

**This website is owned and operated by Need-a-Loan.**

The term 'you' refers to the user or viewer of our Website. By browsing on or using the Website you are agreeing to comply with and be bound by these terms and conditions which, together with our privacy policy, governs our relationship with you regarding the use of our Website.

**Our Services:**

Our Website is an on-line network marketplace. We are a referral service, matching consumers with prospective lenders and debt counsellors participating in our network. As such, you are expressly requesting the participating lenders and debt counsellors to whom your application is provided to, to contact you by SMS, Email and Telephone so that they may assist you. They may also provide information to you about additional services and products from time to time.

To use our services, you must be 18 years of age. We will need to obtain personally information from you or about you such as your name, surname, South African ID number, telephone number, e-mail address, financial information, etc.

Consumers who submit an application authorise and instruct us and third-party partners to contact them in connection with each application and/or request regardless of whether or not such consumer is listed on a "Do Not Call" list.

You understand and agree that we have no involvement with your application. Any further interactions or communications with the lender or debt counsellor are subject to their privacy policy, terms of use and other policies.

We are not a broker or an agent of you or any participating lender or debt counsellor.

**Governing Law and Jurisdiction:**

The Website is controlled and operated in the South Africa.

These terms of use will be governed by the laws of the Republic of South Africa and you irrevocably agree to submit to the exclusive jurisdiction of the courts of the Republic of South Africa.

**Exclusion of Liability:**

While we have made every reasonable effort to ensure the accuracy and correctness of the information contained in this site and the sites linked to this site, the companies will not, under any circumstances, be liable or responsible for any loss or damage whatsoever sustained or incurred arising from any use of, or reliance on, such information whatsoever, and arising from any cause whatsoever, including, without limitation, negligence.

**Privacy Policy:**

Protecting your privacy is important to us and our employees.

We use a reputable external company who manages hardware and software which ensure that our data is protected both on and offsite for our applicant's protection.

Whilst we and our employee's take reasonable measures to keep personal information about you confidential, we shall however not be liable for any loss or damage, howsoever arising, suffered as a result of the disclosure of such information.

**Cookies:**

We and our service providers collect information about your use of our website from cookies.

**Indemnity:**

Each Visitor agrees to indemnify, defend, and hold harmless Need-a-Loan (and those related to it and its officers, agents, co-branders or other partners, and employees) from and against any claim, demand, loss, damage, cost, or liability (including reasonable attorneys' fees) arising out of or relating to its use of this web site.