



Privacy statement

Privacy statement of One Cash Direct (Pty) Ltd, its subsidiaries and associate companies*

One Cash Direct (Pty) Ltd, its subsidiaries and associate companies (we, us, our) treat personal information we collect through this website, associated websites, mobile sites, mobile applications, and other channels as private and confidential.

Collection

We collect personal information directly from you, and where lawful and reasonable, we may collect personal information about you from third parties and publicly available sources, such as credit reporting and government agencies for the purposes set out below.

We use your personal information to:

- meet our responsibilities to you
- follow your instructions
- process your personal information for ordinary business purposes (this includes to open and maintain your account, give effect to transactions, administer claims where applicable, manage our risks and maintain our overall relationship with you)
- carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this includes improving existing and developing new products and services)
- tell you about services and products available within the Group

- make sure our business suits your needs, and
- comply with applicable regulations.

Without your personal information, we may not be able to provide or continue to provide you with the products or services that you need.

Your consent

We will process your personal information if you give us your consent willingly or in accordance with the law. You give your consent to us through our product and services agreements.

We will only disclose your personal information if:

- the law requires it.
- we have a public duty to disclose the information.
- our or your legitimate interests require disclosure; or
- you agreed that we may disclose your information.

Third parties

We ask individuals, organisations and our subsidiaries and affiliates for support. When we do this, they have to agree to our privacy principles, associated policies and practices. We will not disclose your personal information to external organisations that are not our service providers, unless you gave us your consent, or unless we may do so by law, or if it is necessary for the conclusion or performance of our agreement with you.

Transfer across borders

Sometimes we will process your personal information in other countries, either to carry out your instructions or for ordinary business purposes. These countries may not have the same level of protection. We will only process your personal information with your consent. If necessary, we will ask the party to whom we transfer your personal information to agree to our privacy principles, associated policies, and practices.

Storing personal information

We store personal information as required by law.

Our security practices

Our security systems are designed to prevent loss, unauthorised destruction, damage and/or access to your personal information from unauthorised third parties.

Marketing by electronic means

If you give us permission, we may use your personal information to tell you about products, services and special offers from us or other companies that may interest you. We will do this through email, text message (SMS), social media platforms or notify you on your mobile applications. If you later decide that you do not want us to do this, please contact us through our customer service channels to stop this service.

You should read the security tips and updates on our website regularly to make sure that you benefit from our security systems and stay updated with the latest fraud scams and trends.

Access to your personal information

As a customer of the bank, you may: (a) ask us to give you a description of your personal information that we hold; and (b) ask us to correct or update your personal information through our customer service channels.

We may, if allowed by law, charge a fee for this.

Our use of technology to follow your use of our website

While you are using our websites or mobile applications, we automatically process certain personal information, such as visits to our website. We use this information to find out which areas of our website people visit most and to monitor the use of our websites. This helps us to add more value to our services. This information is gathered in such a way that

we do not get personal information about any individual or their online behaviour on other websites.

Cookies

We use cookie technology on some of our websites. A cookie is small pieces of text that is saved on your Internet browser when you use our websites. The cookie is sent to our computer each time you visit our websites. Cookies make it easier for us to give you a better experience online. You can stop your browser from accepting cookies, but if you do, some parts of our websites or online services may not work. We recommend that you allow cookies.

Links to other websites

Our website, related websites and mobile applications may have links to or from other websites. Although we try to link only to websites that also have high privacy standards, we are not responsible for their security, privacy practices or content. We recommend that you always read the privacy and security statements on these websites.

Monitoring of electronic communications

We communicate with you through different methods and channels. If allowed by law, we may record and monitor electronic communications to make sure that they comply with our legal and regulatory responsibilities and internal policies.

Social media

We operate and communicate through our designated channels, pages, and accounts on some social media sites to inform, help and engage with our customers. We monitor and record comments and posts made about us on these channels so that we can improve our services.

The general public can access and read any information posted on these sites. We are not responsible for any information posted on those sites other than the information posted by our designated officials. We do not endorse the social media sites themselves, or any information posted on them by third parties or other users.

We do not give insurance, investment, tax, or other professional advice on social media sites. You should always get independent advice before making any decisions.

When you engage with us through social media your personal information may be processed by the site owner; this process is outside our control and may be in a country outside South Africa that may have different privacy principles.

Social media sites are not appropriate forums to discuss our customers' products or financial arrangements. We will not ask you to share personal, account or security information on social media sites.

We regularly update and monitor our social media accounts and welcome feedback and ideas sent to us through these channels. We try to join conversations whenever possible but cannot guarantee that we will read or reply to all messages sent to official One Cash Direct social media accounts.

Emerging themes and helpful suggestions will be given to the relevant people within the company for consideration, but we cannot guarantee that any themes or suggestions will be acted on.

Your rights

We will take note of your rights under applicable privacy and data protection laws, especially your right to object, on reasonable grounds, to certain types of processing.

You have the right to query a decision that we make about a product or service that you have applied for and that was made solely by automated means.

Right to change this privacy statement

We may change this privacy statement. We will publish all changes on our website. The latest version of our privacy statement will replace all earlier versions unless it says differently.

* Subsidiaries and associate companies

One Sure Direct brokers

Queries and complaints

Tim Louw	OneSure House 309 Ontdekkers Road Ontdekkerspark Roodepoort Telephone: +27 11 033 9500 Email: tim@onesuredirect.co.za
----------	--

If you have any queries or complaints about privacy, please contact