GENERAL AUTO PRIVACY POLICY

Preface

General Auto Buy & Sell (Pty) Ltd is committed to business practices in compliance with all relevant legislation, which for purposes of this Privacy Policy, includes the Protection of Personal Information Act ("POPI") once in operation.

This policy sets out the categories of personal information we may collect from you or other sources when you make use of our services, enter, or apply to enter into agreements with us whether directly or indirectly, as well as how we process that personal information.

We may amend this policy from time to time, in line with changes required by legislation or otherwise. You therefore agree to review the Privacy Policy whenever you visit our website for any such change. Unless otherwise specified, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

If you have any questions about this policy or do not agree with it, please contact us directly at info@GeneralAuto.co.za or log a Service Ticket through our complaints resolution process.

By entering into any agreement with GENERALAUTO, or by applying to enter any such agreement, whether directly or indirectly, or by using our website or any other service we offer, you agree to the terms as set out in this policy.

SECURITY

- We protect and manage information that we hold about you.
- We make use of electronic and computer safeguards such as firewalls and data encryption.
- We have physical and electronic access control to our premises and systems.
- We only authorise access to information to those employees who require it to fulfil their designated responsibilities on a daily basis.
- We are committed to appropriate technical and other security measures in line with acceptable industry standards to safeguard your information.

COLLECTING YOUR INFORMATION

"Personal information" (referred to herein, simply as "information") includes any personal information as defined in POPI.

We collect information about you as follows:

- From companies that make use of our service such as debt counsellors and attorneys
- Information you provide to us through our applications or on our website;
- Information you provide through other communications with us;
- From other third party sources where allowed to do so in law.

When you use our website, we automatically receive and record information on our server logs from your browser which may from time to time, include your location, IP address, cookie information, and the page you requested.

This is statistical data about browsing actions and patterns and does not identify any individual at the time. We may also obtain information about your general internet usage by using a cookie file which is stored on the hard drive of your computer. Cookies enable us to improve our service to you,

estimate our audience size and usage patterns, store information about your preferences and recognise you when you return to our website or applications.

You can set your web browser to refuse cookies, but if you do this you may not be able to enjoy full use of our website or applications and you may not be able to take advantage of certain benefits we might offer from time to time.

When we collect information about you through a third-party company or other companies like debt counsellors and attorneys, we do require that they send all relevant information in order for them to make use of our services. By making use of our services, they do not necessarily subscribe to the same privacy policy as us. It is therefore important to enquire with the relevant company about their protection of personal information policies.

USE OF YOUR INFORMATION

Information we hold

We might collect and use the following information about you:

- Name & Surname
- Email address, cell phone number and other contact numbers
- IP address or cookie information
- Physical and Postal Address
- Employer detail
- Banking detail
- Detail about your credit providers
- Detail about your debt counsellor or other service provider that you might use

and any other information which we reasonably need to perform our duties in pursuance of any agreement we may have with you, make decisions about you or fulfil our regulatory or other business obligations.

Personal information about special personal information

GENERALAUTO does not intend to process any "special personal information" as defined in POPI, which includes for example political, religious or health-related information. The unintentional processing of such information must be brought to our attention immediately through the channels provided.

Information we share

We will only share your information with third parties or companies within the GENERALAUTO group of affiliate companies with your consent or if otherwise required to do so by law. We have trusted relationships with selected third parties who perform services on our behalf. All service providers are bound by contract to maintain the security of your personal information and to use it only as permitted by us.

We may share information about you:

- with employees in accordance with their employment contract with us;
- with any firm, organisation or person we use to provide a service on our behalf;
- with any firm, organisation or person who provides us with products or services, where applicable;
- with any payment system we may use;

- with regulatory and governmental authorities, ombudsmen, or other authorities, including tax authorities, where we are requested by them to do so;
- with Credit Bureaus that collect information about credit applications; and
- with any other third party if required to do so by law.

How we use your information

We undertake to only process your information insofar it is adequate, relevant and not excessive for the purposes set out below.

We will use your information to:

- perform our duties in pursuance of any agreement we may have with you
- operate and manage your agreement with us or correspondence you may have with us
- carry out, monitor and analyse our business
- contact you by email, SMS, letter, telephone or in any other way about our products and services as allowed for in law
- provide you with account statements and via email, normal mail, SMS,
- to form a view of you as an individual and to identify, develop or improve products or services that may be of interest to you
- carry out market research, business and statistical analysis
- perform other administrative and operational purposes including the testing of systems
- trace your whereabouts, should it become reasonably necessary to do so
- recover any debt you owe us
- promote transparency in our services
- ease communication and ensure open communication channels both ways
- ensure correct transfer of funds between parties
- comply with our regulatory or other obligations
- carry out any other reasonable business operation considering our business and the relationship between the parties

Your information may also be used for other purposes for which you give your permission or where we are permitted to do so in law or it is in the public interest to disclose the information.

You may on reasonable grounds object to the processing of your personal information through our Complaints Resolution Processes, after which we undertake not to continue to process such information, except as provided for in law.

ACCESS TO YOUR INFORMATION

You have a right to access certain personal records we hold about you. Requests can be made in writing to info@GeneralAuto.co.za or a Support Ticket can be logged through our Complaints Resolution Process.

We implement every effort to make sure that your information is accurate, up to date and not misleading in any way. You may ask us to correct or remove any information that you think is inaccurate and you can do so by sending an e-mail to info@GeneralAuto.co.za or by logging a Support ticket on our website.