



Introduction

At Grand Debt Solutions, we understand that protecting your personal information is a fundamental responsibility. This Privacy Policy outlines our commitment to safeguarding your privacy and explains how we collect, use, disclose, and protect your personal information.

This policy applies to all services, products, and platforms we utilize, including our website, mobile sites, applications, social media, and any other technology through which you engage with us. We will periodically review and update this Privacy Policy, and any changes will be posted on our website.

What Personal Information We May Collect

We may collect various types of personal information, including but not limited to:

- Full name
- Identification or passport numbers
- Email, physical, and postal addresses, along with contact information
- Employment history and current occupation
- Educational background
- Gender, race, marital status, language, and any disabilities

We only collect information that is necessary for our legitimate business interests or required by law. This information may be collected when you interact with us via email, phone, social media, or when you request our services or products, fill out forms, or contact us directly. We may also gather information from our trusted partners and third-party sources who may legally share your information with us.

How and When We Process Your Personal Information

We will only process your personal information for the purpose it was provided. This may include:

- Browsing our website
- Requesting comprehensive planning or advisory services
- Fulfilling our contractual and legal obligations to you
- Maintaining our relationship with you
- Identifying and marketing products or services you may find beneficial
- Managing your requests for information, products, or services
- Conducting verification and reference checks as needed
- General administration and record-keeping
- Statistical analysis and market research
- Enhancing the quality of our products and services
- Preventing fraud and ensuring compliance with legal obligations

Grand Debt Solutions

*6 Joyhurst Street, Joyhurst Centre, Office 301, Chatsworth, 4092
+27 31 140 0163*



When We Share Your Information

We will only share your personal information with approved third-party providers when necessary and with your consent. This includes trusted business partners and service providers who assist us in delivering our services. Your information may also be shared with government or law enforcement agencies when legally required.

We may transfer your personal information across borders when necessary, following relevant legal requirements. We will ensure that any third parties in other countries adhere to strict privacy standards that provide adequate protection for your information.

How We Protect Your Personal Information

We employ reputable service providers to safeguard your information and ensure its security. Your data will be stored securely using our Customer Relationship Management (CRM) tool and cloud-based servers.

If you provide information on behalf of someone else, you confirm that you have their permission and that they are aware of this Privacy Policy.

Please note, if you are under 18, you must obtain permission from a parent or legal guardian before providing us with any personal information.

Telephone calls may be recorded for training and quality assurance purposes. While we strive to keep our website secure, we cannot guarantee the complete security of information shared through the internet. We are not responsible for unauthorized access or use of information transmitted over the internet.

Our website may include links to external websites. We are not responsible for the content, privacy practices, or security of these external sites.

Communicating with You

We will communicate with you through your preferred channels, including telephone, email, SMS, and traditional mail when necessary. We will take reasonable steps to ensure the security of any documents sent, but we cannot be held liable for unauthorized access to your information once it is sent.



Retaining Your Information

Your information will be stored by us for as long as necessary to fulfil the purpose for which it was collected or as required by law. This may mean retaining your information longer than the minimum period stipulated by law, particularly if necessary for legal or regulatory compliance.

Your Rights Regarding Personal Information

1. **Access and Correction:** You have the right to request correction or deletion of any personal information we hold if it is inaccurate, irrelevant, outdated, incomplete, misleading, or no longer authorized for retention.
2. **Objection:** You may object to the processing of your personal information on reasonable grounds, especially if the information is not essential for legitimate purposes or is being used for unsolicited marketing.
3. **Withdrawal of Consent:** You can withdraw your consent for us to process your personal information at any time, provided it does not affect prior processing.

If you believe your rights have been violated, you have the right to lodge a complaint with the relevant regulatory authority.

Contact Information

If you have any questions or concerns regarding this Privacy Policy, please contact us using the details below:

Contact	Details
Information Officer	Charlene Krishna
Deputy Information Officer	Kallaindran Manickum

Grand Debt Solutions
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Physical Address	6 Joyhurst Street, Joyhurst Centre, Office 301, Chatsworth, 4092
Postal Address	6 Joyhurst Street, Joyhurst Centre, Office 301, Chatsworth, 4092
Telephone Number	031 140 0163
Email Address	hr@granddebt solutions.co.za

The contact information for the Information Regulator is provided below.

The Information Regulator Contact:

- Tel: 087 351 6610
- Email: hr@granddebt solutions.co.za

Thank you for trusting Grand Debt Solutions with your personal information. We are dedicated to maintaining your privacy and ensuring your data is handled with the utmost care and respect.

Grand Debt Solutions

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