pioneer Group and the client.

If it proves impossible to arrive at a mutually satisfactory solution through mediation, we agree to submit the dispute to binding arbitration at the following location: Durban, South Africa under the rules of the South African Arbitration Association. Judgment upon the award rendered by the arbitration may be entered in any court with jurisdiction to do so.

The Pioneer Group Website is controlled, operated and administered entirely within South Africa. This statement and the policies outlined herein are not intended to and do not create any contractual or other legal rights in or on behalf of any party.

**Contact us:**

Clientele of the Pioneer Group can contact us about any enquires on this Privacy Policy on 031 001 4129 or email: [queries@pioneergroup.co.za](mailto:queries@pioneergroup.co.za).

*The Pioneer Group.*

*Empowering you to be financially healthy!*