

terms and conditions

The Credit Health Report comprises a consolidated credit report incorporating the User's Credit Information held by Experian Ltd, Compuscan, TransUnion Credit Bureau (Pty) Ltd and XDS Credit Bureau (Pty) Ltd as at the date the Credit Health Report is ordered ("the Credit Data") ("the Credit Health Report").

User's Obligations

By instructing Credit Health to obtain the User's Credit Health Report either via the Website or any other mean the User agrees that:

- he/she is the specific person about whom the Credit Data information contained in the Credit Health Report relates ("the Credit Subject") and that he/she shall be personally liable to the Credit Subject and Credit Health should he/she have negligently or wrongfully impersonated the Credit Subject for any reason;
- he/she is the Credit Subject and that he/she is properly entitled to view, download or otherwise access the Credit Information and any other information made available in the Credit Health Report;
- he/she shall give Credit Health a copy of his/her National Identity Document to prove his/her identity and shall sign Credit Health's power of attorney evidencing his/her permission that Credit Health access his/her Credit Information prior to Credit Health furnishing the User's Credit Health Report; Please note that this is not necessary if you have passed authentication via the online authentication system.
- he/she shall pay Credit Health's fee by credit card or direct deposit to purchase the Credit Health Report prior to Credit Health furnishing the User's Credit Health Report;
- he/she shall only be entitled to demand access to Credit Data purchased by the User in the format of the Credit Health Report for the date on which the Credit Health Report was ordered by the User;
- he/she agrees that the Credit Health Report shall be stored electronically by Credit Health for a period of one year from the date it is purchased from Credit Health by the User;
- he/she shall only be entitled to access, download or otherwise view the Credit Health Report for a maximum period of six months after the date it is purchased from Credit Health by the User;
- he/she agrees that should he/she not be the Credit Subject, he/she would in impersonating the true Credit Subject have committed inter alia the crimes of fraud, and/or theft and/or crimen injuria and that Credit Health and the true Credit Subject shall be entitled to take such lawful steps to trace and prosecute such impersonator. The User agrees that Credit Health may record the User's IP address and attempt to trace the User and/or impersonator in such cases;
- he/she agrees that Credit Health or the Credit Health panel of attorneys may contact him/her to advise him/her how to better manage his/her credit and personal finances and to offer services relating to the restoration of his/her credit record to allow him/her to apply for credit and obtain credit on improved terms;

Credit Health's Obligations

- Credit Health agrees to use all reasonable efforts to safeguard the User's information and agrees not to share the User's information with any third party without the User's express authority, in accordance with Credit Health's Privacy Policy;
- Credit Health agrees to use only the minimum information required to positively identify the User in applying for the User's credit information from any credit bureaux and shall legally ensure that no contact information is disclosed by the credit bureaux to any other third party, especially creditors;
- Credit Health shall remove all credit information relating to the User one year after it has been obtained.

contacts

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Transaction Capital
Credit Health