



Enterprise and Supply Chain Development Ecosystem

SME Portal
FAQs & User Guide



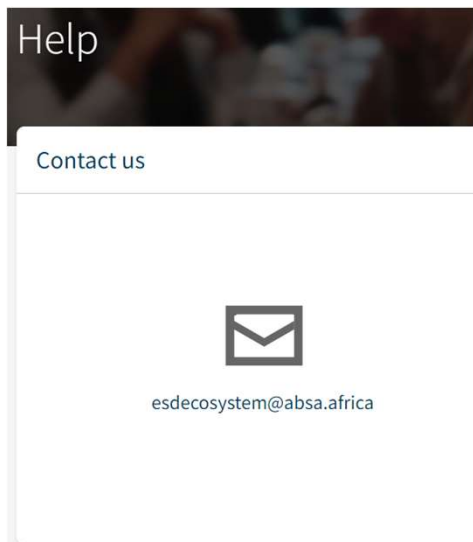
Contents:

	Page
1. Help and Log In details.....	3
2. Invitation.....	4
3. Registration.....	5
4. Start Your Application.....	10
5. Complete your Application:	11
6. Invite Your Accountant.....	12
7. Applying for an Additional Loan	13
8. Overriding Dormant Directors.....	14
9. Loan Dashboard.....	15
10. Document Administration.....	16
11. Loan statements.....	17
12. Process flow: Loan Application to Credit Outcome	18
13. Process flow: Loan Communication to Payout	19
Frequently Asked Questions	20
Annexure 1: Consent Form	25
Annexure 2: Terms of Use	26



1. Help and Log In details

You can contact our support team for any issues or queries via email. View the **help contact details** by selecting the question mark on the top right hand corner of your screen within the ESD Ecosystem.





To access the ESD Ecosystem once you have registered:
<https://edsme.absa.co.za/Account/Login>

Note:

- **Username** – this is the email address you used to register on the portal
- **Password** – this is the password you created during registration

If you have forgotten your password, click on **Forgot password** on the login screen. You will receive an email with a link to reset your password:

Username 

Password 

[Forgot password?](#)



User Guide

2. Invitation

Your corporate will begin by adding you to their programme so that you can apply for funding. You will then receive an email inviting you to register on the ecosystem.



Enterprise Development Portal

Dear Pigeon Post (Pty) Ltd,

Welcome to the JKFeb(22) Ltd Absa ESD Programme. You will be able to apply for funding on a web-based ESD Ecosystem set up for the programme. Should you wish to apply for funding, please [register here](#).

For assistance, you are welcome to contact

Absa Corporate Funds Management team at esdecosystem@absa.africa

Polly Feb on ply@feb.com
Cell: 27921231234.

Kindly note that this link will only be active for 48 hours. Should you find the link has expired, please email ply@feb.com to send you a new link.

The ESD Ecosystem is compatible with Chrome browser only. Please ensure you have an up to date version of Chrome to work on the system.

Regards

The Absa Corporate Funds Management Operations Team

Contact us at: esdecosystem@absa.africa

And

Polly Feb, JKFeb(22) Ltd

Disclaimer Information absa.co.za

The email should look like the one above. Proceed to **click on the link** that will direct you to the SME portal.

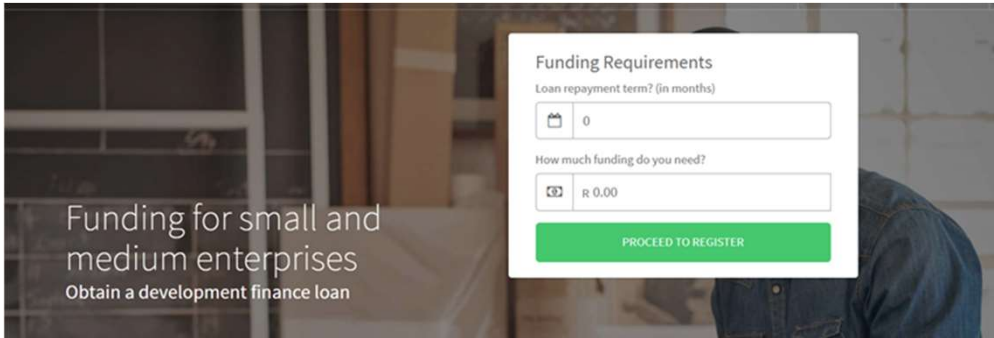
***Note: only Chrome browser is compatible, please copy and paste the link into Chrome browser if this is not your default browser.**

***Note: the link is only valid for 48 hours. Contact your corporate representative to reinvite you if the link is older than 48 hours**

***Note: only a registered director will be able to register on the SME portal. If you are not a registered director, please ask a director to complete the registration process.**

3. Registration

The page you land on should look like the one below.



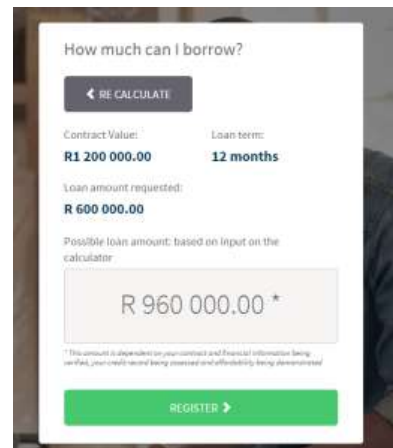
Funding for small and medium enterprises
Obtain a development finance loan

Funding Requirements
Loan repayment term? (in months)
0

How much funding do you need?
R 0.00

PROCEED TO REGISTER

Complete the questions on how much you would like to borrow, and the period you need the funds for. A page displaying. Then click **REGISTER** to proceed.



How much can I borrow?

← RE CALCULATE

Contract Value: **R1 200 000.00** Loan term: **12 months**

Loan amount requested: **R 600 000.00**

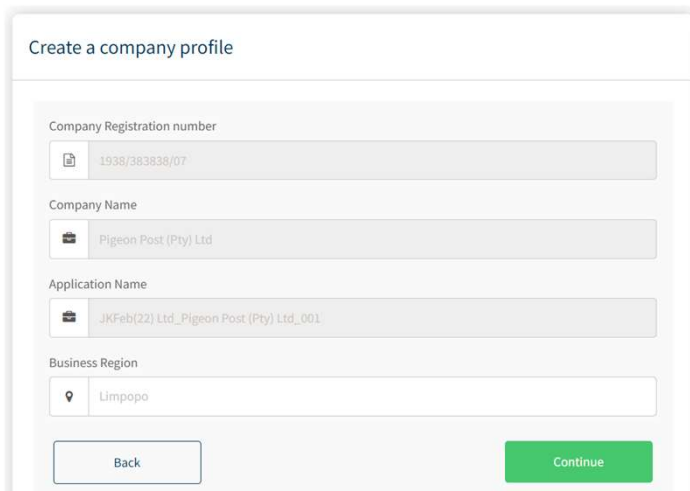
Possible loan amount: based on input on the calculator
R 960 000.00 *

* This amount is dependent on your contract and All financial information being verified, your credit record being assessed and affordability being determined

REGISTER →

There are 8 steps to complete your registration.

Step 1: Company profile



Create a company profile

Company Registration number
1938/383838/07

Company Name
Pigeon Post (Pty) Ltd

Application Name
JKFeb(22) Ltd_Pigeon Post (Pty) Ltd_001

Business Region
Limpopo

Back Continue

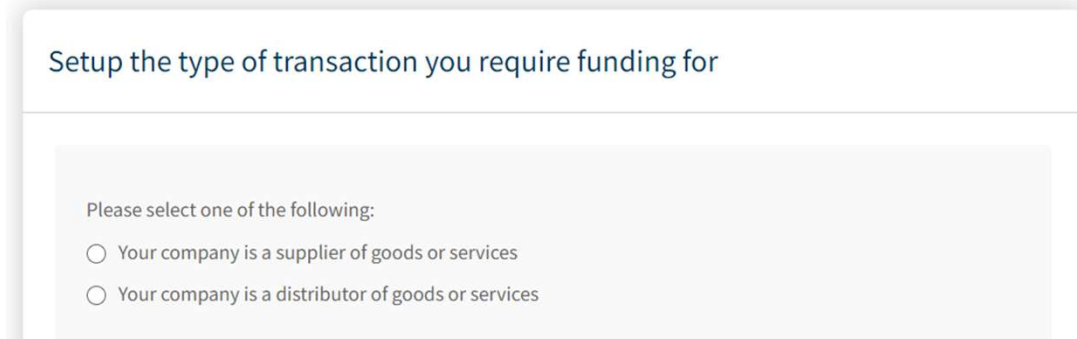
You will find information on your company pulled through onto the screen. This information has been obtained from your records at CIPC (Company and Intellectual Property Commission).

Please enter your business region then select **Continue** to proceed to step 2.

Step 2: Contract

In step 2 you will be asked to respond to a set of questions relating to the type of business you are conducting and the type of contract you are lending against.

***Please make sure that you select the correct option here as the application process thereafter is unique to each option.**



The screenshot shows a form titled "Setup the type of transaction you require funding for". Below the title, there is a prompt: "Please select one of the following:". There are two radio button options: "Your company is a supplier of goods or services" and "Your company is a distributor of goods or services".

Once you've selected one of the 2 options you will be prompted to answer 'Yes' or 'No', relating to the type of transaction you require funding for.

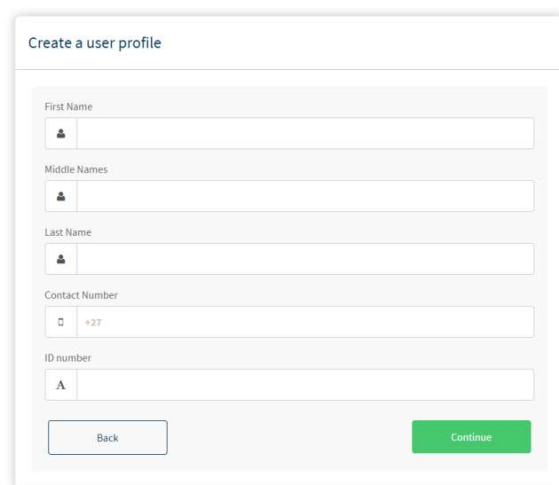
***If you are unsure of what your answer should be please contact your corporate to clarify.**

After you are done with this please select **Continue** to proceed to step 3.

Step 3: Directors Profile

Next you will proceed to create a user profile by entering your first and last name and contact number

***Note: you may only enter your details if you are registered as a director of the company at CIPC, if this is not the case, the system will not allow you to proceed. If you are not a director of the company, please ask a director to complete the registration process.**

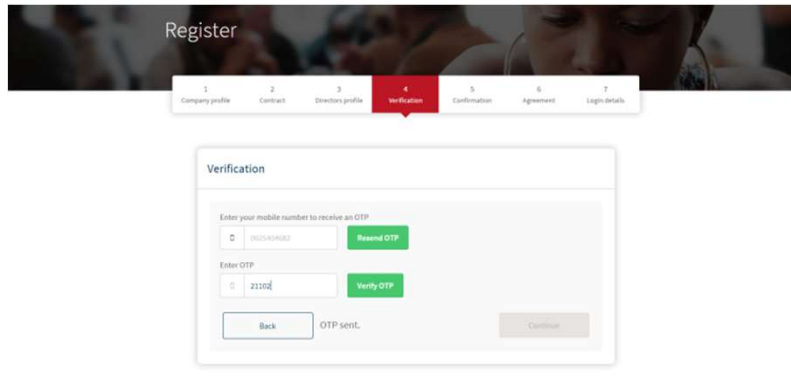


The screenshot shows a form titled "Create a user profile". It contains several input fields: "First Name", "Middle Names", "Last Name", "Contact Number" (with a dropdown for country code and "+27" selected), and "ID number" (with "A" selected). At the bottom, there are two buttons: "Back" and "Continue".

Once you are done select **Continue** to move onto the next step.

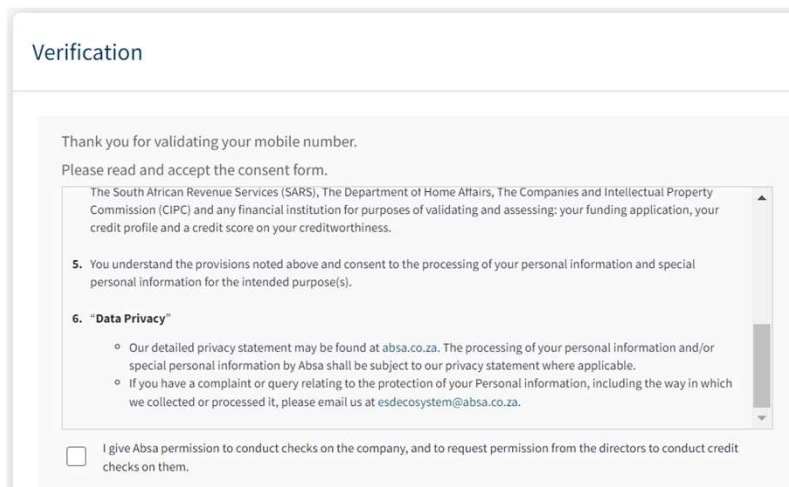
Step 4: Verification

In step 4 requires you to verify your account by entering your cellphone number and selecting **Send OTP**. You will then receive a **5-digit one time pin (OTP)** on your cellphone. Please type in this OTP and select **Verify OTP**. Once your pin is verified click **Continue**.



You will then be presented with a **Consent Form**. The form has been drawn up in compliance with the Protection of **Personal Information Act no 4 of 2013**. On this screen, you indicating your consent to the Bank and the corporate sharing information on your company, and to the bank conducting identity and credit checks on your company and its directors.

Note: You can also read the text of the consent form in Annexure A hereto.



Step 5: Confirmation

You will now see a screen that displays information that has been obtained from CIPC listing company and director(s) details as recorded at CIPC. Please ensure this information is correct. If the information is not correct, you will not be able to proceed with your loan application until the information has been corrected at CIPC. If you are satisfied with your details, select **Continue**.

1 Company profile 2 Contact 3 Director profile 4 Verification 5 Confirmation 6 **Confirmation** 7 Login details

Please confirm your details

With your permission we have obtained the following information from the Companies and Intellectual Property Commission and from Home Affairs Department:

Director Information:

Full Name: **Azila Henry**
 ID Number: **838818237066**

Business Information:

Business Name: **NSM (PTY) LTD**
 Registration Number: **2002/020203/07**
 Registration Date: **21/06/2012**
 Business Tax Number: **83880887**
 Business Tax Number: **83880887**
 Business Status: **Active**
 Financial Year End: **January**
 Physical Address: **28 Alayaya Rd 28 Alayaya Rd Botshabela**
 Business Address: **28 Alayaya Rd Lobatse Botshabela**

The details above were obtained from the Companies and Intellectual Property Commission and from Home Affairs. Should your details have changed, please update your details with the Commission and the Department.

Please note you will only be able to progress with your application once the details are correct.

[Continue and confirm](#)

Step 6: Terms of Use

Please read the Terms of Use and indicate your consent by clicking **Agree and Continue**.

Note: You can also read the text of the Terms of Use in Annexure B.

Register

1 Company profile 2 Contact 3 Director profile 4 Verification 5 Confirmation 6 **Confirmation** 7 Login details

Terms of Use

1. Terms

1.1 This Portal is a web-based platform designed to collate information and documentation required from you, a small, medium and micro enterprise (SMME), for purposes of applying for finance. Additionally, the Portal is designed to report to you and to the Corporate sector enterprise development programme you are participating in on the status of your loan application and the repayment thereof.

1.2 You are accessing this Portal because of your participation in your Corporate's enterprise development programme and fall within their value chain.

1.3 You are responsible for ensuring that the individual(s) who access(es) the Portal on your behalf are duly authorised to do so.

1.4 No transactions will be effected on this platform.

1.5 Your use of this Portal is subject to these Terms of Use and by accessing the Portal you agree to be bound by them. Our products and services, including our online services, are subject to separate terms and conditions which govern their provision and use.

1.6 We, Absa Bank Limited ("we"/"us"), may change these Terms of Use at any time by giving you reasonable notice of the changes before they come into effect.

Step 7: Account Opening Acknowledgment

This step reminds you that you will be required to open an Absa account as a condition of funding under the ESD Programme. Click on **Continue** to proceed.

Account Opening Acknowledgement

Please read and accept the conditions below:

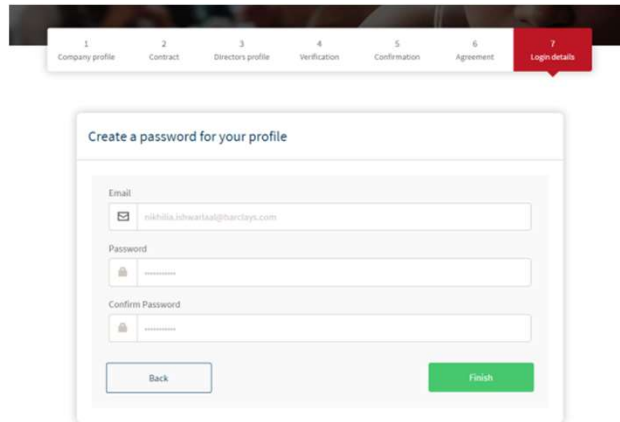
It is a condition of the ESD programme set up with your corporate partner that you will be required to open an **Absa bank account**. Please email esdecosystem@absa.co.za if you have any queries on this matter.



I acknowledge that the business will be required to open an **Absa bank account** as a condition of funding under the ESD programme.

Step 8: Login Details

This is the final step in the registration process where you will be required to create a password for your profile.



The screenshot shows a registration progress bar at the top with seven steps: 1. Company profile, 2. Contract, 3. Directors profile, 4. Verification, 5. Confirmation, 6. Agreement, and 7. Login details (highlighted in red). Below the progress bar is a form titled 'Create a password for your profile'. The form contains three input fields: 'Email' with the value 'nikhila.jidwarla@marctsys.com', 'Password', and 'Confirm Password'. At the bottom of the form are two buttons: 'Back' and 'Finish'.

Note:

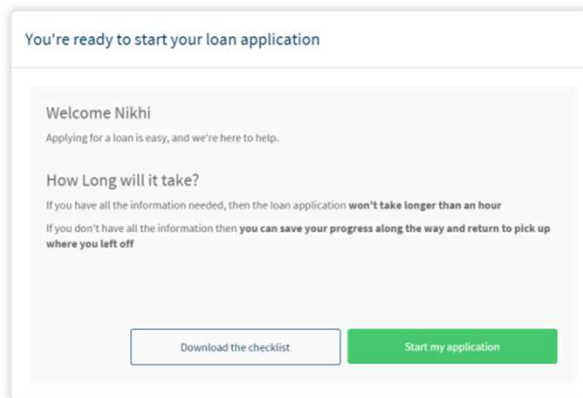
- **Username** – this is the email address used to register on the portal
- **Password** – this is the password created during registration

Note: a **valid password** requires

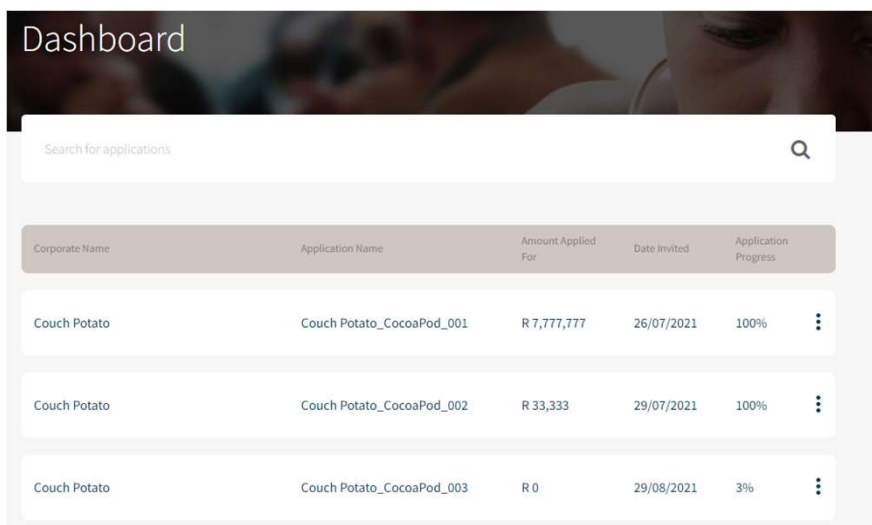
- 10 characters
- At least one upper case letter
- At least one lower case letter
- At least one of the following special characters: \$ ^ & * () ; : @ # ~.

4. Start Your Application

You are now ready to start your application! You can complete your application faster if you have your documents ready. You can download a checklist of documents needed from this page. Once you are ready select **Start my application**.



You will see a **Dashboard** screen as per below. If your business has more than one loan application, these will be listed here.



To access the application you want to work on, select that application from the dashboard menu.

There are three parts to applying for a loan:

- a] **Business profile** - here you will be required to provide information on your company
- b] **Director's profile** - here each director will be required to provide information on themselves
- c] **Invite directors** - if your company has more than one director, you can invite the other directors to complete their information here

5a. Complete your Application: Business Profile

There are 10 sections within the **Business Profile** section.

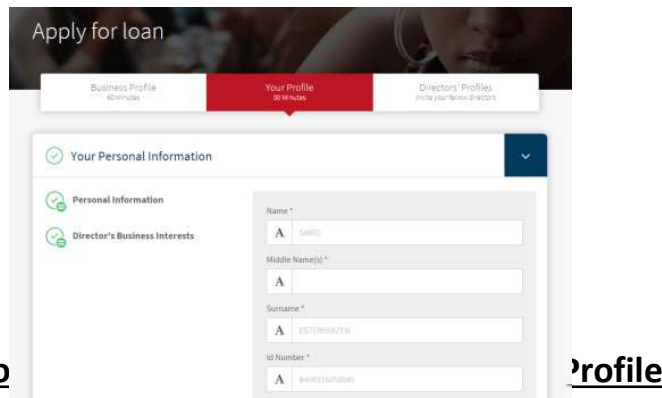
Once you have completed a section the circle next to the heading will have a green tick. Please note that all inputs with an asterix (*) are compulsory.

5b. Com



In this section you will be required to provide information about yourself as a director.

5c. Co



Apply for loan

Business Profile 60 Minutes

Your Profile 30 Minutes

Directors' Profiles Invite your fellow directors

Your Personal Information

Personal Information

Director's Business Interests

Name *

A SAREE

Middle Name(s) *

A

Surname *

A ESTERHUJZEN

ID Number *

A 848615100000

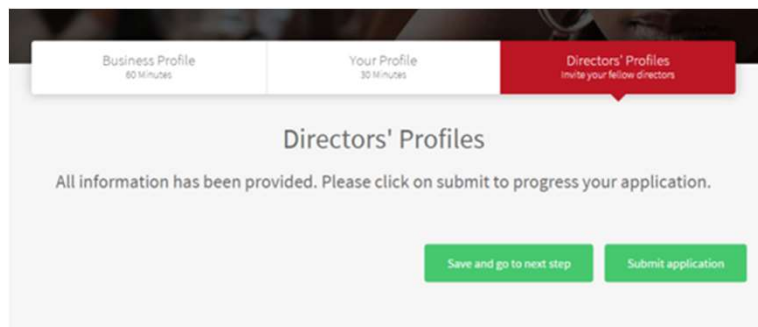
Profile

The last part of your application is to invite all registered directors of your company to the portal so that they can provide information about themselves. They may also view and edit information inputted into the Business Profile section.

Note:

- All directors can view and edit the Business Profile section, but each director can only view their own profile information.
- Your corporate can view and edit the Business Profile section, but not the directors' sections.

Once all information has been submitted by all directors you will see the below screen. Finally please select **Submit Application**.



Business Profile 60 Minutes

Your Profile 30 Minutes

Directors' Profiles Invite your fellow directors

Directors' Profiles

All information has been provided. Please click on submit to progress your application.

Save and go to next step

Submit application

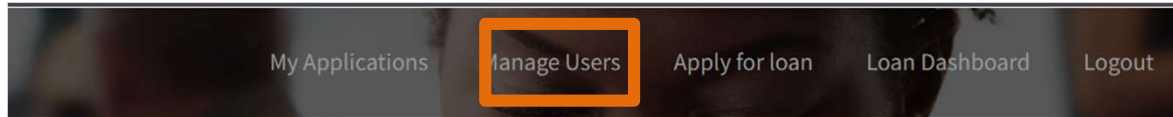
Once you have finished working on the current application, click on **My Applications** in the navigation bar up top. This will take you back to your **Dashboard**.

6. Invite your Accountant

You can invite your accountant, so that they can assist you in completing the Business Profile section.

Note: the accountant will not have access to the director profile section.

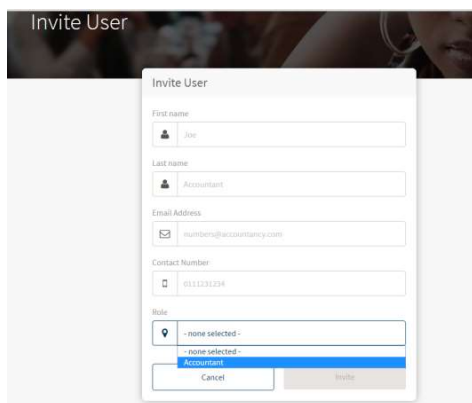
Invite your accountant by selecting the **Manage Users** tab on top of your screen.



Continue within the tab by selecting **Invite new user**.



Input your accountant's details and complete the process by selecting **Invite**.

A screenshot of the 'Invite User' form. The form is titled 'Invite User' and has a white background. It contains several input fields: 'First name' (with a person icon), 'Last name' (with a person icon), 'Email Address' (with an envelope icon), and 'Contact Number' (with a phone icon). Below these fields is a dropdown menu for 'Role' with the option 'Accountant' selected. At the bottom of the form are two buttons: 'Cancel' and 'Invite'. The 'Invite' button is highlighted with a blue border.

Your accountant will then receive an email prompting them to register and log on to the Platform, just as you have done previously.

7. Applying for an additional loan

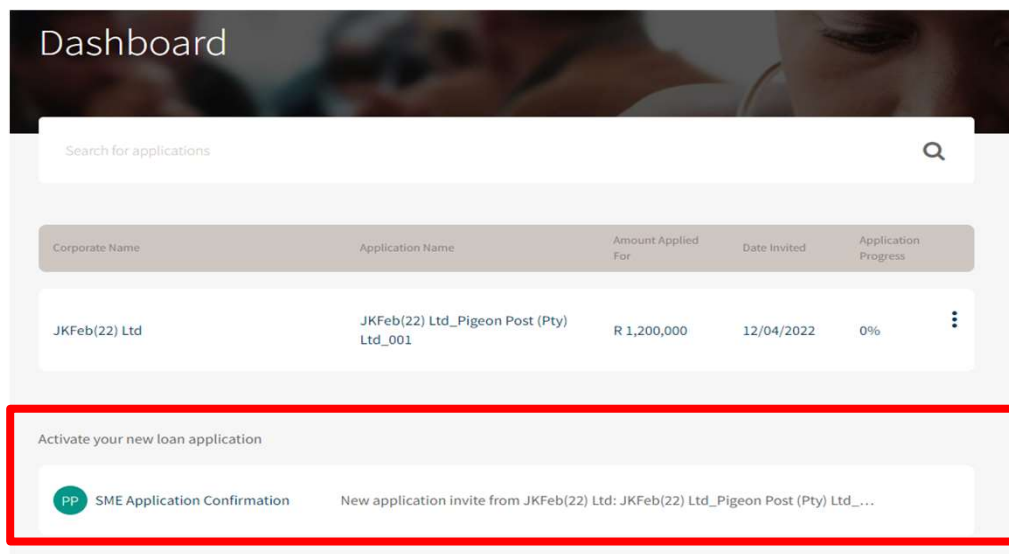
You can complete an application for an additional loan if your Corporate partner has invited you to apply for an additional loan. If this is the case, you will be notified via email and on your portal.

• **Email notification**

Click on the link in the email. This will take you to your dashboard to activate your additional loan application

• **Notification on the portal**

If you have been invited to apply for another loan, you can **activate your additional loan** application on your **dashboard**.



Click on the **Application Confirmation** to activate your new application.

On the next screen complete the information required to set up the loan application pages for your new loan and click on **Accept**.

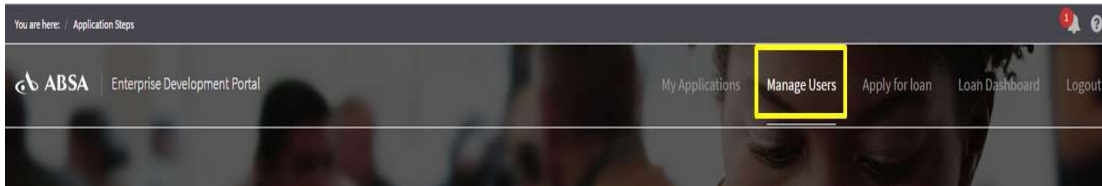
Note, should you not wish to apply for an additional loan, click on **Accept Later**. The invitation will disappear off your portal, and you will need to contact your Corporate partner to invite you again.

Note: for additional loan application, **each director simply needs to log onto the portal** and select the new loan application to start updating their information. There is no need for any director to re-register on the portal for subsequent loan applications.

8. Overriding Dormant Directors

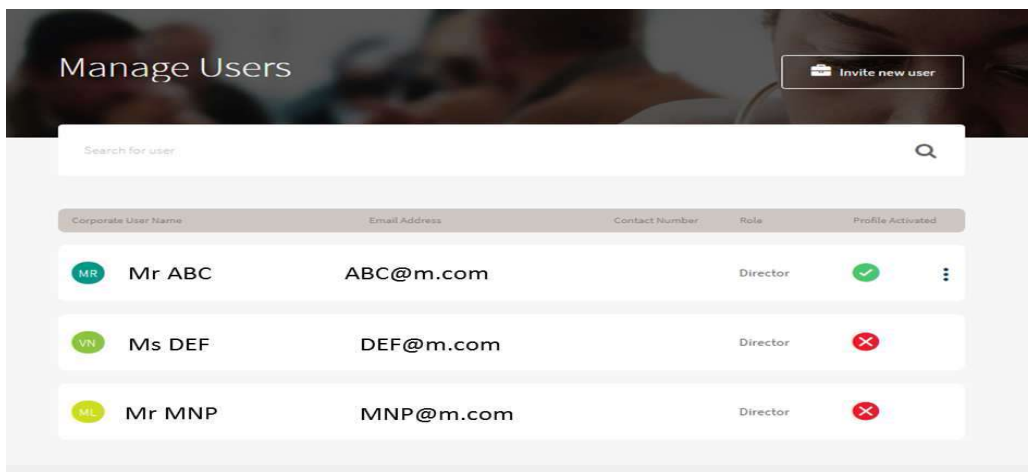
Where you find that directors have been pulled across to your portal who are have since left the company, you can deactivate these directors to continue with your application.

Click on **Manage Users** on the Navigation Bar at the top of your application



This will open up the current set of Directors that have been pulled through to your portal.

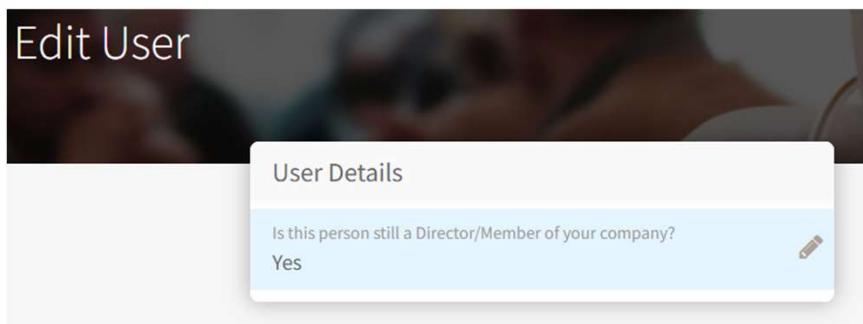
- The **Green Tick** shows the directors with active profiles.
- The **Red Cross** shows directors who have not yet activated their profiles.



Click on the name of the director who you wish to deactivate.

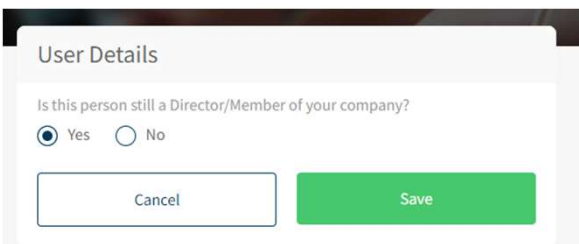
An **Edit User** screen will open, asking you to confirm whether the person is an active director.

Click on the **Yes** to effect the edit.



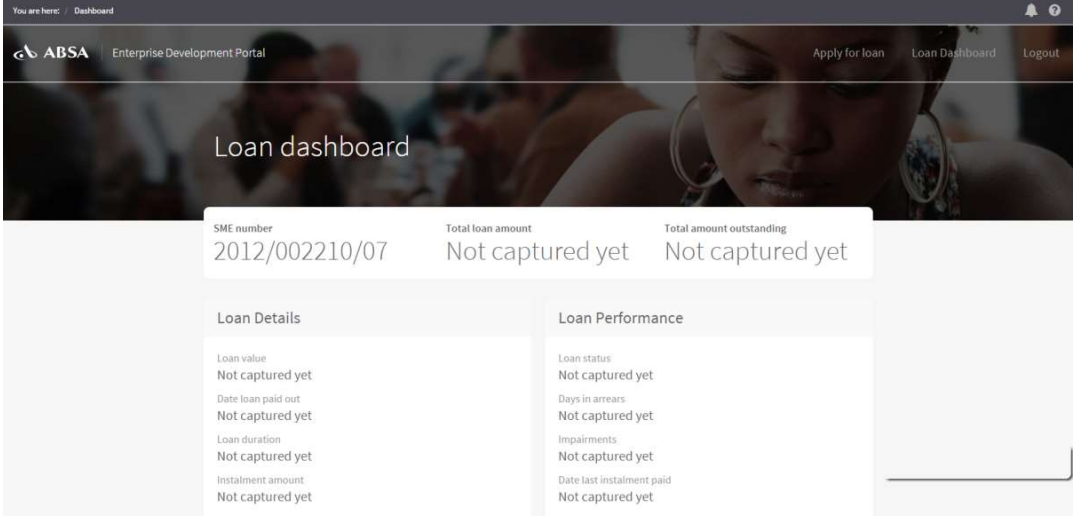
You can then select whether to **mark the director active or inactive**.

Then click on **Save**.



9. Loan Dashboard

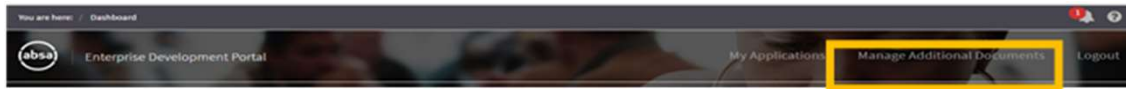
Once your funding has been approved you can see the progress of your loan on your dashboard. Your Corporate Partner can see this same detail on their portal.



10. Managing your Documents

Your dashboard includes a Manage Additional Documents tab to facilitate the sharing of documents between yourself and ourselves. Loan documents and loan statements will be stored here.

Click on the **Manage Additional Documents** tab on the top of the screen.

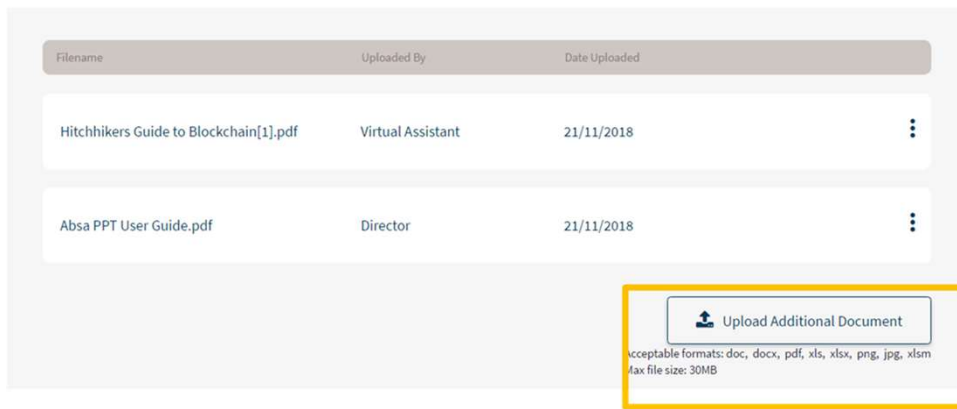


You will be able to see any **documents we have uploaded for you**, and you can **download** the documents individually or in bulk. These documents will be available here for as long as you use your portal.

If you need to **share any documents with us** after you have closed out your loan application, you can upload them here.

- For example you may want to send supplier invoices to us.

Click on the **Upload Additional Document** button at the bottom of the screen to upload a document.



NOTE:

You can only **upload documents** here once you have **closed out all open applications** on the system. The button will only be visible once all applications are closed out.

- If you find the Upload Documents button is not active, you are welcome to contact an ESD Consultant for assistance.

11. Loan statements

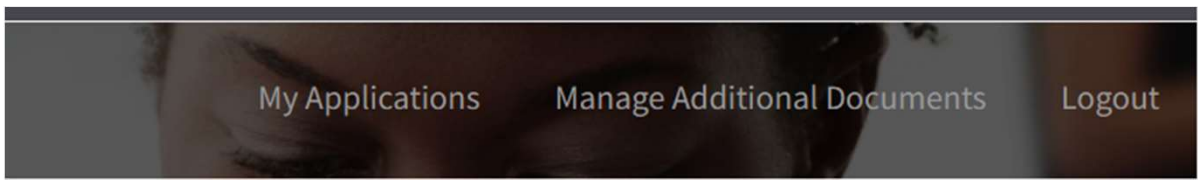
Once your loan statements have been uploaded onto the ESD Ecosystem, you will receive an email directing you to log onto your portal to view the statement.

Note: each director of your company will receive an email.

Click on the link in the email, this will take you to the log on page of the SME portal.

Complete your log in steps to enter the Dashboard of your portal.

Click on the **Manage Addition Documents** tab on top of your screen



Click on the **three dots** to download the statement

Filename	Uploaded By	Date Uploaded	
Invited statement 1 (1).docx	Virtual Assistant	22/04/2022	



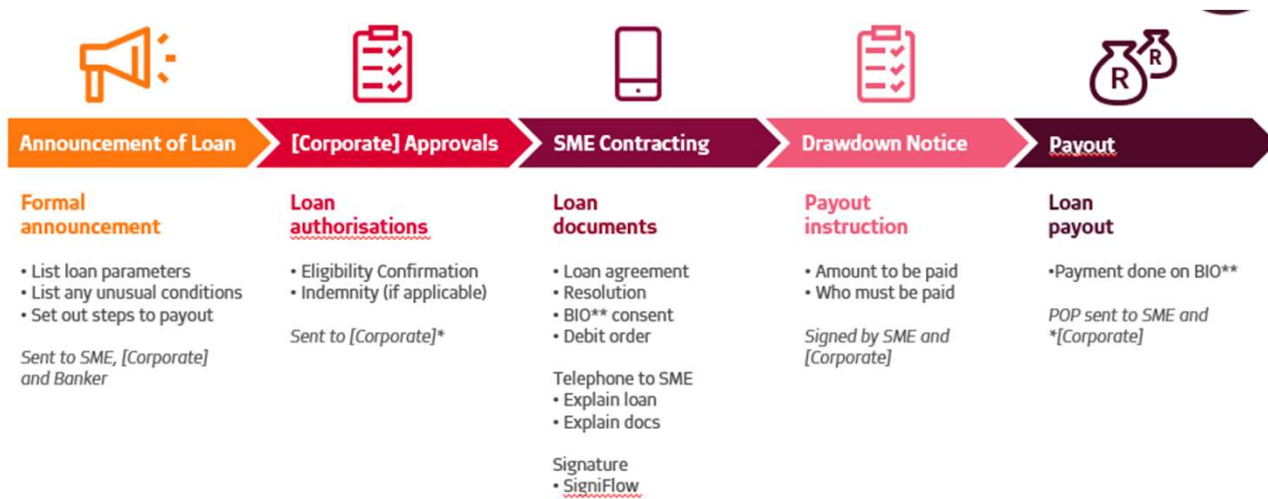
Note: you can also access the **Manage Additional Documents** tab at any time to view the documents that have been uploaded there.

12. Process flow – applying for a loan to credit approval



1. **Pre-vetting** – your corporate will pre-vet SMEs to identify those to be included in its ESD programme
2. **Invite onto the Ecosystem** – your corporate will invite SMEs that pass pre-vetting onto the ESD Ecosystem to complete their loan applications online.
3. **Document Validation** – once you have completed your loan application on the ESD Ecosystem, an Absa consultant will review the documents to verify their completeness and validity. The consultant will contact you to resolve any queries.
4. **Credit Motivation** – once all documents have been verified, the Absa consultant will prepare a loan motivation to be submitted to the Absa Credit team.
5. **Credit Assessment** – an Absa Credit Sanctioner will review the credit motivation.
6. **Credit Decision** – the Credit Sanctioner will communicate their decision if a loan may be granted to the you and the corporate, as well as any conditions that apply to the loan.

13. Process flow – Communication of Loan to Pay Out



- Announcement of Loan** – a formal communication is sent to you announcing the approval of the loan, its parameters and any special conditions. The announcement also sets out the steps to pay out.
- Corporate Approvals** – a corporate user will confirm that the loan amount may be disbursed from the corporate’s ESD Funds.
- Loan Documents** – the Absa Consultant will prepare the loan documentation and send through to you for online signature on Signiflow.
- Drawdown Notice** – you will be required to prepare a drawdown notice setting out the amounts to be paid out and the recipients of those pay outs, eg payments to suppliers on your behalf.
- Pay out** – the Absa Consultant will effect the pay out and send out the Proof of Payment (POP).



Frequently Asked Questions

1. How do I get access to the ESD Ecosystem?

Once your Corporate has added you onto their Ecosystem **you will receive an email prompting you to register**. Please click on the link and make sure that you use Chrome browser to activate your access. If you have not received an email, please contact your Corporate and ask them to add you as an SME via their Corporate Portal.

*Please note that once you receive the registration email you will have 48hours to register onto the Portal before

2. What browsers are compatible with the ESD Ecosystem?

Chrome 40+

3.The password I am setting is not being accepted, what do I do?

A **valid password** requires

- 10 characters constituted of
 - At least one upper case letter
 - At least one lower case letter
 - At least one of the following special characters: \$ ^ & * () ; : @ # ~.

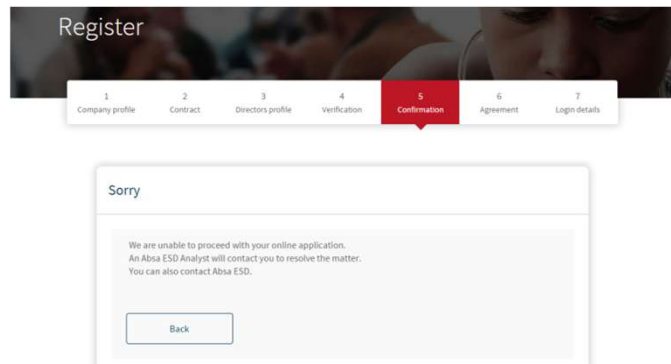
If you are still struggling to create a password, please contact the support team to log a query.

4. How do I reset my password?

On the logon page there is a **Forgot Password**. Please select this, input the email address you used to register on the portal, and an email will be sent to you to reset your password.

Alternatively please call email our support team.

5. When trying to register I get the below error message, what do I do?



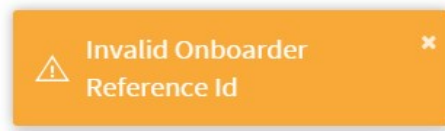
The above error message may be due to your having inserted an ID number that does not match one of the director ID numbers as registered at CIPC (Company and Intellectual Property Commission).

If you are a registered director of the company, please go back to step 3 and ensure you have entered your ID number correctly.

If you are not a registered director of the company, please as a director to complete the registration process.

Alternatively please contact our support team.

6. I am seeing the below error message, what does it mean?



1. Either of your details (e.g. Registration number and/or SME Name) are not valid. Please ensure you captured them correctly.
2. You haven't selected the Invitation link from the **Invitation email**. Please retrieve the invitation email from your inbox and click on the link to register.

Note: if the invitation email was sent more than 48 hours ago, the link will be stale. Please contact your Corporate to send you a new link.

7. I cannot upload the documents for my funding application, what do I do?

This could be due to your network timing out. Please check your connectivity and try again.

Note: only the below formats may be uploaded onto the system:

Acceptable formats: doc, docx, pdf, xls, xlsx, png, jpg, xlsx, ppt, pptx
Max file size: 30MB

9. Much of the information needed in the application can be provided by my accountant. Are they allowed to submit the information?

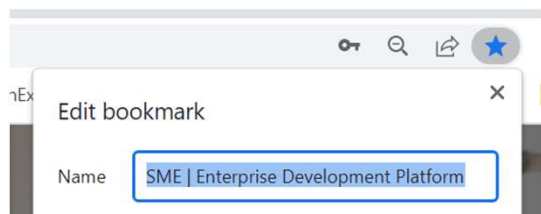
Yes, you can invite your accountant onto your portal by following the steps in this guide.

10. I have activated my profile but the link from the invitation email is no longer working, how do I get to the home page?

The link on your invitation email was to assist you in registering only. Once you are done registering **use the URL below to log onto the portal.**

<https://edsme.absa.co.za/Account/Login>

You should also **bookmark the log in page** by clicking the star in your URL tab.



11. The link in the email invite I received has expired, what should I do?

The link in the email invite is **only valid for 48hours**. Please contact your Corporate and ask them to resend you the invite.

12. Getting locked out of your account.

If you have tried logging into your profile and have failed at least 3 times, you will need to wait 15 minutes before trying again as the system has now locked you out of your account .

13. Do I need to wait for my first loan application to be completed before I can apply for another loan?

No, you can start your application for an additional loan as soon as your Corporate has invited you to apply for another loan.

14. How do I apply for another loan?

If you need additional funding, please contact your Corporate to send you an invitation to apply for a further loan under their programme.

15. How do I know if I can apply for another loan?

- Your Corporate will have invited you to apply for an additional loan.
- You will receive an email inviting you to apply for another loan. Please follow the steps in this guide to activation your additional loan application

16. If I accept the invitation to apply for another loan, do I need to complete the application in a specified time?

No, you can take as long as you need to complete the application.

17. What happens if I delay the acceptance of the invitation to apply for another loan?

- The invitation will disappear off your portal.
- When you are ready to apply for the additional loan, you will need to invite your Corporate or Public Sector partner to invite you again.

18. I have already entered all my information when I applied for my first loan. Do I need to enter it all again?

- No, all your information will remain on the portal – but you will be able to update the information if anything has changed.
- You must however update the following information
 - Contract
 - Cash flow
 - Funding motivation
 - Business plan

19. I see each of my applications has a reference code, what does this code mean?

- Each application gets a system-generated reference code to identify it.
- The first 10 letters of the code refer to the name of your Corporate entity, the next 5 letters refer to the name of your SME and the number is the number of applications you are applying for under that programme.

20. Who do I contact if I need help?

Please email esdecosystem@absa.Africa.

Annexure A – Consent form

1. Absa Bank Limited (“**Absa**”) and <Name of Corporate> the (“**Entity**”) are collaborating to enable the Entity to make funding available to <Name of SME> (Registration No. XXX) (“**you**”) under the XYZ Programme (the “**Programme**”) if you meet the criteria as agreed between Absa and the Entity.
2. In order for the Entity to provide you with the required funding, you agree to share your personal information and special personal information with Absa. Absa will process your personal information and special personal information in connection with the Programme as part of the funding application process and during the post-funding monitoring period, where personal information, processing and special personal information have the meaning ascribed to them in the Protection of Personal Information Act 4 of 2013.
3. You agree that Absa may share your personal information and special personal information with:
 - the Entity;
 - the business development support partner appointed by the Entity or Absa, for purposes of processing your funding application and during the post-funding monitoring period.
4. You also agree that Absa may request information from any credit bureau and other entities which includes the following: The South African Revenue Services (SARS), The Department of Home Affairs, The Companies and Intellectual Property Commission (CIPC) and any financial institution for purposes of validating and assessing: your funding application, your credit profile and a credit score on your creditworthiness.
5. You understand the provisions noted above and consent to the processing of your personal information and special personal information for the intended purpose(s).
6. “**Data Privacy**”
 - Our detailed privacy statement may be found at absa.co.za. The processing of your personal information and/or special personal information by Absa shall be subject to our privacy statement where applicable.

If you have a complaint or query relating to the protection of your Personal Information, including the way in which we collected or processed it, please email us at esdecosystem@absa.co.za.

Annexure B – Terms of use

1. Terms

1. This Portal is a web-based platform designed to collate information and documentation required from you, a small, medium and micro enterprise (SMME), for purposes of applying for finance. In the event that you participate in an **Enterprise and Supplier Development Programme (“ESD Programme”)** with a Corporate or Public Sector Entity, reports on the status of your loan application and the repayment thereof will be provided to both you and the Corporate or Public Sector Entity via the Portal.
2. You are accessing this Portal because you have been invited to do so by the Corporate or Public Sector Entity in whose value chain you fall, alternatively, you have been invited by Absa Bank Limited.
3. You are responsible for ensuring that the individual(s) who access(es) the Portal on your behalf are duly authorised to do so.
4. No transactions will be effected on this platform.
5. Your use of this Portal is subject to these Terms of Use and by accessing the Portal you agree to be bound by them. Our products and services, including our online services, are subject to separate terms and conditions which govern their provision and use.
6. We, Absa Bank Limited (“we/us”), may change these Terms of Use at any time by giving you reasonable notice of the changes before they come into effect.

2. Privacy

1. We collect and process personal information from you and share it with:
 1. our subsidiaries and affiliates and our service providers for the purpose of providing our products and services to you and to comply with any legal requirements;
 2. the Corporate or Public Sector Entity in whose enterprise development programme you are participating in (in the event that you are participating in an ESD Programme of the Corporate or Public Sector Entity whose value chain you fall); and
 3. any party to whom we assign our rights under these Terms of Use.
2. We are responsible for ensuring that your personal information is processed lawfully and in a reasonable manner which does not infringe your privacy.

Annexure B – Terms of use continued

3. Your personal information will not be disclosed to anyone else without your consent unless we are legally required or permitted to disclose it.
 4. You are required to read and understand the terms set out in the [Consent Form](#) by which you will consent to provide us with your personal information to enable us to process your application for finance.
 5. In the event that your personal information will be transferred to a third country or international organization we will take reasonable practical steps to ensure that you are aware of the level of protection your personal information which will be afforded by that third country or organization.
 6. We will keep confidential all your personal information we process in accordance with all applicable privacy laws.
 7. We will not process more personal information than necessary to facilitate the loan application process.
3. Intellectual Property
1. Unless otherwise provided, we are the owner or licensee of all copyright, trademarks and other intellectual property rights in and to the Portal.
 2. We do not grant you any licence or right to use any of our trademarks or other intellectual property on this Portal by virtue of your use of or access to the Portal.
 3. We own all present and future copyright, registered and unregistered trademarks, design rights, unregistered designs, database rights and all other present and future intellectual property rights and rights in the nature of intellectual property rights existing in or in relation to the Portal.
 4. You will not make any unauthorised use of such intellectual property and any unauthorised use may result in prosecution.
4. Limitation of Liability and Indemnity
1. We accept no liability arising out of, or in connection with your use or inability to use the Portal, or in connection with any error, omission, defect, computer virus or system failure, or in connection with the access of, use of, and performance of this Portal.
 2. We will not be liable for any loss, expense, claim or damage (whether this damage is direct, indirect or consequential), which you suffer or incur at any time as a result of, or in connection with your use of the Portal.
 3. You agree to make good any loss or damage that we incur or suffer at any time and to pay any claim brought against us as a result of your use of our Portal brought about by your own gross negligence.

Annexure B – Terms of use continued

5. Service outages

1. The Portal relies on technological infrastructure.
2. You understand and accept that service outages may occur.
3. During a service outage it may not be possible for you to use the Portal, there may therefore be a delay in the processing and finalizing of your application for finance due to yourself and/or us being unable to access the Portal.

6. When we do not lose our rights

1. We do not lose our rights under these Terms of Use if we do not immediately and in every instance insist on them.
2. You may not raise it as a defence if we have a right which we did not enforce at the relevant time.

7. Governing Law

The use of this Portal is governed by the laws of South Africa and the South African courts shall have exclusive jurisdiction to determine any matter or dispute in connection with or arising out of this Portal

8. Complaints

If you want to make a complaint about the Portal you can e-mail us at esdecosystem@absa.co.za, with brief details of your complaint.