



ONE SURE
DIRECT BROKERS
®

Privacy Statement

Introduction

One Cash Direct (Pty) Ltd., trading as One Sure Direct Brokers, along with our software technology partner, Insurebot Technology (Pty) Ltd. (referred to as "we," "us," and "our"), highly prioritise the privacy and confidentiality of the personal information collected through this website, our associated websites, mobile sites, and applications. This privacy statement outlines our approach to responsibly managing, using, and protecting your personal information.

Collection of Personal Information Personal information is primarily collected directly from you. Where lawful and practicable, we may also gather details about you from third parties and publicly available sources, like credit reporting agencies and government bodies, for purposes identified herein.

Our use of your personal information includes, but is not limited to:

- Fulfilling our obligations to you;
- Following your instructions
- Processing information for standard business activities, which entails underwriting and claims management;
- Undertaking statistical analyses to discern market trends and enhance our business offerings;
- Informatively updating you about relevant services and products; and
- Ensuring our business processes and services are aligned with your needs and regulatory demands.

Without access to your personal information, our ability to offer or continue to provide you with our products or services may be hampered.

Your Consent By utilising our products and services, you are considered to have willingly provided consent to process your personal information, as outlined in our product and service agreements. Disclosure of your personal information is limited to circumstances where:

- Required by law;
- Necessary for public duty;
- Needed to protect our legitimate interests or yours;
- You have given explicit consent.

Third-Party Interactions We engage with third-party entities and affiliates, requiring them to adhere to our privacy values and principles. Your personal information will not be disclosed to external agencies, aside from our designated service providers, without your permission, unless such disclosure is permissible by law or essential for concluding or fulfilling our agreement with you.

Interactions with Third Parties

Our quest for unparalleled service quality involves collaboration with esteemed third parties, such as:

- **Credit Bureaus:** To carry out vital credit assessments and financial evaluations, crucial for determining your premium and eligibility for policies.
- **Regulatory Bodies:** Guaranteeing our strict compliance with legal and regulatory mandates, particularly in areas related to fraud prevention.
- **Law Enforcement Agencies:** Engaging cooperatively when mandated by law or necessary to deter fraud and zealously protect the interests of our client base.

Manifestation of Your Consent

Interactions with our digital platforms, signalled through actions like clicking "Start," "Ask," "Call Me Now," and "Get Quote Now," are indicative of your:

- Voluntary consent for the collection of your personal information, facilitating the provision of quotes, policy initiation, and management;
- Authorization for us to disclose this information to our third-party service providers, within the ambit of strict confidentiality and security protocols;
- Recognition of our commitment to manage your personal data diligently, in line with the Protection of Personal Information Act (POPIA) and relevant South African legislation.

Cross-Border Data Transfers In some instances, your personal information may be processed in countries outside of South Africa for operational business needs. We ensure that these processes adhere to our stringent privacy standards or secure your consent if necessary.

Data Storage and Security We retain personal information as mandated by law and have implemented robust security systems designed to protect your data against unauthorized access, loss, or damage.

Marketing Communications Subject to your consent, we may use your personal information for marketing purposes, communicating through emails, SMS, social media platforms, or mobile app notifications. You retain the right to opt-out of such communications at any time.

Cookies and Online Behaviour Tracking Our websites employ cookies to enhance the user experience. These cookies help us understand how our websites are used, aiding in service improvement. The use of cookies can be managed through your browser settings.

Commitment to Your Privacy

Our privacy procedures are designed to be transparent, granting you substantial control over your personal information. We earnestly encourage you to acquaint yourself with these policies to achieve a holistic understanding:

- The underpinnings and rationale behind our data collection methodologies;
- Your entitlements concerning personal data, including rights to access, amend, and contest its processing;
- Our measures to secure your information against unauthorised access or divulgence.

Embarking on a Secure Journey

Recognising the importance of confiding your personal information with us marks the inception towards a secure and bespoke insurance journey. By advancing with options such as "Start," "Ask," "Call Me Now," and "Get Quote Now," you unmistakably agree to all stipulated terms, fostering a relationship anchored in trust and dedication to safeguarding your interests.

Electronic Communications and Social Media We may monitor electronic communications as per legal and regulatory obligations. Our social media interactions aim to provide an additional communication channel but are not intended for discussing personal products or financial information.

Your Rights As per applicable data protection laws, you have rights concerning the processing of your personal information, including the right to object to certain processing activities.

Privacy Statement Amendments This privacy statement is subject to change, with any updates to be published on our website. The most current version supersedes all previous versions unless stated otherwise.

Contact Information For any inquiries related to this privacy statement, please contact:

Information Officer: Tim Louw

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Phone: +27 11 033 9500

Email: tim@onesuredirect.co.za

This document outlines our commitment to safeguarding your privacy and ensuring that your personal information is used appropriately and in compliance with relevant laws and regulations.