

Service Terms of Use

Welcome to The Kredo Mobility Company website

Notice

Your use of any products or services on this web site, through our call centre and any other designed methods or channels, constitutes acceptance of the Terms of Use.

Acceptance of the terms

By accessing or using the web sites, you acknowledge that you have read, understood, and agree to The Kredo Mobility Company General Terms of Use and the Service Terms of Use (collectively the "Terms of Use"). If you do not agree with the Terms of Use, do not use this web site. We reserve the right, in our sole discretion, to modify or update these Terms of Use at any time. Please check the Terms of Use each time you visit our web site for the most current information.

These Terms of Use apply to The Kredo Mobility Company web sites (collectively "The Kredo Mobility Company Site"). If you decide to order any consumer information, product or services (collectively "Services") from The Kredo Mobility Company, such order or purchase will additionally be governed by the Service Terms of Use. If the General Terms of Use is not consistent with the specific terms that apply to The Kredo Mobility Company Services offered, then the specific Service Terms of Use, will apply to these Services. In addition these Service Terms of Use will apply to any Services obtained through any other designated method, including but not limited to The Kredo Mobility Company Call Centre and USSD channel ("Channels"). Security, Encryption and Identity Verification.

The Kredo Mobility Company recognizes the confidential nature of the information contained in your credit report as well as the personal information that may be submitted by you through use of The Kredo Mobility Company Site and other Channels, and will endeavour to safeguard the privacy of information you provide to us. Our Privacy Policy can be accessed on the web site.

To ensure that your credit information remains secure and confidential, The Kredo Mobility Company uses secure protocols and programs that encrypt the data you provide, so that if intercepted by a third party, it cannot be read. It is your responsibility to ensure that the device through which you access The Kredo Mobility Company Services and store information resulting from these Services, is secure and supports The Kredo Mobility Company defined security programs and protocols.

The Kredo Mobility Company has implemented an Identity Verification ("IV") system in order to protect your security and privacy. IV seeks to ensure that a customer can only register and access their own personal credit profile. IV may require that you provide answers to a set of personal questions as well as provide other inputs in order to verify your identity. If you cannot provide the correct information, the system will not allow you to view your credit report or access any of the Services. This is to safeguard your information. In such a case you will be required to submit the required proof of identity documentation to our The Kredo Mobility Company Call Centre.

Disclaimer

The Kredo Mobility Company is not a credit bureau, or similarly regulated organization under other applicable law. The information provided to you through any of The Kredo Mobility Company's Services is sourced from third parties, like registered credit bureaus. While The Kredo Mobility Company takes all reasonable steps to ensure the information we present is accurate and up to date, we are depended on third party data providers.

Term, Termination and Modification

This Agreement will take effect at the time you click "I accept/agree with the T&Cs" and shall terminate (a) when the member cancels his/her membership by contacting The Kredo Mobility Company via The Kredo Mobility Company Site or The Kredo Mobility Company Call Centre or (b) upon termination of your membership or (c) if The Kredo Mobility Company discontinues providing any membership, subject to your right to receive membership benefits that you have paid for, or to obtain a refund of a portion of your payment; or (d) for any reason at any time at The Kredo Mobility Company's sole discretion. It is important to note that even if a customer does not have an active Service, they are still considered a member.

The Services shall not be used in a manner that defrauds or otherwise abuses the credit reporting or credit scoring systems. The Kredo Mobility Company has the right to suspend or terminate your use of any Services or access to The Kredo Mobility Company Site or Channels, if we, in our sole discretion, determine that through your use of the Services, you have abused the credit reporting, credit scoring or any systems relating to the Services we provide. By accepting the Terms of Use, you agree that The Kredo Mobility Company will not be liable to you – or any third party - if The Kredo Mobility Company suspends or terminates your access for this reason.

The Kredo Mobility Company may from time to time change these Terms of Use or any feature of the Services, and/or The Kredo Mobility Company Site and Channels - including eliminating or discontinuing any content or feature of The Kredo Mobility Company Site or Channels, restricting the hours of availability, or limiting the amount of use permitted - by posting notice before the modification takes effect. All changes shall be effective immediately upon posting of such notice. If you use The Kredo Mobility Company Site and/or Channels after such notification, you agree to be bound by all of the changes. You are expected to review the Site periodically to ensure familiarity with any posted notices of modification.

Registration and Verification

If you decide to register on our Site or Channels, to access any Services, you may be required to provide personal information, and select a user name and password. You agree to provide accurate information in your registration and not to share your password with third parties. You agree not to impersonate another person or to select or use a user name or password of another person. You agree to immediately notify The Kredo Mobility Company of any unauthorized use of your account and of any loss, theft or disclosure of your password. Failure to comply with these requirements shall constitute a breach of these Terms of Use and shall constitute grounds for immediate termination of your The Kredo Mobility Company account and your right to use The Kredo Mobility Company Site. Online access to consumer credit report information is subject to verification of the identity of the user using our IV system. We reserve the right, at our sole discretion, to suspend or cancel any accounts that we believe are, or were involved in fraudulent activities.

You hereby agree that all orders and any other communications which purport to originate from you, or a person who had authority to act on your behalf in respect of such order or communication, or an information system programmed by or on your behalf to operate automatically (collectively "the Originator") and which are sent to The Kredo Mobility Company electronically and which may (as a result of interception, equipment malfunction, the distortion of communication links or any other reason whatsoever) be different from the instructions actually sent or given, or may not have been given by you at all, shall be deemed to have been given by the Originator in the form actually received by The Kredo Mobility Company and you will be bound by such communication with no liability of whatever nature attaching to The Kredo Mobility Company in regard thereto.

You waive any rights you may have or obtain against The Kredo Mobility Company arising directly or indirectly from any loss or damage of whatsoever nature which you may suffer as a result of the fact that The Kredo Mobility Company acts on your orders or communications, or orders communications that purport to emanate from you and you indemnify The Kredo Mobility Company against all and any claims, liabilities, losses, costs, fines, damages and expenses, arising as a result of the fact that we acted on your instructions/orders or instructions/orders which purport to emanate from you.

Vouchers

If you have received a voucher to access any Services, such voucher entitles you to receive the designated Services for the specified period at no cost to you and pursuant to the terms applicable to the voucher. The Services will not automatically be renewed at the end of the subscription period and you will not automatically be charged for any renewal of the Services. If you wish to continue the Services after the end of the subscription period, you will need to purchase the Services at the then-market rate.

Memberships and Subscriptions

When you purchase any fixed term The Kredo Mobility Company Service, your Service will continue for the given fixed period, where after it may continue on a month to month basis. Upon the expiration of the fixed period, you may opt to cancel it at any time by providing The Kredo Mobility Company with 30 days' written notice.

Calculators and Educational Tools

If the Services selected by you include the Educational Tools, you may have access to Calculators, Simulators, Analysis Tools, Reports and Statistics (the "Educational Tools") for educational purposes, which may (for example) allow you to analyze your debt, view your debt breakdown and see how you compare to the rest of The Kredo Mobility Company population.

These Educational Tools provide estimates and are intended for your personal and educational use only. The tools are not intended to provide financial advice or any assurance of approval for credit. The Kredo Mobility Company and its subsidiaries/affiliates make no representations or warranties, nor provide any guarantees, with regards to the use of these tools.

In order to provide some of the Educational Tools to you, your personal information or data may be recorded or stored in the Educational Tools. The information that you enter into the Educational Tools does not impact your credit score(s) and will not be

used for any purpose other than supplying the Educational Tools and Services to you.

Accuracy of Scores, Benchmarking and use of Credit Tools

When accessing the Services, your personal credit profile may be compared or benchmarked against industry and/or other averages. These scores and benchmarks are calculated based only on information that is available to The Kredo Mobility Company or which is provided by you and The Kredo Mobility Company can therefore not warrant the accuracy of the information. Should any information on your credit report be incorrect, you may dispute the information by contacting The Kredo Mobility Company's Call Centre.

The Kredo Mobility Company does not approve or decline you for credit. All credit assessments are done by the credit provider based on the requirements set out in the National Credit Act, their internal risk criteria as well as the information supplied by you and/or other information available to them. Any credit score or debt rating provided by The Kredo Mobility Company is therefore only an indicator and does not mean that you will automatically be approved or declined for credit.

Confirmation of orders and conclusion of the transaction

By placing an order for the Services, you agree that The Kredo Mobility Company may deliver the information you ordered telephonically, by email, facsimile or SMS, using the contact information you provided in the application form. You hereby agree that The Kredo Mobility Company may before or after delivery send you electronic communications relating to your order and/or the Services offered via The Kredo Mobility Company Site or Channels, from time to time.

As part of you registering and ordering Services through The Kredo Mobility Company Site or Channels you will be prompted to subscribe to The Kredo Mobility Company's marketing communications. These communications are designed to provide educational content as well as notifications and offers related to The Kredo Mobility Company's services. By agreeing to these communications you give us permission to provide this communication to you on an ongoing basis. You may opt-out of these communications at any time using the "unsubscribe" links provided in the communication.

The Kredo Mobility Company Mobile

The Services may include features and services that are available to you, and delivered by us, through your mobile phone. These features may include, without limitation, the ability to upload service content to your mobile phone, receive service messages on your mobile phone, and/or download applications to your mobile phone (collectively, "The Kredo Mobility Company Mobile"). Standard messaging, data and other fees may be charged by your carrier to utilize The Kredo Mobility Company Mobile. Fees and charges will appear on your mobile bill or be deducted from your pre-paid balance. Your carrier may prohibit or restrict certain features of The Kredo Mobility Company and certain features may be incompatible with your carrier or mobile device. Contact your carrier with questions regarding these issues. If you access the Services through a mobile device or download a The Kredo Mobility Company application to your mobile device, you hereby agree that The Kredo Mobility Company Mobile may send communications to your mobile device. You also agree that, we may collect information related to your use of The Kredo Mobility

Company and its Services. If you have registered for The Kredo Mobility Company Mobile, you agree to notify The Kredo Mobility Company of any changes to your mobile number and update your account to reflect any such change. You understand that if you change your mobile number or email address and you have signed up to receive alerts or other information via text or email, that you will not receive such information unless and until you update your mobile number or email address in your account settings. The Kredo Mobility Company has no control over the mobile carrier network and cannot guarantee that you will receive all alerts. We recommend that you sign in to your online account at least once per month to ensure that you receive all alerts.

Use of voice recordings, voice files and voice prints When you register to use the Services, you may have the option to enroll your voice to use as your password to access the Services in future. These voice recordings, voice files and voice prints will be owned and stored by our third-party service provider (the "TPS") and form part of their data assets and intellectual property. These voice recordings, voice files and voice prints will be used only in respect of The Kredo Mobility Company Services as a means to verify your identity in an effort to ensure the detection and prevention of identify fraud.

Should you elect to enroll your voice as part of the registration process, you consent to:

- the collection, processing and storing of your voice files, voice prints and identity information by The Kredo Mobility Company's TPS;
- access by The Kredo Mobility Company to the TPS database of voice files and/or voice prints to authenticate your identity each time you wish to access the Services;
- The Kredo Mobility Company periodically requesting updated information from you to ensure the maintenance of the correctness of your information; and
- The Kredo Mobility Company retaining the information for as long as may be necessary for us to provide our authentication and verification services to you.

You may in the future have the option to consent to your voice print being used by other commercial organizations, who are clients of our TPS, to verify your identity when interacting with those commercial organizations.

Application Process for Services (excluding the USSD service)

The Kredo Mobility Company may allow you to apply for the Services (i) by telephone, (ii) on The Kredo Mobility Company Site, or (iii) by any other Channel or method that The Kredo Mobility Company expressly permits. Not all Services will be available on any of the given methods. In order to apply and receive one or more Services, you must provide us with the full and accurate personal information that we require and for which personal information you are required to keep updated. By using the Services, you agree to be bound to these Terms of Use. On receipt of your application form, The Kredo Mobility Company will takes such steps, as it deems necessary, to evaluate your application and to verify whether you have provided The Kredo Mobility Company with complete and accurate information about yourself, where applicable your banking information for billing and payment purposes, and that insofar as you are requesting The Kredo Mobility Company to provide you with

personal and/or business credit profiles, the information contained in the application form pertains to you personally.

The application process will not be completed before you have been given the opportunity to review the entire transaction and correct any mistakes, or to withdraw from the transaction completely. By clicking on the "I accept/agree with the T&Cs " button, or similar acceptance act on other methods or Channels, you are deemed to have submitted an offer to subscribe to the Services, and you will not be able to cancel the order thereafter unless The Kredo Mobility Company expressly agrees thereto. Given the nature of the Services, you understand that once you receive the information/data requested in your order, you will have no right to cancel the order or attempt to rely on a "cooling-off" period as the Services will already have been rendered by The Kredo Mobility Company and consumed by you.

Price Modifications

The Kredo Mobility Company may from time to time review the prices that we charge for the Services and update them. You will be notified of any pricing changes.

Payment for Services (excluding the USSD service) You agree to pay The Kredo Mobility Company the fees stipulated on the website as the price for the Services ordered. You hereby agree that, without agreement being reached with The Kredo Mobility Company in circumstances where just cause exists, The Kredo Mobility Company will not be obliged to refund any payment made by you, nor shall you be entitled to reverse such payment, for any reason whatsoever, including your failure to pass The Kredo Mobility Company's verification processes.

The following payment options are available to you:

Credit Card /Debit Card /Cheque Card

By selecting this option for payment for such fees, your application for the Services will be confirmed. It may take up to 3 business days for the payment to be confirmed. For purchase of fixed services, details will be stored by our system and payment, in order to process the order.

Debit Order

If selecting this option for payment for such fees, your application for the Services will be confirmed. It may take up to 3 business days for the payment to be confirmed. For purchase of fixed services, details will be stored by our system and payment, in order to process the order.

The Kredo Mobility Company is not responsible for any overdraft/over-the-limit charges, bank fees or payment failure fees, triggered by your order being processed successfully or unsuccessfully.

Pricing, Refunds and Non-Delivery of USSD Services

Pricing for products obtained through the USSD service is inclusive of VAT and are subject to change from time to time without notice. SMS costs included in the product cost. Premium SMS rates apply. Free SMS' and bundle SMS' do not apply.

The pricing for the relevant product will (as applicable) be deducted from, or charged to your cellphone account immediately upon your submission of the relevant product short code together with your ID number via your cellphone. Given the nature of the USSD service, you understand that once you receive the information/data requested in your order, you will have no right to cancel the order or attempt to rely on a "cooling-off" period as the service/s will already have been rendered by The Kreda Mobility Company, and consumed by you.

Notwithstanding the above, refunds may be authorized in certain circumstances and must be requested through the following process:

- call The Kreda Mobility Company Call Centre;
- provide The Kreda Mobility Company Call Centre agent with the cellphone number that was used to request a USSD product as well as your name and surname;
- your query will be escalated to The Kreda Mobility Company's USSD service provider to establish whether the refund request is valid;
- the investigation into the refund request will take two working days; and
- once resolved, The Kreda Mobility Company will contact you to advise you on the outcome of the refund request.

Please note that refunds may be only possible where justified circumstances for a requested refund exist (i.e. where there has been any degree of fault related to the USSD service). The Kreda Mobility Company will, together with its USSD service provider, consider each request on a case by case basis to determine whether the request for the refund is justified.

In the event that you do not receive the USSD product you requested and paid for, the resend function is available to registered consumers only and is available through the USSD service. You will only have two attempts to attempt to receive your product with this function. Should this not be successful please contact The Kreda Mobility Company Call Centre.

Authorisation and Consent to Process Personal Information

We comply with the National Credit Act, 2005 (No.34 of 2005) ("NCA"), the Protection of Personal Information Act, 2013 (No. 4 of 2013) ("PoPIA") and the principles outlined in Sections 50 and 51 of the Electronic Communications and Transactions Act, 2002 (No.25 of 2002) which govern your right to having your personal information kept private.

"Consumer Credit Information" means consumer credit information as defined in Section 70 of the NCA; and "Personal Information" means personal information as defined in Section 1 of the PoPIA. You will be asked to provide your Personal Information when registering, accessing or using any Services.

Confidentiality of your Personal Information is important to us. Unless we have your consent or permitted under the national laws, we will not sell, rent or lease your

Personal Information to others. We will not use or share your Personal Information in ways unrelated to the circumstances described in this Privacy Policy. By accepting these terms and conditions I hereby nominate, constitute and appoint The Kredo Mobility Company and its successors in title, with Power of Substitution to be my true and lawful agent in my name, place and stead, to deal with any matter and sign all documents necessary, to obtain my Consumer Credit and Personal Information from all credit bureaus and creditors and perform a pre-qualification finance assessment and make same available to me. I consent to The Kredo Mobility Company obtaining information related to my properties and vehicles, for the purpose of The Kredo Mobility Company providing me with asset valuations and offers of related services. I agree to The Kredo Mobility Company contacting me and utilising my aforementioned personal information to provide me with a copy of my credit and financial standing report, home and vehicle valuation reports, to prepare for and conduct credit/financial/legal consultations with me, from time to time, to provide advice to improve the likelihood of me qualifying for finance or qualifying for better borrowing terms and counseling me on my legal rights related to my credit, finance and assets.

I consent to The Kredo Mobility Company profiling my aforementioned Consumer Credit and Personal Information for the purpose of finding me appropriate third party products and services, that meet my financial and lifestyle needs, from time to time, and offering these products and services to me. I accept that The Kredo Mobility Company will retain all of my Consumer Credit and Personal Information and may process and use same, at its sole discretion, for any processing of the aforesaid purposes within the normal course and scope of its business. I understand that my Consumer Credit and Personal Information will not be shared with third parties, however The Kredo Mobility Company may disclose same to third parties who are involved in the marketing and/or provision of the aforementioned products or services to me, provided they are able to ensure that they comply with The Kredo Mobility Company's privacy terms. I understand that The Kredo Mobility Company will ensure that anyone to whom they pass my Consumer Credit and Personal Information onto agrees to treat my information with the same level of protection as The Kredo Mobility Company is legally obliged to. I understand that I may revoke this authorization, in writing to The Kredo Mobility Company, at any time and unless revoked, it shall remain in force and effect.

We retain your Personal Information for as long as reasonably necessary to fulfil the purpose(s) for which it was collected and to comply with applicable laws and your consent to such purpose(s) remains valid after termination of our relationship with you.

The Kredo Mobility Company aims to ensure that your Personal Information is accurately recorded. To be able to achieve this, we adhere to processes that help ensure and maintain data accuracy. We provide individuals with reasonable access to review and correct their Personal Information, as detailed in our website.

When gathering your Consumer Credit and Personal Information The Kredo Mobility Company works with our data suppliers to increase their awareness of the importance of providing only Consumer Credit and Personal Information that is accurate, complete, and up to date. The Kredo Mobility Company however, cannot alter the information reported by such data suppliers, unless the information is

determined to be wrong, incomplete or inaccurate. If you do not agree with the accuracy of information The Kredo Mobility Company has on file, we have procedures in place to ensure that such information is verified, and where appropriate, amended or corrected. We however rely on you to bring any such information challenges to our attention.

We maintain physical, technical and organizational safeguards to protect any data that we collect. We have adopted procedures to secure storage of Personal Information and are committed to working with our data suppliers to protect the security of Personal Information during any transfer to or from us.

The Kredo Mobility Company Services

Credit Report Service

Some of the Services will provide you with access to the Credit Report Service. The The Kredo Mobility Company Credit Report provides you with the access to a copy of your credit report as defined by the National Credit Act. By subscribing to this service you consent and authorize The Kredo Mobility Company to access your personal credit information in order to: (i) confirm your identity, (ii) compile and display your credit data related to your Credit Report, and (iii) provide related Services, which make use of your Credit Report data.

Credit Reports are a compilation of credit information that is reported to the registered and NCR approved consumer credit bureaus, by the various lending institutions and data providers with which you have accounts or services. The information contained in your Credit Report reflects the latest information provided to the bureaus. If you recently made a payment, opened a new account, or authorized an enquiry, it may not yet be reflected in the Credit Report, depending on the timing of the submission by the lender or data provider. Should any information on your credit report be incorrect, you may dispute the information by contacting The Kredo Mobility Company Call Centre.

Credit Score Service

Some of the Services will provide you with access to the Credit Score Service. The credit score provided by The Kredo Mobility Company is a generic Credit Bureau Consumer Credit Score. As with all credit scores, the actual numeric value may vary from credit bureau to credit bureau. Your Credit Score is designed to show you, by way of a number, the strengths and weaknesses of the information contained in your Credit Report. It serves as a personal benchmark that can help you improve your credit behavior. These types of score variances are natural and should not be cause for alarm.

Furthermore, it is not an endorsement or a determination of your qualification for credit. Lenders use credit scores, amongst other information, to help determine whether or not you are a good candidate for a loan and what interest rate you will pay.

There are various types of credit scores, and lenders can use a variety of different types of credit scores to make lending decisions. Like other credit scores offered to consumers, The Kredo Mobility Company Consumer Credit Score may not be the same score used by lenders or other commercial users, for credit decisions. Each lender will also have specific risk scorecards and underwriting standards. You should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, they will incorporate additional information you

provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans vary from lender to lender.

Your Credit Score may change each time new information is captured in your Credit Report. If the information is not included in the applicable Credit Report, it will not be reflected in your Credit Score. Disputed items are not incorporated in the assessment of your Credit Score.

Credit Monitoring & Alerts Service

Some of the Services will provide you with the Credit Monitoring & Alerts Service, relating to your personal credit report. The Credit Monitoring & Alerts Service monitors your credit report for specific changes. These changes include the addition of a new enquiry, a new payment profile, a non-payment, or a default or judgment. Should our system detect one of these changes it will trigger an alert for you. By subscribing to the Credit Monitoring & Alerts Service, you acknowledge and agree that we may send you alerts, via your preferred method of communication as per your The Kredo Mobility Company Profile, or through any other acceptable method determined by The Kredo Mobility Company.

It is your responsibility to make sure your communication preferences and contact details are up to date, barring which we will not be able to deliver the alert communication. We may experience communication and system issues for time-to-time, which would prevent the delivery of the alert. We thus require that you log in at least once a month to your online profile to check for any new alerts as well as changes to your Credit Report. The Credit Monitoring & Alerts Service only monitors your The Kredo Mobility Company Credit Report, and does not monitor, or cross-reference any credit reports held by any other credit bureau(s). Importantly credit enquiries made through other credit bureaus, will not be reflected on your Credit Report, nor will they trigger an alert.

ID Monitor Service

Some of the Services will provide you with access to the ID Monitor Service. ID Monitor provides you with alerts when your monitored personal information is detected on the web. Should our system detect one of these instances it will trigger an alert for you. By subscribing to ID Monitor, you acknowledge and agree that we may send you alerts, via your preferred method of communication as per your The Kredo Mobility Company Profile, or through any other acceptable method determined by The Kredo Mobility Company.

You understand that we, to our best ability, monitor your personal information using certain proprietary technologies, parties and database information owned by or under license to us. We may experience communication and system issues for time-to-time, which would prevent the delivery of the alert. We thus require that you log in at least once per month to check your online profile for any new alerts. The Kredo Mobility Company is reliant on third parties to provide the ID Monitor Service and by accepting these Terms of Use, you acknowledge and agree that your information will be shared with these third parties in order to provide the service to you.

You acknowledge that the information you provide will be monitored on multiple versions of the web for your safety and as part of this service. You agree to only monitor your own personal information. You understand that for this service to operate beneficially, the onus lies on you to keep your personal monitoring information as up to date and as relevant as possible.

Property Valuation Service

Some of the Services will provide you with access to the Property Valuation Service. The The Kredo Mobility Company Property Valuation Report provides you with the access to a copy of your property report. By subscribing to this service you consent and authorize The Kredo Mobility Company to access your personal credit information and personal information recorded at the relevant Deeds Office in order to: (i) confirm your identity, (ii) compile and display your property and home loan data related to your Property Valuation Report, and (iii) provide related Services, which make use of your Credit Report and Property Valuation data.

Property Valuation Reports are a compilation of credit information that is reported to the registered and NCR approved consumer credit bureaus, by the various lending institutions and data providers with which you have accounts or services and information from the Deeds Office. Should any information on your Property Valuation Report be incorrect, you may dispute the information by contacting The Kredo Mobility Company Call Centre.

The Property Valuation Service will provide you with access to a Property Valuation. The property valuation provided by The Kredo Mobility Company is a desk-top valuation and is calculated by a proprietary algorithm. As with all automated valuation models, the actual numeric value may vary amongst service providers. Your Property Valuation is designed to give an indicative market value of your property. This is only a guide and in no way a conclusive valuation.

You understand that we, to our best ability, compile your personal information using certain proprietary technologies, parties and database information owned by or under license to us. We may experience communication and system issues for time-to-time, which would prevent the delivery of the Property Valuation Report.

The Kredo Mobility Company is reliant on third parties to provide the Property Valuation Service and by accepting these Terms of Use, you acknowledge and agree that your information may be shared with these third parties in order to provide the service to you.

Vehicle Valuation Service

Some of the Services will provide you with access to the Vehicle Valuation Service. The The Kredo Mobility Company Vehicle Valuation Report provides you with the access to a copy of your vehicle report. By subscribing to this service you consent and authorize The Kredo Mobility Company to access your personal credit information and personal information recorded at NATIS in order to: (i) confirm your identity, (ii) compile and display your vehicle and vehicle loan data related to your Vehicle Valuation Report, and (iii) provide related Services, which make use of your Credit Report and Vehicle Valuation data.

Vehicle Valuation Reports are a compilation of credit information that is reported to the registered and NCR approved consumer credit bureaus, by the various lending institutions and data providers with which you have accounts or services and information from NATIS. Should any information on your Vehicle Valuation Report be incorrect, you may dispute the information by contacting The Kredo Mobility Company Call Centre.

The Property Valuation Service will provide you with access to a Vehicle Valuation. The vehicle valuation provided by The Kredo Mobility Company is a desk-top valuation and is calculated by a proprietary algorithm. As with all automated valuation models, the actual numeric value may vary amongst service providers.

Your Vehicle Valuation is designed to give an indicative market value of your property. This is only a guide and in no way a conclusive valuation.

You understand that we, to our best ability, compile your personal information using certain proprietary technologies, parties and database information owned by or under license to us. We may experience communication and system issues for time-to-time, which would prevent the delivery of the Vehicle Valuation Report.

The Kredo Mobility Company is reliant on third parties to provide the Vehicle Valuation Service and by accepting these Terms of Use, you acknowledge and agree that your information may be shared with these third parties in order to provide the service to you.

USSD Service The following products are available via The Kredo Mobility Company's USSD service:

Your Credit Score	This score provides a report that says about your credit scoring used by creditors. This is merely a generic credit instruction to lenders.
Your Account Status	This shows the total balance of your account with the Company as well as other details.
Your Credit Summary	This is a summary of your credit listings (such as your credit score) as well as your negative listings.
How You Compare	This shows you how your credit compares to their The Kredo Mobility Company's credit.

To be eligible for the USSD service you require:

- a valid cellphone number that is linked to your The Kredo Mobility Company credit record (i.e. the cellphone number used by you when accessing the USSD service must be a number that is reflected on your The Kredo Mobility Company credit report (this is a security requirement for protection of your personal information); and
- sufficient funds in your cellphone account. If you have insufficient funds in your cellphone account the requested product will not be delivered to you.

You will be charged in session rates for the usage of the USSD service for every 20 seconds that the USSD session is used to either register, view products or resend an

already purchased product. Please contact The Kredo Mobility Company Call Centre for current rates.

You will be issued with a 'Failed Verification' status if you:

- have tried to register on the USSD service but have previously failed The Kredo Mobility Company online verification via this site;
- have a mismatched ID number and surname combination;
- use a cellphone number that does not match any cellphone numbers in your The Kredo Mobility Company credit report;
- have no cellphone number recorded in your The Kredo Mobility Company credit report; and/or
- select the incorrect address option.

Should you fail verification during the USSD quick registration process you will be registered on the USSD quick registration and assigned the 'Failed Verification' status. To attempt to undo your Failed Verification status you will need to complete the full registration via The Kredo Mobility Company site or The Kredo Mobility Company's Call Centre.

Last revised – June 2021

The Kredo Mobility Company