



PRIVACY POLICY

1. INTRODUCTION

ONE Financial Services Holdings (Pty) Ltd (ONE) cares about the privacy, security and online safety of our customers, service providers, partners as well as our staff's personal information. ONE takes this responsibility to protect personal information very seriously. This notice explains how we collect, use, share and protect personal information, as required by the Protection of Personal Information Act (POPIA).

As our business grows and changes, we may need to update this notice to reflect any changes. If changes affect you personally, we will contact the affected person directly because it is important to us that you always understand how your personal information is used. Please ensure we always have your latest contact details.

2. WHAT IS PERSONAL INFORMATION?

To help you understand this notice, we include the explanations of the terms 'personal information' and 'process' as used in POPIA:

- **Personal information and special personal information** is any information relating to an identifiable living or juristic person. Some examples are race, gender, marital status, nationality, age, physical or mental health, disability, language, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history.
- **Process (Processing)** means any operation or activity, whether automated or not, concerning personal information, including collection, receipt, recording, organization, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking, as well as blocking, degradation, erasure or destruction of information.

3. WHAT DO WE DO WITH PERSONAL INFORMATION?

We are required to process some of your personal information in order to provide you with our products and services, and also as required by insurance, tax and other legislation. For example: When you buy one of our services or products, we collect your name, contact information, payment information as well as other personal information which will assist us in the various risk assessments necessary to complete the transaction. Your personal information is also gathered through our website and other channels we use to distribute, communicate, and deliver our services.

We use your personal information to do the following:

- identify and verify our clients
- process policy applications
- process requests or instructions
- manage your policy
- for audit and record keeping purposes
- for the detection and prevention of fraud, crime, money laundering, or other malpractice
- follow the laws of South Africa
- ensure the best product is offered to you at the most competitive price

Primarily, information shall be provided by your broker to ONE, however, we may also collect information about you from other sources, with or without your consent. We may collect information about you from sources which are publicly available such as electoral roll, court judgments, bankruptcy, or repossession.

In the event our insured is involved in an indemnifiable insured event, which involves one or more parties, not insured by us, we are obliged to obtain the information necessary to fulfill our contractual obligations to them. The processing of this information is for a legitimate reason which involves tracing and recovery activities, which include identifying, contacting and verifying the persons involved. This information can be obtained from publicly available sources, industry databases and authorized service providers.

When processing a third party's personal information for tracing and recovery purposes, they have the right to; access this personal information, request that the information obtained if inaccurate is corrected, object to the processing thereof.

Please note that while the third party may object to the processing of their personal information based on legitimate interest, ONE might not always be able to honor this objection where processing is required by law or necessary to exercise or defend a right in law, such as enforcing contractual obligations or pursuing legal claims.

4. SHARING OF PERSONAL INFORMATION

Because of the nature of our business, we sometimes use other parties like our service providers, Re-insurers and Insurer who will also process your personal information as the regulation requires.

To provide our products and services to you, we may share specific personal information with other insurers, industry bodies, credit agencies and our service providers.

These are some examples of when we will share your personal information:

- When required by any regulatory authority, such as The Financial Sector Conduct Authority (FSCA).
- When required by legislation or any legal process.
- To protect and defend our rights and property, including our intellectual property.
- When you have given us direct permission to do so.

We will never sell any personal information we hold or share it with other parties for any reason other than those already mentioned above.

We will ensure that all third parties to whom your personal information is disclosed comply with the requirements of the POPI Act.

5. SOME INFORMATION IS AUTOMATICALLY COLLECTED

When you use any of our digital channels like websites and apps, we receive, and store information generated by your activities (usage data gathered by cookies) and other information which is automatically collected from your browser or mobile device. Most of this data is generally not personally identifiable. However, some of this data, either alone or when linked with other information, may allow your identity to be discovered. We treat this combined data as personal information, and we protect it accordingly.

6. PROTECTING PERSONAL INFORMATION.

ONE takes every reasonable precaution to protect all personal information obtained (including information about your activities) from theft, unauthorised access, and disruption of services. Our security controls are designed to maintain an appropriate level of data confidentiality, integrity, and availability. We regularly test our website, data centers, systems, and other assets for security vulnerabilities.

However, we cannot guarantee the security of any personal information that you willingly disclose online. Please note that we process and collect your personal information when you use our website, contact us electronically or complete a quotation or application form online. When you use any of our online services, you will be given a username and password. Always keep this information safe and never disclose it to anyone.

7. MARKETING AND PERSONAL INFORMATION

ONE does not market directly to our policyholders. The marketing ONE conducts is aimed at our Broker partners and our service providers, to keep them informed of the latest products and services offered by ONE and any of its associates.

Any marketing communication sent out using personal information stored on our stems will always include an opt-out option which can be selected at any time. By opting out we will not send any further marketing material to that person. Please be aware that this may prejudice your clients should you not receive the necessary information about any changes to our products or new products we will launch from time to time. The opt out functionality is regularly tested to ensure it removes the ability to send any unwanted communication to that specific person.

Note that even if you choose not to receive marketing from us, we may still communicate with you regarding product functionality, responses to service requests and for other transactional or administrative purposes.

8. HOW TO AMEND YOUR PERSONAL INFORMATION

You may ask us to access, change or remove your personal information from our records. If legislation allows, we may charge an administrative fee, but we will always inform you of any cost before performing your request. We would ask that you complete the Personal Information Request Form which can be made available to anyone.

9. WHERE CAN YOU FIND US?

If you have any questions, or you want to update your personal information or preferences, please contact our Privacy Office on the details below:

Postal address

One Underwriting Managers
The Information Officer
Postnet Suite 221
X75 Bryanston
2191

Physical address

One Underwriting Managers
The Information Officer
12 Culross Road
Bryanston
2191

Information Officer: Andrew Harvey (andrew.h@one.za.com)

Deputy Information Officer: Glynnis Styles (glynnis.s@one.za.com)

10. DETAILS OF THE INFORMATION REGULATOR

Should you wish to contact the Information regulator for further information their details are:

Tel: 010 023 5200

Email: enquiries@info regulator.org.za

Website: <https://info regulator.org.za/training/wp/>