

# TERMS AND CONDITIONS

## MY UNLIMITED MEMBERSHIP

### CONTENTS PAGE

<b>Section 1: General terms and conditions for your Membership</b>	<b>page 2</b>
<b>General definitions</b>	<b>page 2</b>
<b>Section 2: The Benefits</b>	<b>page 4</b>
<b>A. Cash Back Benefit</b>	<b>page 4</b>
<b>B. 2 For 1 Dining Benefit ("Dining Benefit")</b>	<b>page 5</b>
<b>C. 2 For 1 Coffee benefit ("Coffee Benefit")</b>	<b>page 6</b>
<b>D. 2 For 1 Experiences Benefit ("Experiences Benefit")</b>	<b>page 8</b>
<b>E. Airtime Benefit</b>	<b>page 9</b>
<b>Section 3: POPI</b>	<b>page 9</b>
<b>Contact details</b>	<b>page 11</b>

# MY UNLIMITED MEMBERSHIP

## SECTION 1: GENERAL TERMS AND CONDITIONS FOR YOUR MEMBERSHIP

**Please note**, this constitutes the agreement between you, us and any named service provider (the "membership"). You agree and want to be a party to this membership. Please make sure that all the information you have given us is accurate and that the benefit/s 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, this agreement may be invalid or you may not be able to use your benefits. 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 this agreement and you will no longer have access to your benefits.

If we or the service provider ("SP") fail to enforce any provision strictly or at all, this does not mean that we waive any of our rights thereto, nor does it mean that we may not enforce it thereafter.

### General definitions (what these words mean when used in this membership)

Subject to all the terms and conditions of this membership:

1. **benefit** means any one of the benefits listed below under "**SECTION 2: THE BENEFITS**", and includes any additional qualifying products/benefits you buy from us in the future.
2. **due date** means the date you have agreed with us for the debit order collection of your payment every month.
3. **payment** means the total amount you pay us each month for this membership, as well as any other products and benefits you have bought, either before/after the start date of this membership.
4. **Persal** means (National and Provincial Government's personnel salary system).
5. **Persal product** means a product you have bought from us where you have authorised your employer to deduct the product premium from your salary via Persal every month as a "premium deduction". **Please note**, only the Persal products that are designated by The Unlimited as a "qualifying product" will receive the cash back benefit.
6. **qualifying product** means any product, as designated by The Unlimited from time to time, as qualifying for the cash back benefit.
7. **service provider ("SP")** means the service provider named beneath each benefit which is responsible for the provision of the benefits (see the section below named "**THE BENEFITS IN DETAIL**").
8. **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.
9. **we/us/our** means The Unlimited Group (Pty) Limited. We bring you the membership.
10. **you/your** means the main member, whose membership has commenced and is continuing.

### The payment

1. In return for the payment, we negotiate rates and terms with service providers on your behalf and arrange benefits for you. 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 due (collection) date we have agreed with you.

4. **We may change the amount you pay. For example, if we do an annual price increase. But we will always give you 31 days' notice of our intention to do so.**
5. 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 day agreed. **Important:** your payment will be collected on a different date due to a public holiday or weekend, without notifying you. Any bank charges incurred as a result will be for your own account.
6. **It is your responsibility to pay your total payment on the due date. 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. We will not debit missed (arrear) payments, e.g. in the following month.**
7. 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. This allows you to keep your membership active, but it remains your obligation to see that all payments are made.
8. You agree that if we cannot collect the payment from your bank account in any given month, we can, at our discretion, try and collect further monthly payments from your account in accordance with the law, including rules prescribed by the Payments Association of South Africa. If 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 this happens. If we do successfully debit your bank account again, the date of that collection will be the new due date.
9. 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.
10. Any bank charges incurred because of failed collections will be for your own account.
11. 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. 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 benefit. Thereafter, your payment will continue to be collected on the due date.
12. If you dispute a 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 membership is month-to-month, the payment is due in advance and the total amount payable is inclusive of VAT. The membership will renew on the same terms each month we successfully collect the payment, unless amended.
2. You can only use your benefits in South Africa, and for events occurring in South Africa.
3. You must be under the age of 65 to enter into this membership.
4. We will communicate with you via email, SMS or WhatsApp by using the cell phone number and/or email address that you provided The Unlimited when you bought this membership. 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.
5. 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** the benefits.
6. We can cancel this membership, including the benefits:
  - 6.1. immediately, if you are dishonest or commit fraud; or
  - 6.2. immediately, if we do not receive the payment from you each month; or
  - 6.3. 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).
7. We reserve the right to amend, add to or change the benefits provided, including the payment, benefit waiting periods and any of the terms and conditions of this membership, by giving 31 days' written notice to you of our intention to do so.
8. You may not transfer your membership to anyone else and your benefits may only be used/redeemed by you, with

the details you gave us at the time of buying this membership.

9. **You may only hold one MY UNLIMITED membership.**
10. **Please note: 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.

## SECTION 2: THE 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. Cash back - up to 40% cash back on the amount you pay each month for any qualifying product.
  - 1.2. 2 for 1 dining - up to R100 off your second main meal (1 voucher per day).
  - 1.3. 2 for 1 coffee - up to R20 off your second coffee (1 voucher per day).
  - 1.4. 2 for 1 experiences - 100% off your second experience (1 voucher per day).
  - 1.5. R50 monthly airtime - every month that we receive your payment, we will load R50 airtime onto the SIM card we provided to you when you took this membership.
2. **Benefits waiting period:** unless we tell you otherwise, as soon as we have successfully collected your first payment from you, you can start using the benefits.
3. Your use of the benefits is subject to the terms and conditions of this agreement and any amendments (if any). It is your responsibility to read and understand them.

### The benefits in detail

#### A. CASH BACK BENEFIT

### The Unlimited Group (Pty) Limited brings you the cash back benefit.

#### What is the cash back benefit?

1. As a member of **MY UNLIMITED**, you will receive up to 40% cash back on the amount you pay each month for any qualifying product you buy from The Unlimited.
2. Your cash back will be paid to you between the 15<sup>th</sup> and 20<sup>th</sup> of every calendar month after the month in which we receive your payment.

**For example:** if the start date of your MY UNLIMITED membership is 25 June, and you buy a qualifying product from us and pay us the first payment for that product on 25 July, you will receive up to 40% cash back on the monthly payment amount for the qualifying product in the following calendar month, between the 15<sup>th</sup> and 20<sup>th</sup> August.
3. **Please note:** if you are a Government worker and you have an existing **Persal product** with us, the cash back benefit will become active after the start date of this membership, and will be paid to you between the 15<sup>th</sup> and 20<sup>th</sup> of the calendar month following the next premium deduction we receive from you.

**For example:** if the start date of your MY UNLIMITED membership is 25 June, and you have an existing Persal product from us and your next premium deduction for your Persal product is in July, you will receive your cash back benefit for your Persal product in the calendar month following your premium deduction, which will be between the 15<sup>th</sup> and 20<sup>th</sup> August.
4. **Please note:** if you are a Government worker and you buy a **Persal product** from us after the start date of this membership, your cash back will be paid to you between the 15<sup>th</sup> and 20<sup>th</sup> of the **second** calendar month after the month in which you bought your Persal product.

**For example:** if the start date of your MY UNLIMITED membership is 25 June, and you buy a Persal product from us in July, your first premium deduction for the Persal product happens in August, you will receive your cash back benefit for your Persal product in the calendar month following your first premium deduction, which will be between the 15<sup>th</sup> and 20<sup>th</sup> September.

## Specific terms and conditions for the cash back benefit

1. **Please note:** this benefit is only applicable to qualifying products that you buy from The Unlimited.
2. Cash back percentages will differ by qualifying product. If you are unsure of how much cash back you qualify for, please call us on 0861 990 000.
3. To qualify for cash back on any qualifying product you buy from us, ensure that your debit order payment for this membership and all qualifying products (including if you pay by salary deduction) is successful every month. You will not be paid cash back for any month where your payment is not successfully received by us.
4. Your payment for this membership must be made by debit order.
5. All cash back payable is inclusive of VAT and will be paid in South African Rand (ZAR) into the bank account you gave us when you bought this membership.
6. If you cancel your MY UNLIMITED membership, you will no longer receive cash back from the date of cancellation of this membership.

## B. 2 FOR 1 DINING BENEFIT ("DINING BENEFIT")

**The SP responsible for the provision of this benefit is GoRhino (Pty) Ltd (Company Registration No 2010/010635/07).**

### What Is The Dining Benefit?

1. You will receive 2 for 1 dining at participating restaurants. Buy 1 main meal and get the second main meal free, up to the value of R100.
2. The discount applies to the cheaper of the two main meals, as specified by the restaurant's menu. You can choose meals from the standard a la carte menu, provided the order includes 2 main meals.
3. You can dine out once per day. All voucher codes will expire 12 hours after they are issued, which means you must use your voucher code within 12 hours.
4. The dining benefit is available at selected establishments ("restaurants") which have elected to offer the discount under this 2 for 1 dining benefit, provided that the participating agreement of the restaurant is unchanged.
5. For a comprehensive list of the participating restaurants and their specific terms, including available periods, timelines, booking procedures, and any related exclusions, please visit <https://the-unlimited-lifestyle.co.za>

### How to redeem the dining benefit

1. Visit <https://the-unlimited-lifestyle.co.za>
2. Log in using your cell phone number.
3. Choose from a variety of dining partners and request your voucher code.
4. Your voucher code will be sent to you via SMS or email.
5. Purchase 2 main meals at your chosen restaurant to get R100 off your second main meal.
6. Give your voucher code to the teller when paying and enjoy your R100 discount.
7. Your voucher code will expire within 12 hours from the time of issue.

### Specific terms and conditions for the dining benefit

1. The dining benefit only applies at participating restaurants or outlets that have an active agreement with the SP.
2. The specifics of the dining benefit may differ between restaurants. Please check the individual restaurant pages on <https://the-unlimited-lifestyle.co.za> for their specific conditions of use, as well as any updates to the individual restaurant terms.
3. The dining benefit may not apply if you visit a restaurant and booking protocols are not adhered to.

4. Please note that restaurants reserve the right to alter their terms based on their operational needs.
5. While the SP strives to keep the website updated with current information about the restaurants and their terms of participation and availability, there may be instances where restaurants choose to opt-out or modify their terms. The SP and we take no responsibility for any such withdrawals by restaurants or any such changes in their terms and conditions or availability. The SP reserves the right to remove or add restaurants as they see fit.
6. If the discounted main meal's value is below R100, the remaining amount cannot be redeemed for cash or any other benefit.
7. Failure to present your voucher code will result in the discount not being applied. Please note, you agree that the SP will not be held responsible for an SMS or email sent to you which is lost or delayed.
8. Restaurants reserve the right to request positive identification and verify your identity.
9. The SP and we take no responsibility for bad experiences or bad food at any of the restaurants.
10. Offers and discounts may vary by restaurant and are subject to change at the restaurant's discretion.
11. Voucher codes are non-transferable, cannot be exchanged for cash, and cannot be used in conjunction with other restaurant promotions or loyalty programs.
12. All prices are inclusive of VAT, where applicable.

### **Specific exclusions for the dining benefit (what's not included in the dining benefit)**

While enjoying the dining benefit at a participating restaurant, the following is not included as part of your dining benefit:

1. Starters, desserts, salads, breakfast items, appetisers, children's meals, beverages and takeaways.
2. Current restaurant specials or discounted food items.
3. Certain fixed menus.
4. Fridays and Saturdays at specific restaurants (if detailed on the specific restaurant page).
5. Designated public and special holidays, which may include, but not limited to Father's Day, Mother's Day, Valentine's Day, and the festive season in December.

### **C. 2 FOR 1 COFFEE BENEFIT ("COFFEE BENEFIT")**

**The SP responsible for the provision of this benefit is GoRhino (Pty) Ltd (Company Registration No 2010/010635/07).**

#### **What is the coffee benefit?**

1. You will receive 2 for 1 coffee at participating restaurants. Buy 1 coffee and get the second coffee free, up to the value of R20.
2. The discount applies to the cheaper of the two hot coffees, as specified by the participating restaurant's menu. You can choose any coffee from the standard restaurant menu, provided your order includes two hot coffees.
3. You can use the coffee benefit once per day. All voucher codes will expire 12 hours after they are issued, which means you must use your voucher code within 12 hours.
4. The coffee benefit is available at selected establishments ("restaurants") which have elected to offer the discount under this 2 for 1 coffee benefit, provided that the participating agreement of the restaurant is unchanged.
5. For a comprehensive list of participating restaurants and their specific terms, including available periods, timelines, booking procedures, and any related exclusions, please visit [www.theunlimited-lifestyle.co.za](http://www.theunlimited-lifestyle.co.za).

## How to redeem the coffee benefit

1. Visit <https://the-unlimited-lifestyle.co.za>
2. Log in using your cell phone number.
3. Choose from a variety of restaurants and request your voucher code.
4. Your voucher code will be sent to you via SMS or email.
5. Purchase 2 coffees at your chosen restaurant to get R20 off your second coffee.
6. Give your voucher code to the teller when paying and enjoy your R20 discount.
7. Your voucher code will expire within 12 hours from the time of issue.

## Specific terms and conditions for the coffee benefit

1. The coffee benefit only applies at participating restaurants or outlets that have an active agreement with the SP.
2. The specifics of the coffee benefit may differ between restaurants. Please check the individual restaurant pages on <https://the-unlimited-lifestyle.co.za> for their specific conditions of use, as well as any updates to the individual restaurant terms.
3. The coffee benefit may not apply if you visit a restaurant and booking protocols are not adhered to.
4. Please note that restaurants reserve the right to alter their terms based on their operational needs.
5. While the SP strives to keep the website updated with current information about the restaurants and their terms of participation and availability, there may be instances where restaurants choose to opt-out or modify their terms. The SP and we take no responsibility for any such withdrawals by restaurants or any such changes in their terms and conditions or availability. The SP reserves the right to remove or add restaurants as they see fit.
6. If the discounted coffee value is below R20, the remaining amount cannot be redeemed for cash or any other benefit.
7. Failure to present your voucher code will result in the discount not being applied. Please note, you agree that the SP will not be held responsible for an SMS or email sent to you which is lost or delayed.
8. Restaurants reserve the right to request positive identification and verify your identity.
9. The SP and we take no responsibility for bad experiences or bad coffee at any of the restaurants.
10. Offers and discounts may vary by restaurant and are subject to change at the restaurant's discretion.
11. Voucher codes are non-transferable, cannot be exchanged for cash, and cannot be used in conjunction with other restaurant promotions or loyalty programs.
12. All prices are inclusive of VAT, where applicable.

## Specific exclusions for the coffee benefit (what's not included in the coffee benefit)

While enjoying the coffee benefit at a participating restaurant, the following is not included as part of the coffee benefit:

1. Current restaurant specials or discounted coffee items.
2. Fridays and Saturdays at specific restaurants (if detailed on the specific restaurant page).
3. Designated public and special holidays, which may include but not limited to Father's Day, Mother's Day, Valentine's Day, and the festive season in December.

## D. 2 FOR 1 EXPERIENCES BENEFIT ("EXPERIENCES BENEFIT")

The SP responsible for the provision of this benefit is GoRhino (Pty) Ltd (Company Registration No 2010/010635/07).

### What is the experiences benefit?

1. You will receive 2 for 1 experiences at participating establishments. Buy 1 experience and get the second experience free from any participating establishment in South Africa.
2. You can use the experiences benefit once per day, 365 days a year.
3. The experiences benefit is available at selected experience establishments ("establishments") which have elected to offer the discount under this experiences benefit, provided that the participating agreement of the establishment is unchanged.
4. For a comprehensive list of the participating establishments and their specific terms, including available periods, timelines, booking procedures, and any related exclusions, please visit <https://the-unlimited-lifestyle.co.za>.

### How to redeem the experiences benefit

1. **Step 1:** Browse <https://the-unlimited-lifestyle.co.za> and choose an establishment of your choice.
2. **Step 2:** Call 010 143 7557 (8am - 6pm, Monday to Friday), or complete the booking form on the establishment page to make your booking.
3. **Step 3:** You will receive a voucher via email or SMS to the cell phone number you gave us when you signed up for this membership, follow the instructions on the voucher to redeem your discount. Your booking confirmation must be presented upon arrival at the establishment.
4. **Step 4:** When you get your bill, you will see that you have received your second experience free.
5. Bookings are essential and should be made 24-48 hours in advance to secure a reservation.
6. Establishments hold the discretion to decline bookings due to reasons such as full occupancy, private events, public holidays etc.
7. If a preferred establishment is fully booked, alternative experience options will be suggested.

### Specific terms and conditions for the experiences benefit

1. The experiences benefit only applies at participating establishments.
2. The specifics of the experiences benefit may differ between establishments. Please check the individual establishment pages on <https://the-unlimited-lifestyle.co.za> for their specific conditions of use, as well as any updates to the individual establishment terms.
3. The experiences benefit may not apply if you visit an establishment outside of these defined times or if booking protocols are not adhered to.
4. Please note that establishments reserve the right to alter these terms based on their operational needs.
5. While the SP strives to keep the website updated with current information about the establishments and their terms of participation and availability, there may be instances where establishments choose to opt-out or modify their terms. The SP and we take no responsibility for any such withdrawals by establishments or any such changes in their terms and conditions or availability. The SP reserves the right to remove or add establishments as they see fit.
6. Failure to present your booking confirmation will result in the discount not being applied. Please note, the SP and we cannot be held responsible for correspondence sent to you which is lost or delayed in the mail.
7. Establishments reserve the right to request positive identification and verify your identity.
8. The SP and we take no responsibility for bad experiences, loss or injuries at any of the establishments.

## Specific exclusions for the experiences benefit (what's not included in the experiences benefit)

While enjoying the experiences benefit at a participating establishment, the following is not included as part of the experiences benefit:

1. Fridays and Saturdays at specific establishments (if detailed on the specific establishment page).
2. Designated public and special holidays, which may include but not limited to Father's Day, Mother's Day, Valentine's Day, and the festive season in December

## E. AIRTIME BENEFIT

**The SP is a third-party provider contracted by The Unlimited for the provision of the airtime benefit. The SP may change from time to time at our sole discretion.**

### What is the airtime benefit?

1. **R50 monthly airtime:** every month that we receive your payment, we will load R50 airtime onto the SIM card we provided to you when you took this membership. Your airtime will be activated once we have confirmed the successful collection of your payment.
  - 1.1. **Your free airtime lasts for a period of 30 days.**
  - 1.2. You CANNOT convert your free airtime into data bundles.
2. **Double airtime:** every time you load Cell C airtime onto the SIM card we provided to you when you took this membership, you will receive the same amount of free airtime from us. For example, if you purchase and load a R20 airtime voucher onto the SIM card we provided to you when you took this membership, we will double your airtime by giving you another R20 free.
  - 2.1. **Your free airtime lasts for a period of 30 days.**
  - 2.2. You CANNOT convert your free airtime into data bundles.

### How to access the airtime benefit

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

### Specific exclusion for the airtime benefit (when we will not provide you with the airtime benefit)

If you do not use the SIM card for a consecutive period of 60 days at any time from the start date of your policy, you agree that we can deactivate your SIM card and give your number to someone else.

## SECTION 3: POPI

### 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](http://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:**

<ul style="list-style-type: none"><li>■ Attorneys, tracing agents, &amp; debt collectors when enforcing agreements</li></ul>	<ul style="list-style-type: none"><li>■ Debt counsellors &amp; payment distribution agents during any debt review process</li></ul>
<ul style="list-style-type: none"><li>■ Payment processing service providers, merchants, banks to process payment instructions</li></ul>	<ul style="list-style-type: none"><li>■ Insurers and other financial institutions when providing insurance or assurance</li></ul>
<ul style="list-style-type: none"><li>■ Our partners, service providers, agents, sub-contractors to offer and provide products and services to you</li></ul>	<ul style="list-style-type: none"><li>■ Regulatory authorities, ombudsman, governments, local and international tax authorities &amp; credit bureaus when we must share it with them</li></ul>
<ul style="list-style-type: none"><li>■ Medical professionals, healthcare institutions or facilities involved in providing necessary medical services to you or your dependants under the insurance agreement</li></ul>	

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](http://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](mailto:dataprivacy@theunlimited.co.za) or calling 0861 990 000.

**Unlimit Your Life.**

**THE UNLIMITED**

Insurance | Lifestyle | Rewards

Call us on

**0861 990 000**

Emergencies | Customer Care | Claims