

## Terms and Conditions

Iloans is a division of Moov Trading.

The use of Iloans is subject to the terms and conditions set out below. Please take a moment to read these terms and conditions carefully. By using or accessing any information of Iloans, you agree to be bound by the following terms and conditions.

You agree that the information you have submitted on this application is true and correct.

Iloans and its employee's acts only on instructions given by the client to submit a personal loan application on their behalf to various financial institutions. Iloans and its employee's will send the personal loan application form to any of the registered financial institutions that they may see fit. Here at Iloans we do not conduct any credit checks therefore have no influence over declined applications.

The client agrees to pay the once off fee of R198 to Iloans for services rendered.

The client instructs Iloans to load a debit order on the client's salary date.

Should the client not honor this agreement in anyway, Iloans has the right to take any legal action against the client in order to retrieve the outstanding fee payable to Iloans.

Should Iloans instruct their Attorneys to collect the once off fee of R198 from the client, the client will be held liable for all legal fees incurred, which fees will be on an attorney and client scale.

## About:

- Iloans is not a lender
- Iloans is not a broker for any financial institution and does not make cash advances or credit decisions.
- By completing a Iloans application does not guarantee that you will be approved for a loan.
- Iloans will submit the information you provide to various brokers and/or financial institutions as instructed on your behalf.
- In some circumstances faxing and emailing of additional documents may be required.
- For details, questions and pay outs, please contact your lender directly.

## **Privacy Policy Statement**

Protecting your privacy is important to Iloans and our employees. We have created this privacy policy statement in order to demonstrate our firm commitment to privacy. The following discusses our information gathering and dissemination practices.

### **How do we use information that we collect:**

To process your financial services referral request, we require you completed application form.

This information is used by the third party product and service providers in our network to provide accurate responses to your enquiries. We provide this information to them on your behalf in order for them to provide a product or service to you. (Unless otherwise notified by us, these companies do not have any right to use the personally identifiable information we provide to them beyond what is necessary to assist us)

### **Opting Out**

If you do not want to receive promotional information from us, you can contact us at any time to opt out by sending an email to [admin@moovtrading.co.za](mailto:admin@moovtrading.co.za). Please note that if you opt out of receiving promotional material from us, you still may receive such material from our third party content providers, affiliates and other parties to whom we provide your information in the course of doing business.

### **Important:**

We do not give out financial advice. We operate an online referral service and we forward on all your requests and applications to qualified third parties with who we have pre-arranged agreements. You will deal directly with these advisors. We do not receive any remuneration or commission from these third parties for referring you to them, therefore we charge all applications a services rendered fee of R198.