



**THE REAL AUTOMOBILE FINANCE AND INSURANCE CONSULTING COMPANY (PTY) LTD and
its associated companies
(Hereinafter referred to as "TRAFICC")**

Registration Number of Company: 2004/017525/07

PRIVACY NOTICE

POPIA PRIVACY NOTICE

The Real Automobile Finance & Insurance Consulting Company Group (Pty) Ltd (TRAFICC) respects the right to privacy and confidentiality of our potential and existing client's personal information. We are committed to protecting your privacy and to ensure that your personal information is collected and used properly, lawfully and transparently.

TRAFICC's associated entities noted below:

Peak Hour Consultants (Pty)Ltd, Built to Last (Pty)Ltd, Sugar Magnolia (Pty)Ltd, Traficc Maintenance Plans (Pty)Ltd and Traficc Global (Pty)Ltd

Your Privacy and the purpose of this notice

Your privacy is of the utmost importance to us.

At TRAFICC, we want to make your experience using our services satisfying and safe. We comply with South African data protection legislation- the Protection of Personal Information Act (POPIA) and as such, we have strict security procedures in place in respect of both the storage and the disclosure of any information that you have provided to us.

Please note, TRAFICC never shares any information about specific individuals with any external third party unless required to do so by law or compliance with our regulatory obligations.

Because we gather certain types of information about you, we feel you should fully understand our policy and the terms and conditions surrounding the capture and use of that information. This statement discloses what information we gather and how we use it.

This privacy notice is meant to help you understand how we collect, use, share and protect your personal information. TRAFICC subscribes to the conditions of the Protection of Personal Information Act (POPIA) as well as the principles set out in Section 51 of the Electronic Communications and Transactions Act 25 of 2002 to make sure that you are always protected when supplying us with personal information.

The Protection of Personal Information Act (POPIA) describes personal information as information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. The person to whom personal information relates is referred to as the "data subject".

Our Information Officer is: Mr. Adrian Edens who is contactable via e-mail adrian@traficc.co.za

We have registered our Information Officer with the Information Regulator. We are deemed a Responsible Party under the POPIA Act and operate under registration number 2004/017525/07.

PERSONAL DATA THAT WE COLLECT

The type of personal data we process about you include, but are not limited to:

- ✓ Your personal contact details as well as demographic information such as
 - Name
 - Age
 - Gender
 - Nationality
 - Email address
 - ID / Passport number

- Telephone number
- Residential and Postal address
- Banking Details (as noted on a monthly product)
- Finance House details (if the product is financed)
- Claims data (including medical information if required on a credit life claim)

We will never collect details about your visits to our website for any form of marketing stats.

HOW DO WE COLLECT PERSONAL INFORMATION

TRAFICC collects information directly from you or your beneficiary, the finance house, your employer, through the intermediary or a medical practitioners (in the case of a credit life claim). The source from which your personal information was obtained, if not directly from you, will be disclosed.

USE / PROCESSING OF PERSONAL INFORMATION

We process your data in accordance with South African law as well as other applicable laws where required. Across our business practices we ensure that your data is processed fairly and lawfully.

Data processing is carried out using computers and/or IT-enabled tools, following organizational procedures and modes strictly related to the purposes indicated. In some cases, the data may be accessible to certain types of persons in charge and involved with certain operations within TRAFICC or external parties (such as third party technical service providers, mail carriers, hosting providers, IT Company, collection agent) appointed, if necessary, as data processors by TRAFICC.

The personal information collected or held by TRAFICC may be used, stored, transferred or disclosed or shared only for the purposes for which it was collected or agreed with you. This may include:

- For underwriting purposes;
- To assess and process claims;
- Providing on-going administration services for the duration of the contract;
- To process debit order collections;
- Fulfilling a transaction on request of a data subject;
- To respond to your inquiries and/or complaints;
- To confirm and verify your identity or to verify that you are an authorised person for security purposes;
- For the detection and prevention of fraud, crime, money laundering or other malpractice.

SHARING OF PERSONAL INFORMATION

We may share your information with third-party processors that are contracted to TRAFICC for the provision of services such as: identity verification, fraud/sanctions screening, retention consultants, hosting providers, medical assessors, complaints or other management systems, repairers/claim service provider, collection agent, regulators or other legal bodies for crime prevention agencies.

SECURING PERSONAL INFORMATION

TRAFICC processes your data in a proper manner and shall take all reasonable technical and organisational security measures to prevent loss of, damage of personal information, unauthorised access, disclosure, modification, or unauthorised destruction of the data. The company will store all your personal information in a secured and protected environment.

YOUR RIGHTS-access to information

As a Responsible Party we respect your right to privacy and all other rights as set forth in the data protection law. If we process data about you, you have the right to request or access information we hold about you. In order to access your information you can send us a data request to admin@traficc.co.za. Where your data is shared with a third-party, we shall contact them for deletion unless this proves impossible or involves disproportionate effort.

DATA RETENTION

We may retain your data as per our data retention policies per type of processing activity. We may be legally obliged to retain data for longer purposes such as 5 years past date of termination of agreement under the Anti-Money Laundering regulations and the FAIS regulations.

COMPLAINTS

If you have a complaint related to how we have handled or processed your information, please write to complaints@traficc.co.za detailing the nature of the complaint.

DETAILS OF REGULATOR

If you are not satisfied with the manner in which TRAFICC has handled and/or resolves your query, complaint or concern, you have the right to complain to the Information Regulator, whose contact details are:

The Information Regulator (South Africa)

33 Hoofd Street, Forum III, 3rd Floor Braampark

P.O Box 31533, Braamfontein, Johannesburg, 2017

Tel No. +27 (0) 10 023 5200, Cell No. +27 (0) 82 746 4173

Complaints email: complaints.IR@justice.gov.za General enquiries email: infoereg@justice.gov.za

DISCLAIMER

The disclaimer set out below applies to this website.

Apart from the provisions of sections 43(5) and 43(6) of the Electronic Communications and Transactions Act, as amended, neither TRAFICC nor any of its agents or representatives shall be liable for any damage, loss or liability of whatsoever nature arising from the use or inability to use this web site or the services or content provided from and through this web site. Furthermore, TRAFICC makes no representations or warranties, implied or otherwise, that, amongst others, the content and technology available from this website are free from errors or omissions or that the service will be 100% uninterrupted and error free. Users are encouraged to report any possible malfunctions and errors to the webmaster.

Information, ideas and opinions expressed on this site should not be regarded as professional advice of TRAFICC, but users are encouraged to consult professional advice before taking any course of action related to information, ideas or opinions expressed on this site. Neither TRAFICC nor any of its agents or representatives shall be liable for any damage, loss or liability of whatsoever nature arising from the use or inability to use this web site or the information on this web site.

We take reasonable and necessary precautions to secure your transactions on our website - however, we cannot guarantee the confidentiality of your transactions. Using this website is entirely at your own risk. TRAFICC will not be held legally responsible for any personal information that you reveal to a third party, which has a link on the www.traficc.co.za website. It is important that you refer to that third party's privacy notice before you reveal any of your personal information.