UNIQUE ADVISORY

Privacy Policy

Policy · v1.0

Effective date: 28 July 2026

Document owner: Verner Strauss

INSURE · HEALTH · INVEST · LIFE — WITH CONFIDENCE.

Privacy Policy

Unique Advisory (Pty) Ltd

FSP 49033

Effective date: 28 July 2026

Last updated: 28 July 2026

1. Introduction

Unique Advisory (Pty) Ltd ("Unique Advisory", "we", "us" or "our") is committed to protecting the privacy and personal information of our clients, prospective clients, website visitors, business partners and other persons whose information we process.

Unique Advisory is an authorised financial services provider, **FSP 49033**.

This Privacy Policy explains how we collect, use, store, share and protect personal information and how you may exercise your rights in relation to your personal information.

We process personal information in accordance with applicable South African legislation, including the Protection of Personal Information Act 4 of 2013 ("POPIA"), the Promotion of Access to Information Act 2 of 2000 ("PAIA"), applicable financial sector legislation and other laws relevant to the services we provide.

This Privacy Policy applies to information collected through:

- our website and online applications;
- telephone, email, WhatsApp and other electronic communications;
- applications, quotations and financial advice processes;
- meetings and consultations;
- financial product providers and authorised third parties;
- our client portals and digital systems; and
- any other interaction you have with Unique Advisory.

2. Who is responsible for your information?

For purposes of POPIA, the responsible party is:

Unique Advisory (Pty) Ltd

FSP: 49033
Registration Number: 2017/325514/07
Physical Address: 4A Park Road,Durbanville,Cape Town, 7550

Information Officer

Name: Verner Strauss
Email: strauss.v@uniqueadvisory.co.za

3. Personal information we may collect

The personal information we collect depends on the nature of our relationship with you and the products or services you request.

Identification information

This may include your:

- name and surname;
- identity or passport number;
- date of birth;
- nationality;
- gender;
- marital status; and
- other information required to identify or verify you.

Contact information

This may include:

- telephone and mobile numbers;
- email address;
- residential, postal and business addresses; and
- communication preferences.

Financial information

Depending on the service provided, this may include:

- income and expenditure;

- assets and liabilities;
- banking information;
- financial needs and objectives;
- investment information;
- retirement information;
- tax-related information;
- affordability information; and
- information required to assess financial needs, product suitability or provide financial advice.

Insurance information

This may include:

- existing and previous insurance policies;
- claims history;
- insured assets;
- property and vehicle information;
- beneficiary information;
- dependant information;
- risk information;
- insurance requirements; and
- information required for quotations, underwriting, policy administration or claims.

Health and medical information

Where required for life insurance, health insurance, medical scheme services or other health-related products, we may process information concerning:

- your health;
- medical history;
- medical scheme membership;
- medical conditions;
- medication;
- medical treatment;
- healthcare providers;
- disability;

- medical underwriting information; and
- other health-related information required by a relevant product provider.

Health information constitutes special personal information under POPIA and will be processed only where legally permitted and with appropriate safeguards.

Employment information

This may include:

- employer information;
- occupation;
- income;
- employment status;
- employee benefits; and
- retirement fund information.

Dependants and beneficiaries

We may collect information regarding spouses, partners, children, dependants, beneficiaries or other persons connected to a financial product.

Where personal information relates to a child, it will only be processed where permitted by law and where the appropriate consent or other lawful authority exists.

Digital information

When you use our website or digital platforms, we may collect:

- IP address;
- browser information;
- device information;
- login and authentication information;
- website usage information;
- page interactions;
- cookies;
- referral information; and
- security and audit logs.

Communications

We may retain records of communications with you, including:

- emails;
- WhatsApp messages;
- telephone calls;
- website enquiries;
- support requests;
- meetings; and
- correspondence relating to financial services or advice.

Telephone calls may be recorded where appropriate for service, compliance, training, quality assurance, dispute resolution and record-keeping purposes.

4. Where we obtain your information

We primarily collect personal information directly from you.

Where lawful and appropriate, we may also obtain personal information from:

- insurers;
- medical schemes;
- investment providers;
- retirement funds;
- financial institutions;
- employers;
- brokers or advisers;
- underwriting service providers;
- healthcare service providers;
- credit bureaux;
- identity verification providers;
- fraud prevention services;
- regulatory bodies;
- publicly available sources; and
- persons you have authorised to provide information to us.

Where personal information is obtained from another source, it will only be processed where an appropriate lawful basis exists.

5. Why we process your information

Providing financial advice

We may process your information to understand your circumstances, needs, objectives and financial position so that we can provide appropriate financial advice or recommendations.

Obtaining and comparing quotations

We may provide relevant information to product providers to obtain, compare and present financial product options and quotations.

Arranging financial products

We may process your information to facilitate applications and services relating to the following areas.

Insure

Personal and commercial short-term insurance products and related services.

Life

Life insurance, disability cover, income protection, severe illness, funeral and other life-related products for which we are authorised.

Health

Medical schemes and health-related financial products and services for which we are appropriately authorised and accredited.

Invest

Retirement, investment, savings and related financial products for which we are appropriately authorised.

Administration and servicing

We may process information for:

- policy amendments;

- investment instructions;
- beneficiary changes;
- claims;
- renewals;
- servicing requests;
- cancellations;
- complaints; and
- client communications.

Legal and regulatory compliance

We may process personal information where required to comply with legal and regulatory obligations, including obligations relating to:

- FAIS;
- FICA;
- POPIA;
- PAIA;
- financial sector regulation;
- tax;
- anti-money laundering;
- fraud prevention;
- record keeping; and
- regulatory reporting.

Protecting our clients and business

We may process information for:

- identity verification;
- cybersecurity;
- fraud detection and prevention;
- audit trails;
- investigations;
- complaint management;
- risk management; and

- legal proceedings.

Improving our services

We may analyse interactions, usage and service information to improve our products, processes, website, technology and customer experience.

Where appropriate, information may be aggregated or de-identified for analytics, reporting and business planning purposes.

6. Our lawful basis for processing

Depending on the circumstances, personal information may be processed because:

- you have consented to the processing;
- processing is necessary to perform a contract with you;
- processing is necessary to take steps requested by you before entering into a contract;
- processing is required or authorised by law;
- processing protects your legitimate interests or those of another person; or
- processing is necessary to pursue our legitimate interests, provided those interests do not unjustifiably interfere with your rights.

Where we rely on consent, you may withdraw that consent subject to applicable legal, regulatory and contractual limitations.

Withdrawal of consent does not affect processing that was lawful before consent was withdrawn.

7. Health information and special personal information

Because Unique Advisory may provide services relating to life, health and other financial products, we may need to process special personal information.

We will only process special personal information where permitted by POPIA and other applicable legislation.

Reasonable technical and organisational measures will be implemented to protect the confidentiality, integrity and availability of health and other sensitive personal information.

Access will be limited to persons who require the information for a legitimate and authorised purpose.

8. Sharing your personal information

Unique Advisory does not sell personal information.

We may share personal information with appropriate third parties where necessary to provide our services, fulfil your instructions, comply with legal obligations or operate our business.

Financial product providers

This may include:

- insurers;
- underwriting managers;
- medical schemes;
- administrators;
- investment managers;
- investment platforms;
- retirement funds;
- banks; and
- other authorised financial institutions.

Professional and service providers

This may include:

- compliance providers;
- auditors;
- accountants;
- attorneys;
- actuaries;
- technology providers;
- cloud hosting providers;
- communication providers;
- payment providers;
- identity verification providers;
- cybersecurity providers;
- document processing providers; and
- other service providers necessary to operate our business.

Regulators and authorities

Where appropriate or required by law, information may be disclosed to:

- the Financial Sector Conduct Authority;
- the Information Regulator;
- the Council for Medical Schemes;
- the Financial Intelligence Centre;
- the South African Revenue Service;
- law enforcement bodies; and
- other competent regulators or authorities.

Persons authorised by you

We may disclose information to another person or organisation where you have instructed or authorised us to do so.

Where service providers process personal information on our behalf, we will require appropriate confidentiality, privacy and information security arrangements where required by law.

9. Product providers as separate responsible parties

When we provide your personal information to an insurer, medical scheme, investment provider, retirement fund, bank or other financial institution for purposes of obtaining, arranging or administering a product, that organisation may process your information as a separate responsible party.

Their processing will be governed by their own privacy notices, policies and legal obligations.

We encourage you to review the privacy policies of the relevant financial product providers.

10. Cross-border processing

Certain technology, cloud, communication or other service providers used by Unique Advisory may process or store personal information outside South Africa.

Where personal information is transferred outside South Africa, we will take reasonable measures to ensure that the transfer complies with POPIA and that appropriate contractual, legal or other safeguards are implemented where required.

11. Website cookies and similar technologies

Our website may use cookies and similar technologies to operate, secure and improve our online services.

Essential cookies

These cookies may be required for security, authentication, session management and operation of the website.

Preference cookies

These may be used to remember settings and preferences.

Analytics cookies

These may be used to understand how visitors interact with our website and to improve website performance and usability.

Marketing cookies

Where used, marketing cookies may assist us with measuring campaigns and providing relevant marketing communications.

Where consent is legally required for particular cookies or tracking technologies, we will request consent before using them.

You may also control certain cookies through your browser settings.

12. Marketing communications

Where permitted by law, Unique Advisory may communicate with you regarding:

- financial services;
- financial products;
- educational content;
- relevant offers;
- newsletters;
- service improvements; and
- other relevant Unique Advisory communications.

Communications may take place through channels such as:

- email;
- SMS;
- WhatsApp;
- telephone; and

- other electronic communication channels.

Where prior consent is required for unsolicited electronic direct marketing, we will obtain the required consent.

You may opt out of marketing communications at any time using the unsubscribe or opt-out mechanism provided or by contacting us.

Opting out of marketing does not prevent us from sending communications necessary to service an existing product, fulfil a contract, comply with your instructions or meet regulatory obligations.

13. Automated processing and artificial intelligence

Unique Advisory may use technology, automation and artificial intelligence-assisted tools to support certain business processes, including:

- product comparisons;
- quotation processes;
- document processing and information extraction;
- workflow automation;
- fraud and anomaly detection;
- risk assessment;
- customer service;
- data analysis; and
- identifying potentially suitable financial products or services.

These technologies are intended to support the delivery of our services and do not remove our obligations under applicable financial services, privacy and consumer protection legislation.

Where required by law, a decision that has significant legal or similar consequences for an individual will not be based solely on automated processing without the appropriate safeguards.

14. Information security

We implement reasonable and appropriate technical and organisational safeguards designed to protect personal information against:

- loss;
- misuse;
- unauthorised access;

- alteration;
- destruction; and
- unlawful disclosure.

Security measures may include, where appropriate:

- access controls;
- authentication mechanisms;
- encryption;
- secure hosting infrastructure;
- backups;
- audit logs;
- cybersecurity controls;
- monitoring;
- employee confidentiality obligations; and
- access restrictions based on business need.

No electronic information system can guarantee absolute security, but we continually seek to apply appropriate controls having regard to the nature of the information we process.

15. Security incidents

Where we have reasonable grounds to believe that personal information has been accessed or acquired by an unauthorised person, we will investigate the incident and take appropriate steps in accordance with POPIA and other applicable requirements.

This may include notifying the Information Regulator and affected individuals where required by law.

16. How long we retain personal information

We retain personal information only for as long as reasonably necessary for:

- the purpose for which it was collected;
- providing and servicing financial products;
- maintaining financial advice and transaction records;
- legal and regulatory compliance;
- audit requirements;
- resolving complaints and disputes;

- fraud prevention;
- risk management; and
- establishing, exercising or defending legal claims.

Different categories of information may therefore be retained for different periods.

Once personal information is no longer required and there is no lawful reason to retain it, we will take reasonable steps to securely destroy, delete or de-identify it.

17. Your privacy rights

Subject to POPIA and other applicable legislation, you may have the right to:

- ask whether we hold personal information about you;
- request access to personal information we hold about you;
- request correction of inaccurate, incomplete, misleading or outdated information;
- request deletion or destruction of personal information where permitted by law;
- object to certain processing of personal information;
- withdraw consent where processing relies upon consent;
- object to direct marketing;
- request information regarding certain disclosures of your personal information; and
- lodge a complaint with the Information Regulator.

Certain rights may be limited where Unique Advisory is legally or contractually required to retain or process particular information.

18. Accessing or correcting your information

Requests concerning personal information may be submitted to our Information Officer:

Information Officer
Unique Advisory (Pty) Ltd
Email:strauss.v@uniqueadvisory.co.za
We may require appropriate proof of identity before providing access to or making changes to personal information.
Requests for access to records may also be handled in accordance with our PAIA Manual and applicable PAIA requirements.

19. Information Regulator

If you believe that Unique Advisory has not handled your personal information appropriately, we encourage you to contact our Information Officer so that we can investigate and attempt to resolve the matter.

You also have the right to lodge a complaint with the Information Regulator of South Africa.

Information Regulator (South Africa)
Woodmead North Office Park
54 Maxwell Drive
Woodmead
Johannesburg
2191
South Africa

Telephone: 010 023 5200
Complaints may also be submitted using the Information Regulator's electronic complaint facilities.

20. Third-party websites and services

Our website, applications or communications may contain links to websites, applications or services operated by third parties.

Unique Advisory is not responsible for the privacy practices, information security or content of third-party websites or services.

You should review the relevant privacy policy before providing personal information to a third party.

21. Changes to this Privacy Policy

We may amend this Privacy Policy from time to time to reflect:

- changes to our products or services;
- changes to our processing activities;
- changes in technology;
- business developments; or
- legal and regulatory developments.

The latest version of this Privacy Policy will be made available on our website together with its effective date.

Where appropriate, material changes may also be communicated to clients through other communication channels.

22. Contact Unique Advisory

For questions regarding this Privacy Policy or the way Unique Advisory processes personal information, please contact:

Unique Advisory (Pty) Ltd
Authorised Financial Services Provider
FSP 49033

Information Officer: Verner Strauss
Email: strauss.v@uniqueadvisory.co.za

UNIQUE ADVISORY

COMPLEX CHOICES. SIMPLE DECISIONS.

0212110044

support@uniqueadvisory.co.za

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