

Privacy Statement

This privacy statement is complementary to, and should be read and understood with, the general terms and conditions of the use set out in the section above.

1. The General Principles of our Privacy Statement

1.1. The purpose of this privacy statement is to set out how we collect, use, share and otherwise process your personal information when you use this Site, register or apply online for any 1.618 products or services, or when you contact 1.618 electronically.

1.2. When you engage with us, you trust us with personal information about yourself, your dependants, your beneficiaries, and your employees.

1.3. You have the right to object to the processing of your personal information. It is voluntary to accept these terms and conditions. However, we require your acceptance to enable you to use this site and to provide you with services such as activating and servicing your policy and benefits, where applicable.

2. How we collect your Personal Information

2.1. Whenever you use the Site, complete an application form, contact 1.618 electronically, or use one of the products, services, facilities, tools or utilities offered by 1.618 on the Site, 1.618 will collect your personal information.

2.2. We may have collected your information from other sources. If you share your personal information with any third parties, we will not be responsible for any loss suffered by you, your dependents, your beneficiaries, spouse or employees.

2.3. You understand that when you include your spouse and dependents on this site or on your application, we will process their personal information in line with the terms and conditions of this site and/or for the activation of a policy or benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this privacy statement.

2.4. If you are giving consent for a person under 18 (a minor) you confirm that you are a Competent Person and that you have authority to give their consent for them.

3. Collect, share and use Personal Information

3.1. You agree that we may process your personal information for all purposes that relate to the Site and the products, services, facilities, tools or utilities offered on the Site as informative and successful as possible, it is necessary for 1.618 to find out exactly what you need and want.

3.2. Where applicable and to the extent appropriate, you confirm that we may share your personal information within the 1.618 group of companies for:

- administration
- fraud prevention

- the provision of 1.618 services, benefits and infrastructure to help you in your personal or professional capacity.

3.3. You also confirm that we may share and combine all your personal information for any one or more of the following purposes:

3.3.1 market, statistical and academic research; and

3.3.2 to customise our benefits and services to meet your needs

3.4. By accepting this privacy statement, you authorise us to obtain and share information about your creditworthiness with any credit bureau or credit provider's industry association or industry body. This includes information about credit history, financial history, judgments, default history and sharing of information for purposes of risk analysis, tracing and any related purposes.

3.5. Your privacy is important to us and we will therefore not sell, rent or provide your personal information to unauthorised third parties for their independent use, without your consent.

3.6. You agree that we may transfer your personal information outside South Africa:

- if you give us an email address that is hosted outside South Africa; or
- to administer certain services, for example, cloud services.

We will ensure that any country, company or person that we pass your personal information to agrees to treat your information with the same level of protection as we are obliged to.

3.7. You agree that we may communicate with you electronically about any changes to your policy or benefits, including contributions or changes and improvements to the benefits that you are entitled to in terms of your policy or benefits.

3.8. We have a duty to keep you updated about any offers and new products that we make available from time to time. Any entity within the 1.618 group of companies and contracted third-party service providers may communicate with you about these.

3.9. We may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.

3.10. We have the right to communicate with you electronically about any changes on your policy, including your contributions or changes and improvements to the benefits you are entitled to on the policy you have chosen.

3.11. Please let us know if you do not wish to receive any direct telephone marketing from us.

3.12. Please also let us know if you do not wish to receive any direct electronic marketing from us. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.

4. Protection of your Personal Information

4.1. 1.618 values the information that you choose to provide and will take appropriate, reasonable technical and organisational steps to protect your personal information from loss, misuse or unauthorised alteration. The information 1.618 has concerning 1.618 clients is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information.

4.2. When you use the products, services, facilities, tools or utilities provided by 1.618 on the Site, you may be given an access number, username, password and/or personal identification number (PIN). You must always keep your username, access card, password and/or PIN a secret and ensure that you do not disclose it to anyone.

5. Correction of Personal Information

5.1. You have an obligation to notify us if any of your personal information held by 1.618 changed or is no longer valid to ensure our records are up to date, you can e-mail us or you can phone our contact centre.

5.2. You have the right to know what personal information we hold about you. If you wish to receive a copy, please contact 1.618 and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information

Please note that we are entitled to charge a legally allowable fee for this service and will let you know what it is at the time of your request.

5.3. You have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it. This is unless the law requires us to keep it or dispose thereof.

6. Personal Information held by or disclosed by you or 1.618 to a third party

6.1. Because 1.618 is not responsible for any representations or information or warranties or content on any third party website (including third party websites linked to this website, websites facilitated by us or websites that serve as social networks like Facebook or Twitter), 1.618 does not exercise control over the privacy policies of these third parties and you should refer to the privacy policy of these third parties to see how they protect your privacy.

6.2. 1.618 may enter into arrangements with its partners and other third party suppliers in order for them to provide services to you. Those arrangements may require us to disclose your personal information to them, whether in person or by means of an application.

6.2.1. If a third party asks us for any of your personal information, we will share it with them only if:

(a) you have already given your consent for the disclosure of this information to that third party; or

(b) we have a legal or contractual duty to give the information to that third party.

6.3. You agree that your personal information may be shared with third parties such as academics and researchers, including those outside South Africa. We ensure that the academics and researchers will keep your personal information confidential and all data will be made anonymous to the extent possible and where appropriate. No personal information will be made available to a third party unless that third party has agreed to abide by strict confidentiality protocols that we require. If we publish the results of this research, you will not be identified by name.

If we want to share your personal information for any other reason, we will do so only with your permission.

6.4. If we become involved in a proposed or actual merger, acquisition or any form of sale of any assets, we have the right to share your personal information with the third parties in connection with the transaction. In the case of a merger, acquisition or sale, the new entity will have access to your personal information. The terms of the Privacy Statement will continue to apply.

7. Cookies, e-mail tracking pixels and Online advertising

7.1. 1.618 uses cookies. We use the word "cookie" to refer to information that is sent from the Site to your hard drive, where it is saved. In this way, the next time you use the Site, 1.618 will know who you are and that you have visited the Site before. We also collect information about how you use the website, your preferences and past browsing history.

7.2. 1.618 engages third parties that help us deliver banner advertisements and other online communications. The third parties may collect and use information about 1.618 customers to help us understand the offers, promotions, and types of advertising that are most appealing to our customers. The personal information they collect is aggregated and cannot be linked to a person.

7.3. Third party vendors, such as Google Marketing Platform, show 1.618 ads on sites on the internet.

7.4. Third party vendors, such as Google Marketing Platform, use cookies to serve ads based on a user's prior visits to 1.618's website.

7.5. We make use of e-mail tracking pixels in certain instances to assist us in keeping you informed of 1.618 products available to you.

7.6. Users may opt out of Google Marketing Platform's use of cookies and e-mail tracking pixels by visiting the Google advertising opt-out page or by visiting the Network Advertising Initiative opt out page.

8. Changes to this Privacy Statement

8.1. 1.618 may amend this privacy statement at any time. We will give you notice of any material changes within a reasonable time, however, we recommend that you familiarise yourself with this privacy statement regularly.

8.2. The most updated version of this privacy statement will govern the respective rights and obligations between you and 1.618 each time that you access and use the Site.

9. Which laws apply to this Privacy Statement

9.1. This privacy statement is governed by the laws of the Republic of South Africa, and you consent to the jurisdiction of the South African courts in respect of any dispute which may arise out of or in connection with the formation, interpretation, substance or application of this privacy statement.

10. Use personal information contrary to the privacy statement

If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us. If you are not stratified after this process, you have the right to lodge a complaint with the Information Regulator, under the Protection of Personal Information Act.

The contact details are:

The Information Regulator (South Africa)

SALU Building

316 Thabo Sehume Street,

PRETORIA