

PRIVACY POLICY IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT, 4 OF 2013 (POPI)

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Introduction

We recommend you read this Policy so that you understand our approach towards the use of your Personal Information. By submitting your Personal Information to us, you will be treated as having given your permission – where necessary and appropriate – for disclosures referred to in this policy. By providing us with your personal information, you acknowledge that you have reviewed the terms of this Policy (the “Policy”) and agree that we may collect, use and transfer your Personal Information in accordance therewith.

If you do not agree with these terms, you may choose not to proceed and not to provide us with any personal information. This Policy forms part of our Terms and Conditions and such shall be governed by and construed in accordance with the laws of South Africa. This Policy explains how we obtain, use and disclose your personal information, as is required by the Protection of Personal Information Act, 2013 (POPI Act). At Infinite Credit Underwriting Managers (Pty) Ltd we are committed to protecting your privacy and to ensure that your Personal Information is collected and used properly, lawfully and openly.

Who We Are?

Infinite Credit Underwriting Managers (Pty) Ltd (hereinafter referred to as “Infinite Credit”), is a South African-based company registered to provide intermediary service as an underwriting manager underwriting value added products.

The Information We Collect

Collection of Personal Information

We collect and process your Personal Information mainly to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes explained below. The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information that we need for that purpose.

We collect information directly from you when you provide us with your personal details, for example, when you purchase a product or service from us or when you submit enquiries to us or contact us. Where possible we will inform you of what information you are required to provide to us and what information is optional.

We will ask you when we need information that personally identifies you (personal information) or allows us to contact you.

Examples of information we collect from you are:

- Name;
- Address;
- Email address;
- Telephone/Cell number;
- Company details.
- Previous and existing Insurance Policies
- Previous and existing Rates
- Any other Underwriting Information
- Any Required Claims information

We also collect information about you from other sources as explained below.

With your consent, we may also supplement the information that you provide to us with information we receive from other companies in a similar industry in order to offer you a more consistent and personalised experience in your interactions with Infinite Credit.

Infinite Credit occasionally allows other companies to offer our registered customers information about their products and services, using postal mail only. If you do not want to receive these offers, you may select the option stating that you do not wish to receive marketing materials from third parties.

Collection of Non-Personal Information

We may automatically collect non-Personal Information about you such as the type of internet browsers you use or the website from which you linked to our website. We may also aggregate details which you have submitted to the site (for example, the products or services you are interested in). You cannot be identified from this information and it is only used to assist us in providing an effective service on this website. We may from time to time supply third parties with this non-personal or aggregated data for uses in connection with this website.

Cookies Policy

We use the term “cookies” to refer to cookies and other similar technologies covered by the POPI Act on privacy in electronic communications.

What is a Cookie?

Cookies are small data files that your browser places on your computer or device. Cookies help your browser to navigate a website and the cookies themselves cannot collect any information stored on your computer or your files. When a server uses a web browser to read cookies, they can help a website deliver a more user-friendly service. To protect your privacy, your browser only gives a website access to the cookies it has already sent to you.

Why do we use Cookies?

We use cookies to learn more about the way you interact with our content and help us to improve your experience when visiting our website. Cookies remember the type of browser you use and which additional browser software you have installed. They also remember your preferences, such as language and region, which remain as your default settings when you revisit the website. Cookies also allow you to rate pages and fill in comment forms. Some of the cookies we use are session cookies and only last until you close your browser. Others are persistent cookies which are stored on your computer for longer. For further details on the various types of cookies that we use, please read our cookie policy.

How are Third Party Cookies used?

For some of the functions within our websites we use third party suppliers, for example, when you visit a page with videos embedded from, or links to, YouTube. These videos or links (and any other content from third party suppliers) may contain third party cookies and you may wish to consult the policies of these third-party websites for information regarding their use of cookies. For further details on the third-party cookies that we use, please read our page on cookie types.

How do I reject and delete Cookies?

We will not use cookies to collect personally identifiable information about you. However, should you wish to do so, you can choose to reject or block the cookies set by Infinite Credit or the websites of any

third party suppliers by changing your browser settings – see the Help function within your browser for further details. Please note that most browsers automatically accept cookies so if you do not wish cookies to be used, you may need to actively delete or block the cookies.

You can also visit www.allaboutcookies.org for details on how to delete or reject cookies and for further information on cookies generally. For information on the use of cookies in mobile phone browsers and for details on how to reject or delete such cookies, please refer to your handset manual. Note, however, that if you reject the use of cookies you will still be able to visit our websites but some of the functions may not work correctly.

How We Use Your Information and Access

We will use your Personal and Non-Personal Information only for the purposes for which it was collected or agreed with you, for example :

- To confirm and verify your identity or to verify that you are an authorised customer for security purposes.
- To carry out our obligations arising from any contracts entered into between you and us.
- To notify you about changes to our service.
- For market research purposes.
- To assist with business development.
- For the detection and prevention of fraud, crime, or other malpractice.
- To conduct market or customer satisfaction research or for statistical analysis.
- For audit and record keeping purposes.
- In connection with legal proceedings.
- We will also use your Personal Information to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.
- For monitoring and auditing site usage.
- To evaluate the use of the site, products and services.
- To analyse the effectiveness of our advertisements, competitions and promotions.
- To personalise your website experience, as well as to evaluate (anonymously and in the aggregate) statistics on website activity, such as what time you visited it, whether you've visited it before and what site referred you to it.
- To make the site easier to use and to better tailor the site and our products to your interests and needs.
- To help speed up your future activities and experience on the site. For example, a site can recognise that you have provided your Personal Information and will not request the same information a second time.
- To collect information about the device you are using to view the site, such as your IP address or the type of internet browser or operating system you are using and link this to your Personal Information so as to ensure that the site presents the best web experience for you.
- To contact you regarding products and services which may be of interest to you, provided you have given us consent to do so or you have previously requested a product or service from us and the communication is relevant or related to that prior request and made within any timeframes established by applicable laws.
- To suggest products or services (including those of relevant third parties) which we think may be of interest to you.
- To offer you the opportunity to take part in competitions or promotions.
- You can opt out of receiving communications from us at any time. Any direct marketing communications that we send to you will provide you with the information and means necessary to opt out.
- To respond to your queries or comments.
- Underwriting purposes
- Claims purposes

Where we collect Personal Information for a specific purpose, we will not keep it for longer than is necessary to fulfil that purpose, unless we have to keep it for legitimate business or legal reasons. In order to protect information from accidental or malicious destruction, when we delete information from our services, we may not immediately delete residual copies from our servers or remove information from our backup systems.

We occasionally hire other companies to provide limited services on our behalf, including packaging, mailing and delivering purchases, answering customer questions about products or services, sending postal mail and processing event registration. We will only provide those companies the information they need to deliver the service, and they are prohibited from using that information for any other purpose.

Disclosure of Personal Information

We may disclose your Personal Information to our service providers who are involved in the delivery of products or services to you. We have agreements in place to ensure that they comply with these privacy terms.

We may share your Personal Information with, and obtain information about you from: third parties for the purposes listed above;

- other companies in a similar industry when we believe it will enhance the services and products,
- we can offer to you, but only where you have not objected to such sharing;
- other third parties from whom you have chosen to receive marketing information.

Infinite Credit will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to:

- conform to the edicts of the law or comply with legal process served on Infinite Credit;
- protect and defend the rights or property of Infinite and its family of Websites, and,
- act in urgent circumstances to protect the personal safety of users Infinite Credit's Websites or the public.

Personal Information Security

We are legally obliged to provide adequate protection for the Personal Information we hold and to stop unauthorised access and use of Personal Information. We will, on an on-going basis, continue to review our security controls and related processes to ensure that your Personal Information is secure.

Our security policies and procedures cover:

- physical security;
- computer and network security;
- access to Personal Information;
- secure communications;
- security in contracting out activities or functions;
- retention and disposal of information;
- acceptable usage of Personal Information;
- governance and regulatory issues;
- monitoring access and usage of private information;
- investigating and reacting to security incidents.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that Personal Information for which we remain responsible is kept secure.

We will ensure that anyone to whom we pass your Personal Information agrees to treat your information with the same level of protection as we are obliged to do.

Infinite Credit has taken strong measures to protect the security of your personal information and to ensure that your choices for its intended use are honoured. We take strong precautions to protect your data from loss, misuse, unauthorized access or disclosure, alteration, or destruction.

Your personal information is never shared outside the company without your permission, except under conditions explained above. Inside the company, data is stored in password-controlled servers with limited access. Your information will be stored and processed in South Africa only.

Access to your Personal Information

You have the right to request a copy of the Personal Information we hold about you. To do this, simply contact us at the numbers/addresses listed on our home page and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your Personal Information.

We will provide you with the means to ensure that your personal information is correct and current. You may request your personal information be validated by sending us an email to quinnette@i-credit.co.za and heidi@i-credit.co.za

We will then update this information should any of it be wrong. You can then:

- Review and edit personal information you have already given us.
- Tell us whether you want us to send you marketing information, or whether you want third parties to send you their offers by postal mail.

Correction of your Personal Information

You have the right to ask us to update, correct or delete your Personal Information. We will take all reasonable steps to confirm your identity before making changes to Personal Information we may hold about you. We would appreciate it if you would take the necessary steps to keep your Personal Information accurate and up to date by notifying us of any changes we need to be aware of.

Definition of Personal Information

According to the POPI Act “Personal Information” means information relating to an identifiable, living, natural person and where it is applicable, an identifiable, existing juristic person. The POPI Act, which has more specific examples if you need them, can be found at the following link: <https://www.gov.za/documents/protection-personal-information-act>

Changes to this Notice

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes.

How to Contact Us

If you have any queries about this notice or believe we have not adhered to it, or need further information about our privacy practices or wish to give or withdraw consent, exercise preferences or access or correct your Personal Information, please contact us by email at quinnette@i-credit.co.za and or heidi@i-credit.co.za . Be certain the words Privacy Policy are in the Subject line.

Additional Laws

We will endeavour to take all reasonable steps to keep secure any information which we hold about you, and to keep this information accurate and up to date. If, at any time, you discover that information held about you is incorrect, you may contact us to have the information corrected or to obtain access to your own information without having to use the request for access to information procedure in terms of Promotion of Access to Information Act, 2002 (“PAIA”). Any other information required will need to be obtained in accordance with the access to information procedure as set out in PAIA.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us.

Your attention is drawn to the definition of Personal Information contemplated in section 1 of POPI (as may be amended from time to time) and that you are permitted to make a complaint to the Information Regulator in the event of any interference with the protection of your Personal Information. The contact details of the Information Regulator are:

Complaints e-mail : complaints.IR@justice.gov.za
General enquiries e-mail : inforeg@justice.gov.za

APPENDIX B (add this to your registration form for them to click accept)

POLICY FOR OBTAINING CONSENT FROM CUSTOMERS

_____ collects Personal Information from when you register with us for Insurance services purposes. We will only use this information to carry out the processes for the purpose for which you registered with us in terms of our Privacy Policy. We will protect your Personal Information in accordance with our Policy and the provisions of the Protection of Personal Information Act, 2013 (South Africa). If you agree, we will use your information to send marketing information to you.

Personal Information will be protected in accordance with the conditions contained in the Protection of Personal Information Act, 2013 (South Africa).

For more information explaining how we use your Personal Information please see our Policy available at [www.....](#)