

Confluent

CONFLUENT WEBSITE
Terms & Conditions

CONFLUENT WEBSITE TERMS AND CONDITIONS

Last updated: 26 February 2026

This contract applies to you when you use the Confluent website, our services, and when you interact with us.

Who you are contracting with

We are Confluent Holdings (Pty) Ltd (Confluent Group). We own and run the Confluent website <https://www.confluent.biz/>

References to IDM Group or Intelligent Debt Management are legacy references and shall be deemed references to Confluent Group.

Our service

We provide information about the services offered by the Confluent Group. The Confluent Group offers these services:

- debt management
- insurance
- financial wellness education and solutions

When you request a call back, we will share your information with the Confluent Group subsidiary company that provides the service that you are interested in and they will call you.

Our services are for South African residents over 18

You must be a South African resident and at least 18 years old to use our services. You may access and use our service only for your own personal use, and not for commercial purposes.

How we treat your personal information

We will keep your personal information confidential. Your personal information is processed with your consent and under legitimate interest. Should you believe that we have not treated your personal information according to the legislative parameters and guidelines, you may lodge a claim with the Information Regulator. Read our [Privacy Notice](#) to see how we collect and use personal information.

Your responsibilities

Use our service and our website responsibly

You must not submit any content or engage in any activity that:

- is illegal;
- is fraudulent;
- is an attempt to impersonate another person or entity;
- violates a third-party right, including the right to privacy or any intellectual property rights; or
- causes us or our affiliates or service providers harm.

Give us accurate information, and keep it up to date

Our service is based on the information that you provide. It is your responsibility to keep it up to date and to let us know immediately if any of your information changes.

Protect yourself online

It is your responsibility to check the terms and conditions of any website, service or resource linked from our website when you visit it. We cannot take responsibility for the quality of the products or services made available through linked websites and resources. Nothing in these Terms limits any rights you may have under the Consumer Protection Act, 68 of 2008.

Our responsibilities

We give you useful, but general information

The information on our website, while it is useful, is general.

We provide links to related services, but we are not responsible for them

We may provide links to other websites, resources or products or services offered by other companies. That does not mean that we recommend their content, products, or services. We are not responsible for these websites or resources, and they are governed by their own terms.

CONFLUENT WEBSITE TERMS AND CONDITIONS

We have processes in place to ensure that our information is accurate, available, and virus-free

We have processes in place to make sure that the information on our website is accurate, up to date, always available and virus-free. Still, we cannot guarantee that this will always be the case. You cannot hold us responsible for any loss you suffer as a result of errors, inaccuracies, unavailable information, or viruses, unless we caused it by our deliberate and reckless behaviour.

We have reasonable security in place

We have implemented reasonable security safeguards to protect your information. But no system is 100% secure. So, while we will do everything reasonably necessary to protect the information, we cannot guarantee that our system will not be hacked or accessed without permission. We cannot guarantee that information will not be lost, or that a data breach will not take place. You can only hold us liable if a security incident was caused by our deliberate and reckless behaviour.

We own the content of this site

We own the content and the trademarks

We, or our content suppliers, own the copyright in all material on this site, and the way it has been put together, whether it's text, graphics, databases or software ('Content'). We own all the trademarks on this site.

You may use the Content with permission

You may download or print the Content for your personal use and information only, provided that you acknowledge us appropriately. If you wish to use the Content for any other reason you must have our permission.

You must use our Content responsibly

If you use our Content, you may not alter it or use it in a way that will damage our reputation. You must not remove any acknowledgement that we or any of our contributors are the authors of any Content. If you do not use our Content responsibly and respect our intellectual property, we will enforce our intellectual property rights.

How you can reach us

You can contact us at:

Email: info@confluent.biz

Telephone: +27 21 481 1700

CONFLUENT GROUP

Recruitment Terms & Conditions

RECRUITMENT AND SELECTION TERMS AND

1.1. Introduction

These terms and conditions ("Terms") govern the recruitment process between Confluent Holdings (Pty) Ltd (Confluent Group), a company registered in South Africa (referred to as "we," "us," or "our"), and the individual or entity applying for our vacancies (referred to as "you" or "your").

1.2. Legal Framework

Our recruitment and selection procedures adhere to the legal framework outlined in the Labour Relations Act No. 66 of 1995 and its subsequent amendments, the Basic Conditions of Employment Act No. 75 of 1997 and its amendments, the Employment Equity Act No. 55 of 1998 and its amendments, the Immigration Act 13 of 2002 and its amendments, as well as POPIA 4 of 2013 and its amendments. The Confluent Group aims to uphold an efficient and unbiased recruitment and selection process, as well as to fulfil the objectives of the recruitment strategy. The terms and conditions governing recruitment and selection align with our company values, vision, mission, and strategic and operational requirements.

1.3. Purpose

The recruitment and selection process are overseen by our Applicant Tracking System, and our Recruitment Officers to ensure the completion of a fair and equitable process. All processes will be clear and transparent and placing will be based on those that are suitably qualified, skilled, and experienced. Management discretion will be applied. Each stage of the recruitment process is meticulously documented and communicated, and filtered by job inherent requirements to ensure best fit for job is acquired.

1.4. Application Process

All prospective applicants are required to submit their applications through our Applicant Tracking System, accessible on any recruitment portal. The application entails completing an application form, responding to screening questions, and uploading pertinent documentation, including, and not limited to:

- Updated CV
- Certified copy of ID/Passport and Work Visa
- Certified copy of Matric certificate
- Certified copies of any other Qualifications

1.5. Selection Process

Applicants meeting the requisite criteria for a vacancy undergo further assessments, interviews, and background checks. Vacancy assessments that evaluate skills, competency, knowledge, experience personality and behaviour will need to be completed as integral components of our recruitment and selection process as well.

2. POPI ACT

2.2. Information Collected

Where you have voluntarily provided information to us, we may collect, store, and process the following personal information for the purpose of recruitment and collective business improvement insights, as long as it required by the employer and processed by the employer for its legitimate interests, subject to the provisions of the Protection of Personal Information Act, 2013, as well as the National Credit Act, 2005.

- Personal details (e.g., name, contact information)
- Educational and professional qualifications
- Education and Employment history
- Background checks are conducted only where legally permissible, and all credit checks (if required) comply with the requirements of the National Credit Act
- Reference checks
- Other relevant information provided by you

RECRUITMENT AND SELECTION TERMS AND

2.3. Purpose of Processing

We will process your personal information solely for the purpose of recruitment and selection purposes and related lawful operational requirements, including but not limited to assessing your suitability for employment, contacting any of your references and to make enquiries in respect of your behaviour, work ethic, competence, expertise, work record, honesty and any related matters as the employer in its sole discretion deems necessary, contacting you regarding job opportunities, conducting background checks and collective business improvement insights.

2.4. Data Security

2.4.1. We shall implement administrative, physical, and technical safeguards for protection of Personal Information that are no less rigorous than acceptable industry practices, and we shall ensure that all such safeguards with applicable data protection and privacy laws, statutes, and regulations to protect your personal information from unauthorized access, disclosure, alteration, and destruction.

2.4.2. We will ensure that reasonable measures are put in place such as a secure Applicant Tracking System, experienced personnel with appropriate access controls, and data security training for personnel.

2.5. Data Retention

We will keep your personal information for as long as is reasonably necessary to carry out the purposes mentioned in these Terms unless the law requires a longer retention period.

2.6. Third-Party Disclosure

We may share your personal information with third parties such as background check providers, but only to the extent necessary for the recruitment process.

2.7. Your Rights

You have the right to access, correct, or delete your personal information. To exercise these rights or for any inquiries regarding your personal information, you may contact our Recruitment Team.

2.8. Contact Information

If you have any questions or concerns about these Terms, please contact us at talent@confluent.biz

Thank you for consenting to the above Terms and Conditions.