## **Privacy Policy**

**Effective Date:** 07/29/2025
 **Last Updated:** 07/29/2025

### **1. Introduction**

At **Odiglo Pty Ltd**, we are committed to protecting your privacy and ensuring the lawful processing of your personal information in compliance with the **Protection of Personal Information Act (POPIA)**, the **Financial Advisory and Intermediary Services Act (FAIS)**, and other applicable South African legislation.

This Privacy Policy explains how we collect, use, store, share, and protect your personal information when you use our website or engage with our services.

### **2. Who We Are**

**Odiglo Pty Ltd** is a licensed Financial Services Provider (FSP No. 44274), offering short-term insurance broking and risk advisory services to individuals and businesses across South Africa. We operate independently and maintain contractual relationships with various local insurers.

### **3. What Personal Information We Collect**

We may collect and process the following categories of personal information:

* **Contact information**: Name, phone number, email address, business address
* **Identification**: ID number, company registration, VAT number
* **Insurance-related data**: Policy numbers, claims history, insured items
* **Financial information**: Bank details (where applicable), payment information
* **Usage data**: Website interactions, browser data, cookies (see our Cookie Policy)

### **4. How We Collect Your Information**

We collect personal information:

* Directly from you when you complete forms, contact us, or request a quote
* From third parties (e.g. insurers, suppliers, or public databases) with your consent
* Automatically via cookies and website analytics (refer to our Cookie Policy)

### **5. Why We Process Your Information**

We collect and use your personal information for the following purposes:

* To provide insurance broking, consultation, and placement services
* To issue policies, manage renewals, and handle claims
* To meet compliance obligations (FAIS, POPIA, FICA)
* To improve our services, communication, and website functionality
* To respond to your queries or requests
* With your consent, for marketing and client engagement

### **6. Lawful Grounds for Processing**

We process your information under the following lawful bases:

* Your consent
* Performance of a contract or pre-contractual obligation
* Compliance with legal and regulatory obligations
* Legitimate interests in conducting and managing our business responsibly

### **7. Who We Share Your Information With**

We may share your personal information with:

* Authorised employees and brokers of Odiglo Pty Ltd
* Insurers and underwriting managers for quoting and placement
* Compliance officers, regulators, or auditors as required by law
* Third-party service providers who assist with IT, legal, or communication support (subject to confidentiality agreements)

We do **not** sell or share your data for unrelated third-party marketing.

### **8. Data Security**

We use appropriate technical and organisational measures to protect your data from loss, unauthorised access, alteration, or disclosure. This includes encrypted systems, secure data storage, password protection, and access controls.

### **9. Your Rights Under POPIA**

As a data subject, you have the right to:

* Access your personal information
* Request correction or deletion of inaccurate or outdated data
* Object to or restrict processing
* Withdraw consent at any time (subject to legal and contractual limits)
* Lodge a complaint with the Information Regulator (see below)

### **10. How Long We Keep Your Information**

We retain your information only for as long as necessary to fulfil the purposes outlined above and in compliance with legal and regulatory requirements (typically 5–7 years under FAIS and FICA).

### **11. Third-Party Links**

Our website may contain links to third-party sites or tools (e.g. quote forms or Coro’s platform). We are not responsible for the privacy practices or content of external websites. Please review their privacy policies separately.

### **12. Changes to This Policy**

We may update this Privacy Policy from time to time. Please revisit this page regularly to stay informed about how we protect your personal data.

### **13. Contact Us**

If you have any questions about this policy or how we process your information, please contact:

**Odiglo Pty Ltd**Email: rj@odiglo.co.za
Phone: 087 150 8466
FSP No: 44274

### **14. Information Regulator**

If you feel your rights under POPIA have been infringed, you may contact the Information Regulator:

**Website:** https://www.justice.gov.za/inforeg/
**Email:** complaints.IR@justice.gov.za
**Phone:** 012 406 4818