



MY
UNLIMITED
LIFE

**TERMS &
CONDITIONS**

Unlimit Your Life.

THE UNLIMITED

Insurance | Lifestyle | Rewards

CONTENTS PAGE

- MY UNLIMITED LIFE MEMBERSHIP	3
- ACCURACY OF INFORMATION	3
- GENERAL DEFINITIONS	3
- THE PAYMENT	3
- IMPORTANT INFORMATION ABOUT YOUR MEMBERSHIP	4
- WHAT BENEFITS DO YOU GET AND WHEN CAN YOU USE THEM?	5
- WHAT IS THE CASH BACK BENEFIT?	5
- SPECIFIC TERMS AND CONDITIONS FOR THE CASH BACK BENEFIT	5
- WHAT IS THE DINING BENEFIT?	6
- HOW TO REDEEM THE DINING BENEFIT	6
- SPECIFIC TERMS AND CONDITIONS FOR THE DINING BENEFIT	6
- SPECIFIC EXCLUSIONS FOR THE DINING BENEFIT	6
- WHAT IS THE COFFEE BENEFIT?	7
- HOW TO REDEEM THE COFFEE BENEFIT	7
- SPECIFIC TERMS AND CONDITIONS FOR THE COFFEE BENEFIT	7
- SPECIFIC EXCLUSIONS FOR THE COFFEE BENEFIT	8
- WHAT IS THE EXPERIENCES BENEFIT?	8
- HOW TO REDEEM THE EXPERIENCES BENEFIT	8
- SPECIFIC TERMS AND CONDITIONS FOR THE EXPERIENCES BENEFIT	8
- SPECIFIC EXCLUSIONS FOR THE EXPERIENCES BENEFIT	9
- WHAT IS THE AIRTIME BENEFIT?	9
- HOW TO ACCESS THE AIRTIME BENEFIT	9
- SPECIFIC EXCLUSIONS FOR THE AIRTIME BENEFIT	9
- HOW WE USE YOUR PERSONAL INFORMATION	10

MY UNLIMITED LIFE 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. **qualifying product** means any product, as designated by The Unlimited from time to time, as qualifying for the cash back benefit.
5. **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**").
6. **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.
7. **we/us/our** means The Unlimited Group (Pty) Limited. We bring you the membership.
8. **you/your** means the main member, whose membership has commenced and is continuing.

THE PAYMENT

1. Payment must be made by debit order, unless otherwise agreed by us in writing. If you reject the request from your bank to authenticate your debit order mandate, your membership will not start and there will be no agreement between you and us.
2. 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.
3. **We may change the amount you pay. For example, if you buy additional benefits from us, or annually if we do a price increase, but we will always give you 31 days' notice of our intention to do so.**
4. Your debit order will be presented to your bank on the due date. Please contact us if you want to change the due (collection) date we have agreed with you.
5. We may debit your payment on a different date from the day agreed if there is a better chance of collecting your payment and keeping your benefits active.

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 double debit missed payments 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. To allow us to restore your benefits, 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 from your account a further 3 times by debit order. If we successfully debit your bank account again, the date of that collection will be the new start date. Any bank charges incurred because of failed collections will be for your own account.
9. 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 same due date we agreed with you when you signed up for this membership.
10. 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 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 available 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 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.
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' notice, in writing, 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 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.
8. Any variations and or changes will be binding on you and can be applied at any time to the existing terms and conditions after 31 days' notice of these changes has been sent to you.
9. 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 taking this membership.

10. **You may only hold one MY UNLIMITED LIFE membership.**
11. **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 (unlimited use).
 - 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 Double airtime – every time you load Cell C airtime onto your SIM card from uConnect, you will receive the same amount of free airtime.
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 LIFE**, 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 15th and 20th of every calendar month after the month in which we receive your payment.

For example: if the start date of your MY UNLIMITED LIFE membership is 10 November, and you buy a qualifying product from us and pay us the first payment for that product on 20 December, you will receive up to 40% cash back on the monthly payment amount for the product in the following calendar month, between the 15th and 20th January.

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 LIFE 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 service provider ("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 daily, 365 days a year.
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 www.theunlimited-lifestyle.co.za.

HOW TO REDEEM THE DINING BENEFIT

1. **Step 1:** Browse www.theunlimited-lifestyle.co.za and choose a restaurant of your choice.
2. **Step 2:** Call 010 143 7557 (8am - 6pm, Monday to Friday), or complete the booking form on the restaurant page to make your booking.
3. **Step 3:** Once a booking is confirmed, you will receive a booking code via email or SMS to the cell phone number you gave us when you signed up for this membership. Arrive at the restaurant for a sit-down meal and show your booking code.
4. **Step 4:** When you get your bill, you will see that you have received up to R100 off your cheaper main meal.
5. Bookings are essential and should be made 24-48 hours in advance to secure a reservation.
6. Restaurants hold the discretion to decline bookings due to reasons such as full occupancy, private events, public holidays etc.
7. If a preferred restaurant is fully booked, alternative dining options will be suggested.

SPECIFIC TERMS AND CONDITIONS FOR THE DINING BENEFIT

1. The dining benefit only applies at participating restaurants.
2. The specifics of the dining benefit may differ between restaurants. Please check the individual restaurant pages on www.theunlimited-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 outside of these defined times or if booking protocols are not adhered to.
4. Please note that restaurants 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 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 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.
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.

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 service provider ("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, 365 days a year.
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.

HOW TO REDEEM THE COFFEE BENEFIT

1. **Step 1:** Browse www.theunlimited-lifestyle.co.za and choose a restaurant of your choice.
2. **Step 2:** Call 010 143 7557 (8am - 6pm, Monday to Friday), or complete the booking form on the restaurant page to make your booking.
3. **Step 3:** Once a booking is confirmed, you will receive a confirmation booking code via email or SMS to the cell phone number you gave us when you signed up for this membership. Arrive at the restaurant and show your booking code.
4. **Step 4:** When you get your bill, you will see that you have received up to R20 off your cheaper coffee.
5. Bookings should be made 24-48 hours in advance to secure a reservation.
6. You may choose to have a sit-down coffee or a takeaway, however, if you choose to have a sit-down coffee, restaurants hold the discretion to decline bookings due to reasons such as full occupancy, private events, public holidays etc.
7. If a preferred restaurant is fully booked, alternative restaurants will be suggested.

SPECIFIC TERMS AND CONDITIONS FOR THE COFFEE BENEFIT

1. The coffee benefit only applies at participating restaurants.
2. The specifics of the coffee benefit may differ between restaurants. Please check the individual restaurant pages on www.theunlimited-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 outside of these defined times or if booking protocols are not adhered to.
4. Please note that restaurants 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 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 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.
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.

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 service provider ("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 www.theunlimited-lifestyle.co.za.

HOW TO REDEEM THE EXPERIENCES BENEFIT

1. **Step 1:** Browse www.theunlimited-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 www.theunlimited-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 service provider ("SP") responsible for the provision of this benefit is uConnect Mobile (Pty) Ltd.

WHAT IS THE AIRTIME BENEFIT?

1. **Double airtime:** every time you load Cell C airtime onto your SIM card from uConnect, you will receive the same amount of free airtime from us. For example, if you purchase and load a R20 airtime voucher onto your SIM card from uConnect, we will double your airtime by giving you another R20 free.
 - 1.1 **Your free airtime lasts for a period of 30 days.**
 - 1.2 You can use your free airtime to make a call, surf the net or send SMSs and MMSs.
 - 1.3 You CANNOT convert your free airtime into data bundles.
2. **Additional airtime benefits:** you have access to additional airtime benefits when you make purchases on the uConnect App. For further details and the terms and conditions applicable to your SIM card and related benefits, please go to www.uconnect.co.za

HOW TO ACCESS THE AIRTIME BENEFIT

1. You must RICA first before you can use your SIM card
2. The uConnect App is free and can be downloaded from the Google Play Store and Huawei AppGallery on Android phones or from the App Store on iOS phones. Terms and conditions will apply.
3. If you have any questions, please call us, our agents will be able to help you.

SPECIFIC EXCLUSIONS FOR THE AIRTIME BENEFIT (when we will not provide you with the airtime benefit)

1. 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.
2. If you have committed fraud or have not given us all your correct details (now or when you use a benefit).

SECTION 3: POPI

HOW WE USE YOUR PERSONAL INFORMATION

Please read this section carefully as it contains important information about the personal details that you have given to us (please see the definition of Personal Information in the Protection of Personal Information Act, 2013). Please make sure that you provide this information to any other party related to this agreement as it contains information about the protection of your and their personal information. Information about the parties to this agreement or persons whose interests are protected by this agreement may be processed for the various legal reasons outlined below.

This section of the agreement 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 understand that we, including our authorised agents, partners and service provider/ contractors may:**
 - 1.1 **collect information:**
 - 1.1.1 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.
 - 1.1.2 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 provision of the benefit/s. Such information may be given to any authorised agents, partners and service provider/contractors.
 - 1.1.3 including (amongst others), information about your credit history, age, language, birth, education, financial history, identifying number, email address, physical address, telephone number, online identifiers, social media profile and your name.
 - 1.1.4 that you warrant that 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.
2. **process your information for the following reasons (amongst others):**
 - 2.1 for the performance of this agreement and the enforcement of our contractual rights and obligations:

Note: Any personal information provided to us will be collected and used to allow us to fulfil our obligations to you in terms of this agreement. In addition, the Personal Information may be shared internally or externally with our departments (who strictly need this information), other related third parties to comply with legal requirements. Please contact us should you have any objections.

- 2.2 to comply with legislative, regulatory, risk and compliance requirements, codes of conduct and industry agreements or to fulfil reporting requirements and information requests.
- 2.3 to do affordability assessments, credit assessments and credit scoring.
- 2.4 to manage and maintain the agreement or relationship with us.
- 2.5 to disclose and obtain information about you from credit bureau regarding your credit history.
- 2.6 for security, identity verification and to check the accuracy of your information.
- 2.7 where required, we may transfer your personal information outside of South Africa in compliance with the law.
- 2.8 for customer satisfaction surveys, promotional and other competitions.
- 2.9 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.
- 2.10 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 use 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.

2.11 You hereby consent to us contacting you to notify you of further product offerings.

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">• Our partners, service providers, agents, sub-contractors to offer and provide products and services to you	<ul style="list-style-type: none">• Governments, local and international tax authorities & credit bureaus when we must share it with them.
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4. **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 credit bureau) 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 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.

5. **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 below.

WE WOULD LOVE TO HEAR FROM YOU

If you have any questions, or need assistance with the benefit, you can get in touch with us in the following ways:

-  on our website www.theunlimited.co.za; or
-  call us on 0861 990 000



Trusted by over

3 MILLION

South Africans



Over

R800 MILLION

in claims paid



32 OFFICES

nationwide



30 YEARS

in business

Call or WhatsApp

0861 990 000

Emergencies | Customer Care | Claims

theunlimited.co.za



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THE UNLIMITED

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