



Website Privacy Policy

The African Credit Rating Association (ACRA) respects your right to privacy and is committed to complying with the Protection of Personal Information Act (POPIA), Act No. 4 of 2013. This policy explains how we collect, use, disclose, and safeguard your personal information when you interact with our website.

1. Who We Are

ACRA is a continental association of African-owned and -operated credit rating agencies, governed by ethical principles of independence, transparency, and public accountability.

Our registered office is located at:

2 Albury Road
Hyde West Building
Dunkeld West
Randburg
2196

2. Application of this Policy

This Privacy Policy applies to all users who visit or interact with ACRA's website and outlines how we process personal information in accordance with POPIA.

3. What Personal Information We Collect

"Personal Information" means information that identifies or relates specifically to you. We collect:

- a) Name and surname
- b) Email address
- c) Contact number
- d) Company/organisation affiliation
- e) Website usage data (e.g., IP address, browser type, pages accessed)

4. Purpose for Collection

We collect and process your personal information for the following purposes:

- a) To respond to enquiries submitted via the website.
- b) To process membership applications and registrations.
- c) To provide updates, newsletters, and event information (only where you've opted in).
- d) To improve website performance and user experience.
- e) To comply with legal and regulatory obligations.
- f) For security and record-keeping purposes.

5. Legal Grounds for Processing

In accordance with POPIA, we process personal information based on:

- a) Your consent (e.g., newsletter subscriptions).
- b) A contractual relationship (e.g., membership).
- c) A legal obligation.
- d) Our legitimate interests, such as website administration or fraud prevention.

6. Your Rights Under POPIA

You have the right to:

- a) Access your personal information.
- b) Correct or update your personal information.
- c) Object to the processing of your personal information in certain cases.
- d) Request deletion of your personal information (subject to legal and operational retention requirements).
- e) Lodge a complaint with the Information Regulator on <https://www.inforegulator.org.za>

7. Sharing and Disclosure

We do not sell or rent your personal information. Your data may be shared:

- a) With trusted service providers who assist in website or communication services, under strict confidentiality.
- b) When required by law or legal process.
- c) With your explicit consent.

8. Information Security

ACRA is committed to safeguarding your personal information. We implement appropriate, reasonable technical and organisational security measures to protect against loss, misuse, unauthorised access, or alteration.

9. Retention of Information

Personal information will not be retained for longer than necessary to fulfil the lawful purpose for which it was collected or as required by applicable law.

10. Cookies and Tracking

Our website may use cookies or similar technologies to improve your browsing experience. You can manage cookie preferences through your browser settings.

11. Cross-Border Transfers

Should your personal information be processed outside of South Africa, we will ensure that the recipient is subject to laws, binding corporate rules, or agreements that provide an adequate level of protection as required by POPIA.

12. Changes to this Policy

We may update this policy from time to time. The latest version will always be available on our website. We encourage regular review.

13. Contact Information

For queries, data access requests, or complaints related to this privacy policy or your personal information, please contact our Information Officer:

Email: info@acrakra.co.za