



School of Merit is affiliated to TPN Credit Bureau, a registered credit bureau, all account payment profiles, patterns and behaviour is recorded monthly with the credit bureau for the purposes as per the National Credit Act

CONSENT CLAUSE: *(Future consumer/debtor)*
Application form and/or Contractual Agreement

The consumer/debtor consents to and authorises **School of Merit**, the supplier, service and/or credit provider, as the case may be, to:-

- a) contact, request and obtain information at any time from any supplier, service or credit provider (or potential credit provider) or registered credit bureau in order to assess the behaviour, profile, payment patterns, indebtedness, whereabouts, and creditworthiness of the consumer / debtor; and
- b) provide information about the behaviour, profile, payment patterns, indebtedness, whereabouts, and creditworthiness of the consumer / debtor to any registered credit bureau or to any supplier, service or credit provider (or potential credit provider) seeking a trade reference regarding the consumer's/debtor's dealings with the supplier, service and/or credit provider.

CONSENT CLAUSE: *(future employees)*
Letter of employment & Application for employment

The person hereby consents that, and authorises **School of Merit** or agent to, at all times:-

- a) contact, request and obtain information from any previous employer or registered credit bureau relevant to seeking references and employment history and to assist in conducting an employee assessment in respect of myself;
- b) to furnish personal employment information concerning myself to any credit bureau, or to any prospective employer seeking references and employment history and to assist in conducting an employee assessment in respect of myself.

NOTICE: *(Current employees)*
Pay slip

School of Merit is affiliated to TPN, a registered credit bureau which collects employee information on a centralized national database for the purpose of employee verification.
