

Privacy Policy

1. General

At TOKTOKKIE COMPARATIVE SERVICES (PTY) LTD, we are committed to protecting the privacy and security of your personal information. This Privacy Policy outlines how we collect, use, disclose, and protect the personal information we receive from individuals interacting with our services. Our physical and postal addresses are as follows:

Physical Address: 34 Fever Tree Estate, 93 Van Dalen Rd, Willowbrook, Roodepoort, 1724

For inquiries, you can email us info@toktokkie.co.za or visit our website www.toktokkie.co.za. Your privacy is important to us, and we encourage you to read this Privacy Policy carefully to understand how we handle your personal information.

2. Information Collected: We may collect the following personal information:

- a) Name
- b) Surname
- c) Contact number
- d) Email address
- e) Identification number (potentially)

3. Security Measures:

We take the security of your personal information seriously and employ a range of measures to safeguard it. These measures include encryption, access controls, regular security audits, employee training, firewalls, data backups, third-party security assessments, an incident response plan, and regular updates and patch management. Our commitment to data security ensures that your personal information is protected from unauthorized access, use, or disclosure, although no security measure can guarantee absolute protection.

4. HOW WE PROCESS YOUR PERSONAL INFORMATION

4.1 We process your personal information for the following purposes:

- a) Registration and Authentication: We use your name, surname, contact number, email address, and potentially an identification number to create and authenticate your account on

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our online insurance policy platform. This enables you to access and utilize our services securely.

- b) **Transaction Processing:** Your personal information is utilized to process transactions related to insurance policies, including payments and claims. This may involve sharing relevant details with insurance companies or financial institutions to facilitate these transactions effectively.
- c) **Communication:** We may use your contact information to communicate with you regarding your account, policy updates, and important notifications. This includes sending relevant offers or promotions that may be of interest to you, provided you have given your consent as per our Direct Marketing clause.
- d) **Analytics and Improvement:** We analyze usage patterns and feedback to improve the functionality and user experience of our platform. This may involve aggregating and anonymizing personal information for statistical analysis and research purposes.
- e) **Integration with Insurance Products:** Your personal information enables us to integrate with insurance products offered by other companies. This may involve manually adding products to our platform or fetching them via API integration. Your information helps facilitate seamless interactions with these products.

4.2 We ensure that the processing of your personal information is conducted in compliance with applicable data protection laws and regulations. We implement appropriate technical and organizational measures to safeguard your information against unauthorized access, disclosure, alteration, or destruction.

5. PROCESSING WITHIN THE SADEC REGION

5.1 We will process the personal information collected within the Southern African Development Community (SADEC) region, which includes South Africa and its neighboring countries.

5.2 As part of our expansion plans, we may extend our services to bordering countries within the SADEC region. In such cases, the processing of personal information will continue to be governed by this Privacy Policy and in compliance with applicable data protection laws and regulations within the SADEC region.

5.3 By using our services and providing your personal information, you consent to the processing of your information within the SADEC region, including its transfer to and storage in other SADEC

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member countries as necessary for the provision of our services and in accordance with the purposes outlined in this Privacy Policy.

6. HOW WE USE YOUR PERSONAL INFORMATION FOR MARKETING

6.1 With your consent, we may utilize your personal information for marketing purposes, which may include:

- a) **Direct Marketing:** Utilizing your name, surname, contact number, and email address to distribute promotional materials, newsletters, special offers, and other marketing communications pertaining to our services and products.
- b) **Personalized Recommendations:** Analysing your usage patterns and preferences to furnish personalized recommendations and targeted advertisements that align with your interests.
- c) **Market Research:** Leveraging your feedback and engagement with our marketing communications for market research endeavours aimed at enhancing our products, services, and marketing strategies.

6.2 We may engage third-party service providers to aid in conducting marketing activities, such as email marketing platforms or advertising networks. In such instances, we ensure that these providers adhere to relevant data protection laws and regulations.

6.3 You retain the right to opt out of receiving marketing communications from us at any time. Instructions for unsubscribing will be provided in our communications, or you may directly contact us. Opting out of marketing communications will not impede your access to our services or the processing of your personal information for other purposes as delineated in this Privacy Policy.

7. INFORMATION STORAGE

7.1 We store the personal information collected on our cloud-based Google servers and servers hosted at <http://www.dpa.host>.

7.2 These servers provide secure storage facilities for your personal information and are subject to stringent data protection measures to safeguard against unauthorized access, disclosure, alteration, or destruction.

7.3 Our cloud-based infrastructure and hosting services adhere to industry-standard security protocols and are regularly updated to mitigate potential security risks.

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7.4 By using our services and providing your personal information, you consent to the storage of your information on our cloud-based Google servers and servers at <http://www.dpa.host>, as described in this Privacy Policy.

8. COOKIES

8.1 We employ cookies and similar tracking technologies to enhance user experience and improve the functionality of our online insurance policy platform.

8.2 Cookies are small text files stored on your device when you visit our website, allowing us to recognize your device, track interactions, and provide personalized features and content.

8.3 Our use of cookies encompasses:

- a) **Authentication:** Facilitating user authentication and securing access to accounts.
- b) **Preferences:** Remembering user preferences and settings, such as language preferences and display options.
- c) **Analytics:** Gathering data on user interactions to analyse usage patterns and enhance services.
- d) **Marketing:** Tracking browsing behaviour to deliver personalized advertising and promotional content.

8.4 Users can manage cookie preferences via browser settings, although disabling cookies may limit certain features.

8.5 Continued use of our services implies consent to cookie usage as outlined in this Privacy Policy.

9. DISCLOSURE OF INFORMATION

9.1 Your personal information may be shared under the following circumstances:

- a) **Engagement with Business Partners:** As an online insurance policy platform, we collaborate with a network of trusted business partners to deliver our services effectively. Your personal information may be shared with these business partners, including insurance companies and service providers, to facilitate the seamless provision of insurance products and related services. This sharing ensures that our platform can interconnect with these partners to offer a diverse range of insurance options to our users.

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- b) **Performance of Services:** Sharing your personal information with our business partners is essential for the performance of various services offered through our platform. Whether it involves processing insurance transactions, handling claims, or providing customer support, our business partners rely on this information to fulfil their respective roles and responsibilities effectively.
- c) **API Integration and Data Exchange:** In cases where we integrate with external APIs or exchange data with business partners, sharing specific user information may be necessary. This facilitates the retrieval of insurance product details, policy information, and other relevant data needed to enhance the functionality and usability of our platform. Such integrations and data exchanges enable us to provide users with real-time access to accurate and up-to-date insurance offerings.

9.2 We prioritize the protection and confidentiality of your personal information when sharing it with our business partners. Any such disclosures are conducted in compliance with applicable data protection laws and regulations, and stringent measures are in place to safeguard your information throughout the process.

9.3 We affirm that we do not engage in the sale, rental, or other dissemination of your personal information to third parties for marketing purposes without obtaining your explicit consent.

9.4 Additionally, in the pursuit of data analysis and research objectives, we may aggregate and anonymize your personal information. Such aggregated and anonymized data may be shared with third parties for business or research purposes.

9.5 By utilizing our services and entrusting us with your personal information, you implicitly consent to the disclosure practices outlined in this Privacy Policy.

10. USERS' RIGHTS

10.1 As a user of our online insurance policy platform, you have certain rights regarding your personal information:

- a) **Right to Access:** You have the right to request access to the personal information we hold about you. This includes information about the types of personal data we collect, the purposes for which we use it, and the third parties with whom we share it.
- b) **Right to Rectification:** If you believe that any of the personal information we hold about you is inaccurate or incomplete, you have the right to request that we correct or update it.

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- c) **Right to Erasure:** You have the right to request the deletion of your personal information from our records under certain circumstances, such as when it is no longer necessary for the purposes for which it was collected or if you withdraw your consent.
- d) **Right to Restriction of Processing:** You have the right to request that we restrict the processing of your personal information under certain circumstances, such as when you contest the accuracy of the data or when the processing is unlawful.
- e) **Right to Data Portability:** You have the right to receive a copy of the personal information you have provided to us in a structured, commonly used, and machine-readable format, and to transmit that information to another data controller.
- f) **Right to Object:** You have the right to object to the processing of your personal information in certain situations, such as when we are processing your data for direct marketing purposes or based on our legitimate interests.

10.2 To exercise any of these rights, or if you have any questions or concerns about how we handle your personal information, please contact us using the details provided in this Privacy Policy. We will respond to your request in accordance with applicable data protection laws and regulations.

11. CONTACT INFORMATION

11.1 If you have any questions, concerns, or inquiries regarding this Privacy Policy, the handling of your personal information, or any other related matter, please don't hesitate to contact us using the following contact details:

Name:

TOKTOKKIE COMPARATIVE SERVICES (PTY) LTD

Physical Address:

34 Fever Tree Estate

93 Van Dalen Road

Willowbrook

Roodepoort

1724

Email:

info@toktokkie.co.za

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Website:

www.toktokkie.co.za

11.2 We are committed to addressing any queries or concerns you may have promptly and ensuring the protection of your privacy rights.