

PLATFORM USER COMPLIANCE ACKNOWLEDGMENT - DELFIN

You must read and accept the following before accessing the Delfin platform. By proceeding past this screen, I / we acknowledge and agree that:

1. I / we are a registered credit provider with the NCR and am / are solely responsible for ensuring that all lending activities conducted through this platform comply with the National Credit Act 34 of 2005 and all applicable regulations and NCR directives.
2. I / we take full responsibility for all settings configured within the platform, including interest rates, initiation fees, loan parameters, and consumer consent workflows. Any change to system settings - by me / us or by any person acting on my / our authority - is my / our sole responsibility.
3. I / we understand that the 5% per month interest rate applies to the first short-term loan advanced to a Consumer in a calendar year, and 3% per month applies to subsequent short-term loans to the same Consumer within the same calendar year. It is my / our responsibility to configure and apply the correct rate for each transaction.
4. I / we understand that initiation fees and daily interest rates must not exceed the maximum amounts prescribed in Regulation 42 of the NCA. It is my / our responsibility to ensure correct configuration and to update settings when prescribed maximums change.
5. I / we understand that Delfin is a technology platform operated by Altron FinTech. Altron FinTech supplies the platform and configuration options but does not provide legal or regulatory advice and does not accept responsibility for non-compliance arising from my / our configuration choices.
6. I / we indemnify Altron FinTech against any regulatory penalty, enforcement action, consumer claim, or other liability arising from my / our non-compliant use of the platform.
7. I / we confirm that I / we have read, understood, and accept the above compliance obligations and the full Delfin system Terms and Conditions available at <https://www.nupayments.co.za/disclaimer-of-liability>.