



| **IDM WEBSITE** Terms & Conditions

This contract applies to you when you use the Intelligent Debt Management website, our services, and when you interact with us.

Who you are contracting with

We are Intelligent Debt Management (Pty) Ltd. We own and run the IDM website <https://www.idmgroup.co.za/>

Our service

We provide information about the services offered by the IDM Group.

The IDM Group offers these services:

- debt management
- insurance reviews and financial planning
- financial education

When you request a call back, we will share your information with the IDM Group company that provides the service that you are interested in and they will call you.

Our services are for South African residents over 18

You must be a South African resident and at least 18 years old to use our services.

You may access and use our service only for your own personal use, and not for commercial purposes.

How we treat your personal information

We will keep your personal information confidential. Read our [Privacy Notice](#) to see how we collect and use personal information.

Your responsibilities

Use our service and our website responsibly

You must not submit any content or engage in any activity that:

- is illegal;
- is fraudulent;
- is an attempt to impersonate another person or entity;
- violates a third-party right, including the right to privacy or any intellectual property rights; or
- causes us or our affiliates or service providers harm.

Give us accurate information, and keep it up to date

Our service is based on the information that you provide. It is your responsibility to keep it up to date and to let us know immediately if any of your information changes.

Protect yourself online

It is your responsibility to check the terms and conditions of any website, service or resource linked from our website when you visit it. We cannot take responsibility for the quality of the products or services made available through linked websites and resources.

Our responsibilities

We give you useful, but general information

The information on our website, while it is useful, is general.

We provide links to related services, but we are not responsible for them

We may provide links to other websites, resources or products or services offered by other companies. That does not mean that we recommend their content, products, or services. We are not responsible for these websites or resources, and they are governed by their own terms.

We have processes in place to ensure that our information is accurate, available, and virus-free

We have processes in place to make sure that the information on our website is accurate, up to date, always available and virus-free. Still, we cannot guarantee that this will always be the case. You cannot hold us responsible for any loss you suffer as a result of errors, inaccuracies, unavailable information, or viruses, unless we caused it by our deliberate and reckless behaviour.

We have reasonable security in place

We have implemented reasonable security safeguards to protect your information. But no system is 100% secure. So, while we will do everything reasonably necessary to protect the information, we cannot guarantee that our system will not be hacked or accessed without permission. We cannot guarantee that information will not be lost, or that a data breach will not take place. You can only hold us liable if a security incident was caused by our deliberate and reckless behaviour.

We own the content of this site**We own the content and the trademarks**

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You may use the Content with permission

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If you wish to use the Content for any other reason you must have our permission.

You must use our Content responsibly

If you use our Content, you may not alter it or use it in a way that will damage our reputation. You must not remove any acknowledgement that we or any of our contributors are the authors of any Content.

If you do not use our Content responsibly and respect our intellectual property, we will enforce our intellectual property rights.

How you can reach us

You can contact us at:

Email: info@intelligentdebtgroup.co.za

Telephone: +27 21 481 1700