

Privacy Policy

How we collect, use and protect your personal information

Effective Date: 17 August 2026

FSP 3955 | Authorised Financial Services Provider

1. Introduction

Crawford Insurance Brokers (Pty) Ltd ("Crawford", "we", "us", "our") is committed to protecting your privacy and handling your personal information responsibly. This Privacy Policy explains how we collect, use, store and protect your personal information in accordance with the Protection of Personal Information Act 4 of 2013 ("POPIA") and all applicable South African law.

By engaging with our services, visiting our website or providing us with your personal information, you acknowledge that you have read and understood this Privacy Policy.

2. Who We Are

Crawford Insurance Brokers (Pty) Ltd

Registration Number: 2024 / 798 054 / 07

FSP Licence Number: 3955

Registered Address: 221 Dienspad Suid Road; Monument; Krugersdorp; 1739

Email: enquiries@crawfordbrokers.co.za

Information Officer: Ilze Els

3. Personal Information We Collect

We may collect the following categories of personal information:

- Identity information — full name, date of birth, identity number, marital status
- Contact information — physical address, postal address, telephone numbers, email address
- Financial information — income, assets, liabilities, bank details, tax number
- Employment information — occupation, employer, qualifications
- Health information — medical history where relevant to insurance products
- Dependant information — spouse, children and other dependants
- Estate information — will, trust details, business interests
- Risk profile information — investment objectives, risk tolerance, time horizon

4. How We Collect Personal Information

We collect personal information:

- Directly from you when you complete application forms or provide information during consultations
- From third parties such as insurers, product providers and medical schemes with your consent
- Through our website via contact forms and enquiry submissions
- From public sources where lawfully permitted

5. Why We Use Your Personal Information

We use your personal information to:

- Provide financial advisory and insurance brokerage services
- Assess your financial needs and risk profile
- Source and recommend appropriate financial products
- Process applications for insurance, investment and medical aid products
- Administer and maintain your policies and investments
- Comply with our legal and regulatory obligations as an authorised FSP
- Communicate with you regarding your financial portfolio
- Conduct required due diligence and FICA compliance checks
- Resolve complaints and disputes

6. Legal Basis for Processing

We process your personal information on the following legal bases:

- Contract — to fulfil our obligations under our service agreement with you
- Legal obligation — to comply with applicable laws and regulatory requirements
- Consent — where you have provided explicit consent for specific processing activities
- Legitimate interest — to manage and improve our business operations

7. Sharing Your Personal Information

We may share your personal information with:

- Product providers and insurers — to place and administer your financial products
- Medical schemes and GAP cover providers — where applicable
- Regulatory authorities — including the FSCA, SARS and other statutory bodies
- Our compliance service providers and professional advisers
- Successor businesses in the event of a business sale or merger

We do not sell your personal information to third parties.

8. How We Protect Your Information

We implement appropriate technical and organisational measures to protect your personal information against unauthorised access, loss, misuse or alteration, including:

- Secure storage of physical and electronic records
- Access controls limiting information to authorised personnel only
- Confidentiality obligations on all staff and service providers
- Regular review of our security measures

9. Retention of Personal Information

We retain your personal information for as long as necessary to fulfil the purposes for which it was collected, and for a minimum of five (5) years after termination of our relationship, as required by FAIS and FICA legislation.

10. Your Rights

Under POPIA you have the right to:

- Request access to your personal information held by us
- Request correction of inaccurate or incomplete personal information
- Request deletion of your personal information (subject to legal obligations)
- Object to the processing of your personal information
- Lodge a complaint with the Information Regulator

To exercise any of these rights, please contact our Information Officer at:
enquiries@crawfordbrokers.co.za

11. Complaints to the Information Regulator

If you are unhappy with how we have handled your personal information, you may contact the Information Regulator of South Africa:

Website: www.justice.gov.za/inforeg

Email: inforeg@justice.gov.za / enquiries@inforegulator.org.za

Address: JD House; 27 Stiemens Street; Braamfontein; Johannesburg; 2001

Office: (010) 023-5200

12. Changes to This Policy

We may update this Privacy Policy from time to time. The current version will always be available on our website at crawfordbrokers.co.za. Material changes will be communicated to you directly.

Last reviewed: 03 September 2026