

Privacy statement

Section 14 of the Constitution of the Republic of South Africa, 1996, provides that everyone has the right to privacy which includes a right to protection against the unlawful collection, retention, dissemination and use of personal information. To this end we have developed and adopted a governance policy which relates specifically to the collecting, receiving, recording, organising, retrieving, and use of the personal information collected from our customers as well as the distribution or sharing of any such information.

We respect the right to the privacy and confidentiality of personal information and are committed to protecting that privacy by ensuring that all personal information is collected and used properly, lawfully and transparently. The personal information that we collect relates solely to the information we need for the operations of our business, which can be categorised under three headings as follows:

- 1. The provision of financial services**
- 2. The provision of compliance services; and**
- 3. The provision of Continuous professional development material**

We deal with each one separately hereunder.

The provision of financial services

The personal information that we collect from our customers relates solely to the information we need for our customers to finance a vehicle, purchase a vehicle or enter into an insurance contract for which we are licensed.

We either collect that information directly from our customer or through an intermediary. Either way, it will be used solely for the purpose highlighted in the previous paragraph.

The provision of compliance services

Our function is to ensure that our compliance clients comply with our financial sector laws, and to do this we review a random selection of their own client deal files. This information includes personal information of their customers and when we have completed and discussed our findings with our clients, that information is deleted.

The provision of Continuous professional development material

We provide learning material online, and when completed and the appropriate questions answered correctly, we provide a certificate of completion

When you visit the site, we automatically collect certain information about your device, including information about your web browser, IP address, time zone, and some of the cookies that are installed on your device. Additionally, as you browse the Site, we collect information about the individual web pages or products that you view, what websites or search terms referred you to the site, and information about how you interact with the site. We refer to this automatically collected information as "Device Information."

We collect Device Information using the following technologies:

“Cookies” are data files that are placed on your device or computer and often include an anonymous unique identifier. For more information about cookies, and how to disable cookies, visit <http://www.allaboutcookies.org>.

“Log files” track actions occurring on the site, and collect data including your IP address, browser type, Internet service provider, referring/exit pages, and date/time stamps.

“Web beacons,” “tags,” and “pixels” are electronic files used to record information about how you browse the Site.

Additionally, when you make a purchase or attempt to make a purchase through the site, we collect certain information from you, including your name, billing address, shipping address, payment information (including credit card numbers, email address and phone number. We refer to this information as “Order Information.”

“Personal Information” in this part of this Privacy Policy, we refer to Device Information and Order Information.

Personal information that we collect is used to fulfil any orders placed through the site (including processing your payment information and providing you with invoices and/or order confirmations).

General comments pertaining to each

The personal information collected will be retained for the period necessary for achieving the purposes mentioned above. Please note that you have a right to object to the processing of your personal information for any other reason.

The processing of personal information is carried out using computers and/or IT-enabled tools, following company procedures strictly related to the purposes we have mentioned. In some cases, the information will be accessible to all persons involved with our operations, including insurance companies and their administrators.

We will only share your personal information with other persons if you have consented to such disclosure. If consent has been obtained, we may share your personal information with third parties who are involved in the delivery of services to you.

We take appropriate security measures to prevent loss of personal information, unauthorised access, disclosure, modification, or unauthorised destruction of the data. We store all the personal information in secured environments.

Every customer has the right to request to review his/her personal information contained by us at any time or to correct or update the information. If the purpose for which personal information was requested initially no longer exists, we will remove that information unless other legislation requires us to retain it.

If a customer would like to obtain a copy of personal information held by us, that person may contact us at any time and we will explain the process required.

Any customer may submit a complaint to the Regulator alleging interference with the protection of his/her personal information.