TERMS AND CONDITIONS

The Unlimited Drive Easy Membership

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THE UNLIMITED MEMBERSHIP

A. GENERAL TERMS AND CONDITIONS FOR YOUR MEMBERSHIP

PLEASE NOTE: This constitutes the agreement between you and us (the "membership"). Your use of the benefits is always subject to the terms and conditions of this membership. It is your responsibility to read and understand them. Please make sure that the benefits are the same as they were explained to you.

ACCURACY OF INFORMATION

It is very important that you give us honest and accurate information at all times. If you give us false or incorrect information, your membership may be invalid or you may not be able to use your benefits in full or in part. We rely on the accuracy and truthfulness of the information you give us.

In the event of any fraud, misrepresentation or non-disclosure of material facts, we reserve the right to cancel your membership or reject any benefit claim.

GENERAL DEFINITIONS (what these words mean when used in this membership)

Subject to all the terms and conditions of this membership:

1. **due date** means the date you have agreed with us for the debit order collection of your payment every month.
2. **payment** means the total amount you pay each month for all your membership costs and chosen benefits. The payment entitles you to membership of The Unlimited.
3. **start date** means the date on which your first payment is successfully received by us and is the date on which your benefits are available (subject to waiting periods).
4. **vehicle** means the motor vehicle details you gave us when you bought this membership. The motor vehicle must be a private motor car or light delivery vehicle with a gross vehicle mass of no more than 3,500 kg.
5. **waiting period** means the period specified in this membership (see **WHAT BENEFITS DO YOU GET AND WHEN CAN YOU USE THEM?**) during which we need to successfully collect a specified minimum number of payments from you before you can use your benefits.
6. **we**/**us**/**our** means The Unlimited Group (Pty) Limited. We bring you the benefits.
7. **you**/**your** means the main member.

THE PAYMENT

1. In return for the payment, we negotiate rates and terms with service providers for your benefits. Receipt of your payment every month also entitles you to be notified of further product offerings as well as preferential pricing if you buy additional benefits from us.
2. Payment must be made by debit order, unless otherwise agreed by us in writing. If you do not accept, alternatively if you ignore the request from your bank to DebiCheck authenticate your debit order mandate, we may choose not to start your membership. In that event there will be no agreement between you and us. If we decide not to start your membership, we will notify you.
3. Please contact us if you want to change the debit order collection date (the "due date") we have agreed with you.
4. The payment includes any additional amounts you pay us for additional benefits you buy.
5. **We may change the amount you pay in respect of the payment. For example, if we do a price increase, but we will always give you 31 days' notice of our intention to do so.**
6. If there is a better chance of collecting your payment and keeping your benefits active, we may debit your payment on a different date from the date you give us. **Important:** your payment will be collected on a different date due to a public holiday or weekend, or if we track your account, without notifying you. Any bank charges incurred as a result will be for your own account.
7. It is your responsibility to pay your total payment on the due date.
8. If we are unable to collect your payment on the due date you have given us, we use a tracking system that allows us to process your debit on another date to improve the likelihood of a successful debit order collection.

9. During any month that we can't successfully deduct the payment from your bank account (for example, if you don't have funds), **you will not be entitled to your benefits from the date of the failed payment. We will not double debit missed (arrear) payments the following month.**

10. To allow us to restore your benefits, you agree that we may, at our discretion, try and collect further monthly payments from your account after your benefits have been suspended for non-payment, in accordance with the law, including rules prescribed by the Payments Association of South Africa.

    10.1 If the payment is successfully received after your benefits are restored, the date of that collection will be the new due date, and your benefits will be restored from the date of successful receipt of that payment.

    10.2 If the payment is **NOT** successfully received after your benefits are suspended, and any further attempts to collect the payment from your account fail, we reserve the right to cancel your membership immediately. We will notify you when your membership is cancelled.

11. If you suspend the DebiCheck authentication of your debit order mandate after the start date of this membership, this will not automatically result in the cancellation of your membership and we will still be entitled to present the debit order for collection.

12. Any bank charges incurred because of failed collections will be for your own account.

13. If we cannot collect the payment from your bank account in any given month, you may make a manual payment to us to restore your benefits for that month. Please note that your benefits will only be restored once we have successfully received your manual payment. It may take a further 24 hours to reactivate your benefits.

14. If you dispute your monthly debit order payment with the result that the payment is reversed by your bank, and provided the debit order mandate is not cancelled, we may resubmit the debit order mandate for collection in the month following the dispute/s.

IMPORTANT INFORMATION ABOUT YOUR MEMBERSHIP

1. This is a monthly-paid membership. The payment is due in advance and the total amount payable for the benefits is inclusive of VAT. The membership will continue on the same terms each month we successfully collect the payment from you.

2. You can only use your benefits available in South Africa, and for events occurring in South Africa.

3. You may not transfer your membership to anyone, and your benefits may not be redeemed by anyone else. The benefits may only be redeemed by you. They apply only to you and the specific vehicle details you provided to us when you took out the membership.

4. We reserve the right to amend, add or change the benefits provided, including the payment, the benefit waiting periods or any of the terms and conditions of this membership, by giving 31 days' written notice to you of our intention to do so.

5. **If you want to change your specific vehicle (for example, if you sell your vehicle and buy a new one), you will need to call us on 0861 990 000 to update your vehicle details and the waiting periods will re-apply.**

6. You will be limited to one specified vehicle change in a two-year period. The two-year period will be calculated from the first successful collection of your payment and for a consecutive period of 24 months and thereafter each 24-month period.

7. We will communicate with you via SMS, WhatsApp, email or letter. This is also how we will notify you of any payment increases or changes to your membership. If you have a preference for how we communicate with you, please tell us. **If any of your contact details change, please tell us immediately**. We shall not be liable for any failure to deliver any notice to you where we have complied with this clause.

8. You can cancel the membership at any time. Give us a call so we can assist you. There is a cooling-off period of 5 business days (calculated from when you received these terms and conditions OR from a reasonable date on which it can be deemed that you received them) in which you can cancel and receive a refund, **BUT ONLY IF YOU HAVE NOT USED** any of the benefits. Cancellation of your membership will include cancellation of ALL your benefits.

9. We can cancel this membership, including all the benefits you have:

    9.1 immediately if you are dishonest or commit fraud; or

    9.2 immediately if we do not receive the payment from you each month; or

    9.3 on 31 days' written notice to you for any other reason (or any other period we agree or that is set out in this membership).

10. **Please note that this membership is not an insurance policy.** It does not indemnify you for damages or losses sustained or suffered. Our obligations are limited to the provision of the benefits.

11. These terms and conditions are governed by the laws of South Africa. Any disputes arising out of or in connection with these terms and conditions will be subject to the exclusive jurisdiction of the courts of South Africa.

B. MEMBERSHIP BENEFITS ("BENEFITS")

WHAT BENEFITS DO YOU GET AND WHEN CAN YOU USE THEM?

1. For your payment every month, you get the following benefits:
   - 1.1 **Vehicle license renewal benefit** – for motor vehicles that are registered to your ID number; and
   - 1.2. **Traffic fines reduced benefit** – on motor vehicles that are registered to your ID number
   - 1.3. **Pothole claims assist benefit** - for motor vehicles that are registered to your or your spouse's ID number
   - 1.4. **Emergency medical services benefit** - for you the main member.
2. **Waiting periods:** each benefit will have the following waiting periods, starting from the start date:
   - 2.1. **Vehicle license renewal, traffic fines reduced and pothole claims assist benefits:** you may may only use these benefits once we have successfully collected your first payment from you.
   - 2.2. **Emergency medical services benefits:** as soon as we have successfully collected your first payment from you, you can start using these benefits.

WHO ARE THE SERVICE PROVIDERS FOR THE BENEFITS?

Although we have provided, and are responsible for access to the benefits, we have appointed third-party service providers to deliver the benefits on our behalf. The third-party service providers may change from time to time at our sole discretion.

MEMBERSHIP EXCLUSIONS

1. Vehicles used for any of the following purposes are excluded:
   - 1.1 Racing, rallies, taxis, hiring, carrying of explosives or trade goods for business purposes, driving instruction for reward; and
   - 1.2 if your vehicle is in the custody of the motor trade other than for the purpose of its overhaul, upkeep or repair.
2. Motorcycles, four wheeled bikes, scooters, caravans or motor homes, trailers and boats; and exotic cars are specifically excluded.

YOUR BENEFITS IN DETAIL

A. VEHICLE LICENSE RENEWAL BENEFIT

1. Important information about the vehicle license renewal benefit
   - 1.1. The vehicle license renewal benefit is only available for motor vehicles that have been registered in South Africa, that do not exceed a gross vehicle mass of 3 500kg (three thousand, five hundred kilograms), and which are registered against your ID number, as given to us when you bought this membership.
   - 1.2. You are limited to 4 (four) vehicle license renewals per 12 (twelve) months.
   - 1.3. The SP cannot be held responsible for processing costs or refunds where an incorrect vehicle registration number was provided by you.
   - 1.4. While everything will be done to assist you, we and the SP cannot guarantee that your vehicle license renewal application will be successful.
2. What is the vehicle license renewal benefit?
   - 2.1. You will receive a vehicle license renewal notification 45 days prior to the expiry of your motor vehicle license on condition that you have contacted us beforehand and provided us or the SP with your vehicle registration number and vehicle details (including make, model and year). The notification will include the value of the renewal amount. In the event you have not received a notification, you can contact us on 0861 9990 000 for assistance with your renewal.

2.2. Should you wish to use the service, you will be required to respond to the notification or contact us.

2.3. The SP will provide you with an invoice for payment for the renewal amount. Delivery is free.

2.4. Once you have made payment of the vehicle license renewal fee amount to the SP, they will make payment of the vehicle license renewal fee on your behalf to the relevant authority and will arrange delivery of the new motor vehicle license disc to you at your chosen address (work or home).

2.5. Assistance with providing a reprint of a license disc will also be offered if your motor vehicle license disc is lost or stolen. This reprint service is only available if you have previously renewed the same vehicle license with us. The SP will issue you with an invoice for the license disc reprint and once the invoice has been paid in full to the SP, your delivery will be free.

3. How to access the vehicle license renewal benefit

3.1. It's simple, call us on 0861 990 000 and we will guide you through the vehicle license renewal process.

3.2. **Please note:** all supporting documents and necessary information, as requested by the SP, will need to be provided to the SP before they can proceed with your vehicle license renewal. This includes, but is not limited to:

3.2.1. Proof of address (not older than 3 months)

3.2.2. Copy of your ID

3.3. Full payment to the SP for the vehicle license renewal fee is required within 7 days of the SP providing you with a quote. Should you delay your payment of the original quote provided by the SP by 7 (seven) days or more, a new quote may have to be issued as the renewal value could change.

4. Benefit exclusions (what's not included as part of your vehicle license assist benefit)

4.1 Assistance with a vehicle license that has been blocked by the relevant authority.

4.2. Assistance with any vehicle license that expired before the start date of this membership.

4.3. We and the SP cannot make changes to your details (personal information) on the eNaTIS system. Any changes in your personal circumstances or to your motor vehicle will need to be done by you in person.

4.4. Assistance with your vehicle license renewal if your motor vehicle is not in a roadworthy condition, or if it is in any way illegal. To be clear, it does not comply with the laws of the Republic of South Africa that are applicable, including the following examples:

4.4.1. your vehicle license is blocked because of outstanding fines against you;

4.4.2. your motor vehicle is not properly registered in your name;

4.4.3. your motor vehicle is not licensed or registered with a relevant authority;

4.4.4. if another vehicle license renewal (that is registered in your name) is outstanding i.e. another vehicle, trailer, motorcycle etc.

B. TRAFFIC FINES REDUCED BENEFIT

1. Important information about the traffic fines reduced benefit

1.1 The traffic fines reduced benefit is only available for motor vehicles that have been registered in South Africa, that do not exceed a gross vehicle mass of 3 500kg (three thousand, five hundred kilograms), and which are registered against your ID number, as given to us when you bought this membership.

1.2. The traffic fines reduced benefit is only available for traffic fines that have been issued to you by the relevant authority where you have broken the law when using your motor vehicle within the borders of South Africa, and have been issued a fine for a specified amount/s.

1.3. Pro-active notifications on new fines is dependent on you having provided your correct ID number, email address and mobile number when you bought this membership.

1.4. While everything will be done to assist you, we and the SP cannot guarantee that representations on your behalf to reduce your traffic fine amounts will have a successful outcome.

2. What is the traffic fines reduced benefit?

2.1. You will receive a notification by SMS or email of any traffic fines issued by a relevant authority.

2.2. The SP will assess the legitimacy of the traffic fine and will attempt to secure reductions in the fine amounts.

2.3. The SP will provide full legal and administrative support for written and telephonic representations on your behalf in respect of all traffic fines.

2.4. Any reductions given on a traffic fine through the representation process will be passed on to you.

2.5. The SP will then facilitate an easy payment channel to the relevant traffic authority for you and on request, can provide you with proof of payment.

3. How to access the traffic fines reduced benefit

3.1. The SP can only notify you of fines that have been posted on PayCity and/or Fines SA.

3.2. If you have not received a traffic fine notification from the SP and you are aware of a traffic fine that has been issued to you, please call us on 0861 990 000 so that we can assist you.

3.3. For traffic fines that are already on the system, and for which you have received a notification from us, please call us so that the SP can go ahead and negotiate a reduction in your traffic fine amount.

3.4. Please note: all supporting documents and necessary information, as requested by the SP, will need to be provided to the SP before they can proceed with negotiating a reduction on your traffic fine amount.

3.5. Once the SP has provided notification to you of any reduction in the traffic fine amount along with the invoice, you will need to pay the invoice which includes the discounted amount, directly to the SP within 15 (fifteen) days of the invoice having been issued. If you do not pay the SP within 15 (fifteen) days, the SP cannot guarantee any reduction in the traffic fine amount thereafter.

4. What the traffic fines reduced benefit does not include

4.1 Assistance with any traffic fine that does not have a specified Rand amount and/or where there is no option to pay an admission of guilt. An example of this includes, but is not limited to, if you are arrested at the time of the incident or if you are issued with a summons to appear in court without the alternative to pay a fine.

4.2 Reduction of any traffic fine that was issued to you before the start date of this membership.

4.3 Assistance if there is a warrant of arrest issued for the traffic fine.

4.4 Any representation on your behalf if the SP has determined that, at their sole discretion, the proof and information you have provided them for fine reduction representations has no basis in law for asking for your fine to be reduced or withdrawn.

4.5 Any assistance where there is a demerit system in place. Assistance with fine reductions already offered by AARTO (Administrative Adjudication of Road Traffic Offences).

C. POTHOLE CLAIMS ASSIST BENEFIT

1. Important information about the pothole claims assist benefit

1.1. The SP will only assist with pothole claims for motor vehicles that have been registered in South Africa, that do not exceed a gross vehicle mass of 3 500kg (three thousand, five hundred kilograms), and which are registered against your ID number or your spouse's ID number, as given to us when you bought this membership.

1.2. The pothole claims assist benefit is only available for claims for damages to your tyres or rims that happened directly because of a pothole on an official road within the borders of South Africa.

1.3. While everything will be done to assist you, we and the SP cannot guarantee that your claim will have a successful outcome.

2. What is the pothole claims assist benefit?

2.1 The SP will provide you with a claim management process that assists you with re-claiming money you have already spent replacing your tyres and/or rims of your motor vehicle due to damages caused by a pothole on a South African official road.

2.2. You will be assisted with completing the relevant claim forms, which will be submitted to the relevant authority (municipality or road management agency) on your behalf.

2.3. Any amounts recovered through the claims management process will be paid to you.

2.4. The SP will also proactively follow up to make sure that potholes are repaired by the relevant authority.

3. How to access the pothole claims assist benefit

3.1. Call us on 0861 990 000 as soon as possible after the incident has happened. You must notify the SP of the incident within 5 days of it happening.

3.2. In order to submit a claim, you are required to have already paid for the damages and you will need to provide the SP with the invoice and proof of payment made by you to the tyre retailer.

3.3. Please note: all supporting documents and necessary information, as requested by the SP, will need to be provided to the SP within 30 days of the incident happening.

4. What the pothole claims assist benefit does not include

4.1. Any damage to your tyres and rims that happen on a dirt or gravel road.

4.2. Assistance with any other claim that relates to the incident, other than the irreparable damage to your motor vehicle's tyres and rims. For example, a personal injury claim, a claim for body damage to your motor vehicle or a claim for your tyres if they can be repaired.

4.3. Any damage to your motor vehicle's tyres and rims which occurred before the start date of this membership.

4.4. If you have already submitted a claim to the relevant authority, or if you have claimed from your insurance.

4.5. Any costs related to a claim or representation without the prior written consent from the SP.

4.6. If your motor vehicle is not in a roadworthy condition. For example, the breaks don't work or if the tread on your motor vehicle tyres is less than what is allowed by law.

4.7. If the SP assesses your claim and decides on the merits that your claim will not be successful, they will decline to assist with your claim.

Please note: should the SP decide that they cannot assist you with your claim, you may refer your matter to the SP's appeal panel, which will consist of an attorney and industry tyre expert. The decision of the panel will be final and binding. You may also obtain a second opinion or submit the claim yourself at your own cost.

D. EMERGENCY MEDICAL SERVICES ("EMS") BENEFIT

WHAT IS THE EMS BENEFIT?

Your EMS benefit includes the following emergency services:

1. Emergency medical response to the scene of a medical emergency

Qualified paramedics, doctors, or emergency care practitioners will provide stabilisation and lifesaving support at the scene before transporting you to the nearest hospital or medical facility. Depending on the severity of the emergency and logistics, the response may be by road ambulance, rapid response vehicle, or air ambulance.

2. Emergency medical transportation to a hospital

If you are involved in a medical emergency, the SP will arrange emergency medical transportation when necessary. It's important to note:

2.1 The emergency services response team and/or contact centre team will assess the situation and decide whether emergency transportation is required.

2.2 The type of medical transportation from the emergency scene will be arranged based on your condition and fitness to travel, the urgency of the situation, and practical factors including weather conditions and distance. The emergency contact centre team will determine whether transportation will be provided by a medically equipped fixed-wing air ambulance, helicopter, road ambulance or scheduled commercial flight.

3. Inter-hospital transfer

After your initial emergency transportation, you may need to be moved to another hospital or medical facility that's better suited to treat your condition. This transfer is a one-way transportation by road or air ambulance - whichever is most appropriate as decided by the emergency medical team's doctor.

3.1 **Upgrade transfer:** if the SP and your attending doctor agree that you need to move to another hospital for continued treatment (because the current facility can't provide the necessary care), the SP will arrange your transfer to another hospital that can accept you and continue your treatment once you've been stabilised.

3.2 **Downgrade transfer:** if your condition improves and you no longer need full hospital care, the SP may authorise a transfer to a step-down facility. This is subject to the downgrade transfer being:

3.2.1 medically necessary and approved by the SP;

3.2.2 limited to the closest suitable facility; and

3.2.3 limited to one transfer per hospital stay.

4. Medical repatriation (distance greater than 100km)

   If you are hospitalised more than 100 km from your home, the SP may arrange and pay to transfer you to a hospital closer to home, subject to:

   4.1 the transfer being medically necessary;

   4.2 long-term inpatient care being required; and

   4.3 medical supervision being required during the transfer.

> **Please note,** the emergency contact centre team will decide the best timing and method of transport for your medical situation.

HOW TO ACCESS YOUR AIRTIME BENEFIT

You must RICA first before you can use your SIM card. If you have any questions, please call us, our agents will be able to help you.

1. Call the 24-hour emergency contact centre on 0861 990 000.
2. If you call from the cellphone number you gave us when you agreed to your membership, you will be connected directly to the emergency contact centre. If any other number is used, the caller will need to provide the emergency contact centre with your personal details, including the cellphone number provided when you agreed to your membership, to validate your eligibility before they can assist you with a medical emergency.
3. While help is on the way, the emergency contact centre team will keep you updated with the emergency services response team's estimated time of arrival.
4. When the emergency services response team arrives, they will assess the situation, provide treatment on site, and, if needed, arrange transport to an appropriate medical facility.

WHEN WE WILL NOT PROVIDE YOU WITH YOUR AIRTIME BENEFIT

The SP will not pay for emergency services if the 24-hour emergency contact centre did not authorise or co-ordinate the emergency medical response, emergency medical transport, inter-hospital transfer or medical repatriation. If another emergency services response provider transports you, you are responsible for all of the costs associated with the emergency medical response and transportation.

The SP will not authorise or dispatch emergency services for minor (non-life-threatening) illnesses or injuries that can be treated locally (for example, by your GP) and do not require emergency response or transport.

HOW WE USE YOUR PERSONAL INFORMATION

We are bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPI Act"), as well as Section 51 of the Electronic Communications and Transactions Act, 2002 ("ECT Act") regarding the processing of your personal information. We may use any necessary legal means to check and validate the information you provide to us.

This section of the Statutory Notice of Disclosures is intended to summarise key privacy disclosures. We handle the personal information you provide to us in accordance with this section, read with the Privacy Policy available at www.theunlimited.co.za

1. You hereby warrant and agree that we, including our authorised agents, partners and service provider/ contractors may:

   1.1 collect information:

      (a) from you directly; from your use of our products and services; from your engagements and interactions with us; from public sources, shared databases and from third parties.

      (b) that you provide to us and store it in a shared database, verify it against legally recognised sources and use it, for example, for any decision concerning the continuance of your agreement/policy or the meeting of any claim you submit. Such information may be given to any insurer or its authorised agents, partners and service provider/contractors.

      (c) including (amongst others), information about your criminal or credit history, insurance history, marital status, national origin, age, sex, sex life, language, birth, education, financial history, identifying number, email address, physical address, telephone number, online identifiers, social media profile, health, disability, pregnancy, biometric information (like fingerprints, your signature or voice), race or ethnic origin, trade union membership, political persuasion, financial history, criminal history and your name.

(d) that you warrant you are authorised to provide to us in respect of personal information of third parties. In doing so you indemnify us, including our authorised agents, partners and service provider/contractors, against any and all losses by or claims made against them and us as a result of you not having the required authorisation.

1.2 process your information for the following reasons (amongst others):

(a) to underwrite policies, assess risks fairly, perform under your insurance agreement including the assessment of claims and enforce our contractual rights and obligations.

> **Note:** This includes the collection and use of personal information provided to us, such as sensitive health information, including that of minor children, as permitted under section 32(1) of the POPI Act. In addition, such information may be shared internally with our departments (who need this information) and externally with third parties to comply with insurance obligations or legal requirements or in the exercise of our rights. Please contact us should you have any objections.

(b) where relevant, to instruct the insurer, the UMA, and any appointed medical provider/service provider (including emergency or hospital providers, and medical professionals or staff engaged by an insured person, the insurer or UMA), to ensure that an insured person receives appropriate and necessary medical services. This includes sharing necessary personal and health information about you and your dependants where required to support risk assessment, claims processing, performance of your insurance agreement or to enforce contractual rights.

(c) to comply with legislative, regulatory, risk and compliance requirements, codes of conduct and industry agreements or to fulfil reporting requirements and information requests.

(d) to submit payment instructions (like a debit order) to and receive payment performance feedback from our appointed sponsor bank(s) for the purposes of facilitating and managing your payment obligations under this agreement. This includes sharing your name, identification number, and bank account details with such bank(s) to enable payment collection and receiving data from them such as payment success or failure, reasons for failed payments and debit order mandate status (e.g. whether the mandate has been authenticated).

(e) to do affordability assessments, credit assessments and credit scoring including requesting and using limited credit information, such as income payment timing and payment behaviour, from credit bureaus or authorised third parties. By accepting our terms, you provide the necessary consent as required under the National Credit Act, 2005.

(f) to manage and maintain your agreement/policy or relationship with us.

(g) to disclose and obtain information about you from credit bureaus regarding your credit history.

(h) to enable you to participate in the debt review process under the National Credit Act 34 of 2005.

(i) for security, identity verification and to check the accuracy of your information.

(j) where required, we may transfer your personal information outside of South Africa in compliance with the law.

(k) for customer satisfaction surveys, promotional and other competitions.

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

(m) to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services; and to market to you or provide you with products, goods and services. If you purchase products or services from us, we can market other similar products and services to you even after this agreement ends and share market innovations with you.

(n) Payment of the premium also entitles you to be notified of further product offerings as well as preferential pricing if you buy additional benefits from us.

1.3 share your information with the below persons (amongst others) who are bound to keep it secure and confidential:

▪ Attorneys, tracing agents, & debt collectors when enforcing agreements	▪ Debt counsellors & payment distribution agents during any debt review process.
▪ Payment processing service providers, merchants, banks to process payment instructions	▪ Insurers and other financial institutions when providing insurance or assurance.
▪ Our partners, service providers, agents, sub-contractors to offer and provide products and services to you	▪ Regulatory authorities, ombudsman, governments, local and international tax authorities & credit bureaus when we must share it with them.
▪ Where relevant, medical professionals, healthcare institutions or facilities involved in providing necessary medical services to you or your dependants.	

2. The Unlimited automatically updates and keeps your information accurate

   We may submit your information to, and receive information about you from, credit institutions (such as a credit bureau and our sponsor bank) to update, process and monitor your information to guide us in making decisions about product development and suitability of offerings, affordability, market conduct and activities related to our business. We may also do this to ensure the quality and accuracy of your identity and contact information to ensure we can make positive contact with you; and to determine your status as a home loan holder, vehicle owner or credit card holder to offer suitable goods and services to you that are affordable and that you may be interested in.

3. Your rights:

   You have data protection rights which are described in detail on www.theunlimited.co.za. To request access to your information, contact us at the contact details provided above.

   We may contact you to offer you our similar products and services, using the contact details you have provided. You may opt out of receiving such marketing communications at any time by emailing dataprivacy@theunlimited.co.za or calling 0861 990 000.

Unlimit Your Life.

Call us on

0861 990 000

Emergencies | Customer Care | Claims

THE UNLIMITED

Insurance | Lifestyle | Rewards

The Unlimited is an authorised financial services provider [21473]
Founder of The Unlimited Child