ND FINANCIAL CONSULTANTS

Registration No: K2024242338
Tel: 067 760 0110 | **Email:** info@ndfin.co.za | **Website:** www.ndfin.co.za
Address: 7 Robin Road, Nightingale, Kraaifontein, Western Cape, 7570

Privacy Policy

(POPIA-compliant Privacy Policy)

ND Financial Consultants (Pty) Ltd
Registration No: K2024242338
Website: www.ndfin.co.za

1. Introduction

ND Financial Consultants is committed to protecting the privacy and personal information of all clients, prospective clients, and website users in accordance with the Protection of Personal Information Act (POPIA), Act 4 of 2013.

This policy explains how we collect, use, store, and protect your personal information.

2. Information We Collect

We may collect the following personal information:

- Full name and identification number
- Contact details (phone number, email address, physical address)
- Employment and income details
- Financial information (income, expenses, debt obligations)
- Banking details (only where necessary for payment arrangements)
- Supporting documents (payslips, ID copies, debt statements)
- Communication records (emails, WhatsApp messages, call notes)
- Website usage data (cookies, IP address, browser information)

3. Why We Collect Your Information

Your personal information is collected for the following purposes:

- To assess your financial situation and affordability
- To provide debt review, negotiation, and financial consulting services
- To communicate with creditors on your behalf
- To prepare legal or administrative documentation
- To process payments and payment arrangements
- To comply with legal and regulatory obligations
- To improve our services and client experience

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4. Legal Basis for Processing Information

We process personal information under the following lawful bases:

- **Consent** – where you voluntarily provide information
- **Contractual necessity** – to perform services requested by you
- **Legal obligation** – compliance with South African law (including NCR requirements)
- **Legitimate interest** – improving service delivery and protecting client interests

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5. How Long We Keep Your Information

We retain personal information only for as long as necessary:

- Active client files: duration of service agreement
- Financial and legal records: minimum of 5 years (or as required by law)
- Communication records: up to 5 years after case closure
- Website data: retained for analytics purposes for a limited period

After retention periods expire, data is securely deleted or anonymised.

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6. Sharing of Information

We may share personal information with:

- Creditors and financial institutions (for negotiation and payment arrangements)
- Debt counsellors, attorneys, and legal representatives
- Regulatory bodies (e.g., National Credit Regulator where required)
- Service providers assisting in operations (secure IT systems, communication tools)

We do not sell or unlawfully distribute personal information to third parties.

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7. Your Rights Under POPIA

You have the right to:

- Request access to your personal information
- Request correction or updating of inaccurate information
- Request deletion of information (subject to legal obligations)
- Object to certain forms of processing
- Withdraw consent where processing is based on consent
- Lodge a complaint with the Information Regulator of South Africa

Requests can be made using the contact details below.

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8. Security of Your Information

We take reasonable and appropriate technical and organisational measures to protect personal information, including:

- Secure storage systems and password protection
- Restricted access to authorised personnel only
- Encrypted communication where applicable
- Regular system monitoring and updates

Despite these measures, no system is 100% secure, and we cannot guarantee absolute security.

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9. Cookies and Website Usage

Our website may use cookies to:

- Improve user experience
- Analyse website traffic
- Monitor website performance

You may disable cookies in your browser settings if you prefer.

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10. Information Officer Contact Details

The designated Information Officer is responsible for ensuring compliance with POPIA:

Name: Natasia Johns
Phone: 067 760 0110
Email: info@ndfin.co.za

All privacy-related requests should be directed to the Information Officer.

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11. Updates to This Policy

We may update this Privacy Policy from time to time. Any changes will be published on our website with the updated revision date.

Kind regards,



ND Financial Consultants
Contact: 067 760 0110
Email: info@ndfin.co.za