



Direct Independent Brokers (Pty) Ltd

PRIVACY NOTICE

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1. Introduction

- (1) We at Direct Independent Brokers (Pty) Ltd are committed to protecting our customers' privacy and ensuring that their personal information is collected and used appropriately, lawfully and transparently.
- (2) This Privacy Notice sets out briefly how we collect, use and protect your personal information in accordance with the Protection of Personal Information Act ("POPIA").
- (3) "Personal Information" means any personal information that identifies or relates to a living or juristic person, as defined in POPIA. If you provide personal information to us about another person (like drivers of your vehicle), you must inform that person about this Privacy Notice and get their permission (where possible) for sharing their Personal Information with us.
- (4) To provide our products and services and run our business, we will collect, use and disclose your Personal Information, including "special" Personal Information, such as information about your race. Where we do this, we will either rely on your consent or on lawful grounds set out in POPIA, for example:
 - (a) preparing to enter into or performing a contract with you;
 - (b) complying with obligations placed on us by law;
 - (c) protecting your legitimate interests;
 - (d) having a legitimate interest to require your Personal Information.

2. What personal information we collect

- (1) We may collect Personal Information about you, including:
 - (a) general identification and contact information;
 - (b) information that is necessary to verify your identity;
 - (c) information about your gender, marital status and birth date;
 - (d) information we require to perform our contract with you and to provide you with advice and intermediary services;
 - (e) employment and remuneration information;
 - (f) information about previous or current financial products, such as insurance policies.;
 - (g) financial information such as bank account details, tax information, loans and credit commitments;
 - (h) details of claims made by you or claims made by a third party against you or your insurer, and data from industry sources;
 - (i) pricing and risk data, for example to assess pricing levels and insurance risk;
 - (j) vehicle information, including usages, any breakdowns and faults;
 - (k) certain special Personal Information like information about race and criminal proceedings and your health, where relevant;
 - (l) other information we require to provide our services to you.

3. Where we may get personal information from

(1) We collect your Personal Information from a variety of sources:

- (a) Directly from you
- (b) We may also collect some of your Personal Information from third parties, such as your financial product suppliers, your bank, registration and licensing authorities, your credit providers, credit bureaus, employers, valuers and other third parties from whom we are legally entitled to collect Personal Information.

4. How we use your personal information

(1) We will only collect your Personal Information for specific and lawful purposes, for example to:

- (a) support and maintain our contractual relationship with you;
- (b) provide our products or services to you;
- (c) carry out transactions you have requested;
- (d) confirm and verify your identity for security purposes;
- (e) to perform intermediary services between you and financial product suppliers;
- (f) comply with applicable legal and regulatory requirements;
- (g) detect and prevent fraud, crime, money laundering or other malpractice;
- (h) detect, investigate and prevent crime, including fraud and money laundering;
- (i) market products and services of Direct Independent Brokers or third parties, if you have agreed.
- (j) for audit and record-keeping purposes
- (k) for any purpose related to and compatible with the above

5. Who we may share your personal information with:

(1) We may share Personal Information about you with certain third parties, but only for the purposes collected, where you have consented or where it is otherwise lawful. These third parties include:

- (a) third parties for marketing purposes (if you have agreed);
- (b) our third party service providers;
- (c) your insurers or other financial product suppliers in respect of whom we provide financial services;
- (d) your credit providers;
- (e) legal and regulatory bodies;

6. Our services and products

(1) We also process your Personal Information for specific business purposes to enable us to give you the best products and services and the best and most secure experience.

7. Retention of your Personal Information

- (1) We keep your Personal Information only as long as is necessary for the purpose for which it was collected or to meet regulatory or legislative requirements or as otherwise permitted by law. Personal Information will be securely disposed of when it is no longer required.

8. Security of personal information

- (1) We use appropriate technical and physical security measures to keep your Personal Information safe and secure. When we provide your Personal Information to a third party or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures to protect the confidentiality and security of your Personal Information.

9. Your rights

- (1) You have a number of rights under POPIA in connection with our use of your Personal Information. These rights include:
 - (a) a right to access your Personal Information;
 - (b) a right to correct inaccurate Personal Information;
 - (c) a right to erase data or suspend our use of Personal Information;
 - (d) a right to object to our use of your Personal Information;
 - (e) a right to withdraw consent; and
 - (f) a right to complain to the Information Regulator.
- (2) Please bear in mind that if you erase or suspend our use of your Personal Information or if you object or withdraw consent, this may affect our ability to carry out the tasks mentioned above for your benefit.
- (3) If you would like to exercise any of your rights set out above, please contact us at attie@dibrokers.co.za.

10. Contact details of the information

(a)

Physical address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Postal address	P.O Box 31533, Braamfontein, Johannesburg, 2017
Complaint's email	complaints.IR@justice.gov.za
General enquiries email	inforeg@justice.gov.za .