THE CUBE AUTO GALLERY

Privacy Policy

Last updated: 19 November 2026

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This Privacy Policy explains how The Cube Auto Gallery (Pty) Ltd (registration number 2025/938954/07), trading as The Cube Auto Gallery ("we", "us", "our"), collects, uses, shares and protects your personal information when you contact us through our website (thecubeauto.co.za), Facebook or Instagram lead forms, WhatsApp, phone calls, referrals, our showroom, or **SA's Best Mobility Solution**, including its app in ChatGPT. We are the "responsible party" for your personal information under the Protection of Personal Information Act, 2013 (POPIA).

1. Who We Are

- **Business:** The Cube Auto Gallery (Pty) Ltd, trading as The Cube Auto Gallery, 522 Booysen Street, Mayville, Pretoria, 0084, South Africa.
- **Information Officer:** Geraldine Gouws. Email: ggouws@thecubeautogallery.co.za. Phone: 079 840 1775.
- **SA's Best Mobility Solution** is a service operated by The Cube Auto Gallery (Pty) Ltd. It helps people in South Africa apply for rent-to-own and alternative vehicle finance through participating providers. You can start an application in our app in ChatGPT and continue on WhatsApp or our secure website (thecubeauto.co.za/apply and thecubeauto.co.za/application-status). Everything in this policy applies to it, and we are the responsible party for the information you give it.

2. Information We Collect

Depending on how you contact us and what you apply for, we may collect:

- **Contact and identity information**, such as your full name, phone number, email address, South African ID number or passport number, and your street address, suburb and postal code.
- **Employment and financial information**, such as your employment status and how long you have been employed, your employer and its industry, your gross and nett income, the deposit you have available, your monthly budget, how long you have had a driver's licence and why you need a vehicle.
- **Supporting documents** you send us for an application, namely a copy of your ID, bank statements, proof of address and payslips.
- **Vehicle information**, such as the vehicle you are interested in, a vehicle you want to trade in or sell, and its condition, mileage and finance.
- **Application results** we receive back from finance and rent-to-own/buy providers, such as whether you were approved or declined, your risk category, the deposit and rental offered, and credit scores.
- **Communications**, including WhatsApp messages, notes our staff make, **recordings of phone calls** with our team, and written transcripts and summaries of those calls.
- **Website and advertising information**, such as pages you visit, your device and browser, and which advert you clicked.
- **Information from other people**, such as Meta (when you submit a Facebook or Instagram lead form), OpenAI (when you apply through our app in ChatGPT, see below) or a person who refers you to us. If someone refers you, we will tell you who referred you when we first contact you.

Applications through ChatGPT (SA's Best Mobility Solution). When you apply through our app in ChatGPT, we receive only:

- your first name and surname, South African WhatsApp number and email address;
- your gross monthly income, employment type, employer's name and, if you give it, your employer's industry; and
- if you give them, the type of vehicle you want, your monthly budget and the upfront amount you have available.

We never ask for your South African ID number, your physical address (home or work) or your supporting documents in ChatGPT. We collect those only through our designated secure channels: our WhatsApp messages to you, and our secure application page on thecubeauto.co.za. Please do not type them into ChatGPT.

Security records. On our secure application and status pages we keep a one-way hash of your IP address (a code from which your IP address cannot be read) to prevent abuse and keep an audit trail. We do not keep a hash of your IP address for what you do in ChatGPT.

3. How We Use Your Information

- To respond to your enquiry and contact you about your application.
- To check whether you qualify for rent-to-own/buy or vehicle finance, by sending your application to finance and rent-to-own/buy providers (see section 4).
- To process an application you start in ChatGPT: to create your application, ask you on WhatsApp or our secure page for the details still missing, and show you its status.
- To apply for vehicle finance for you on retail deals, through our finance partners and the banks (see section 4).
- To match you with suitable vehicles, deliver the vehicle and manage your agreement, including settling existing finance on a trade-in and arranging vehicle insurance and warranties.
- To train our staff and check the quality of our service, including by reviewing call recordings and WhatsApp conversations.
- To send you marketing about vehicles and offers, **only** where you have agreed to this or where the law otherwise allows it (see section 7).
- To keep records for business, accounting, tax and legal purposes, and to prevent fraud and abuse.
- To measure and improve our advertising, including telling Meta how far an enquiry has progressed (for example, "application approved").

We do not sell your personal information.

4. Sharing Your Information With Finance, Rent-to-Own/Buy and Deal Partners

When you submit an enquiry or application for rent-to-own/buy or vehicle finance through our website, Facebook or Instagram lead forms, WhatsApp, our app in ChatGPT (SA's Best Mobility Solution) or other authorised channels, your personal information **may be sent automatically to more than one independent finance, alternative finance or rent-to-own/buy provider**. Our systems collect, organise and route applications to these providers, and **this can happen before a member of our team contacts you**. An application started in ChatGPT is sent to providers only once your details are complete and your credit-check authorisation is recorded (see section 5).

The information shared may include your name, contact details, ID or passport number, address, employment information, income and other information relevant to your application. Providers use it to assess whether you qualify, to work out what vehicle, deposit and rental or instalment may be available to you, and to contact you about your application.

Vehicle finance on retail deals. When you buy a vehicle from us with finance, we submit your finance application to banks and finance houses through third-party finance and application partners. These partners send your application to one or more of the lenders listed below so they can assess it and make you an offer.

The providers we currently work with are:

Provider	What they do
FlexiDrive (Pty) Ltd	Rent-to-own/buy vehicle subscriptions and vehicle finance
EzAuto (Pty) Ltd	Rent-to-own/buy and vehicle finance
Du Toit Motors	Third-party partner that submits finance applications for our retail deals
Dealfin (Pty) Ltd (Flip My Ride)	Third-party partner that submits finance applications for our retail deals
Lightstone Proprietary Limited (Signio)	Vehicle finance application platform that sends applications to the banks below, or to FlexiDrive for rent-to-own/buy applications
Banks and finance houses	Standard Bank, Absa, WesBank, MFC, Marquis Finance, EzAuto and FlexiDrive: assess and grant vehicle finance

Provider	What they do
Settlement, insurance and warranty providers	Parties needed to complete your deal, such as lenders we pay out to settle existing finance on a trade-in, and vehicle insurance and warranty providers

- A single finance application may be sent to **several of these banks and finance houses at the same time**, so that you can get the best offer. Each lender that receives it may do its own credit check (see section 5).
- For insurance, warranties and settling existing finance, we only share what is needed for that purpose, such as your name, contact details, ID number and vehicle and finance details.
- For rent-to-own/buy, one application may be sent to **multiple providers**.
- Each provider is responsible for its own use of your information.
- We also use service providers to run our systems and send messages (see section 8).
- If we change the providers we work with, we will update this list.

5. Credit Checks

To assess an application, providers may do a credit check on you with a registered credit bureau, where the law allows it and you have given any authorisation the law requires.

- Because your application may go to more than one provider, **more than one provider may do a credit check on you**.
- Providers may send us the result, such as approved or declined, a risk category, and credit scores, so we can tell you what options you have.

How you give your authorisation, and how we record it. In ChatGPT, on our secure application page and on our website enquiry form we ask for it with this notice (on the page and form it starts "By submitting this form"):

"By submitting, you agree to our Privacy Policy and authorise The Cube Auto Gallery and its finance partners to process your information and conduct credit checks to assess your application."

- **In ChatGPT:** before you submit, our app shows you a summary of your answers together with this notice. Confirming your application after seeing it gives your authorisation. Asking

questions or checking your eligibility does not.

- **On our secure application page:** by ticking the consent box under our "Privacy & Consent" notice.
- **On our website enquiry form:** by ticking the consent box shown when you choose Rent to Buy.
- **On Facebook or Instagram lead forms:** by ticking the consent checkbox, where the form includes one. These forms show their own consent wording, which we record word for word.

Each time, we record that you agreed, the exact wording of the notice you agreed to (and its version), the channel, the date and time, and a reference to your application or form. On our secure application page we also record the one-way hash of your IP address described in section 2. We do not send an application started in ChatGPT to any provider until this authorisation is recorded.

6. Automated Decisions and Artificial Intelligence (AI)

- **Automated decisions by providers.** Providers may use automated systems to approve, decline or risk-rate your application.
- **Automated steps in our system.** Our system automatically checks that your application is complete, asks you on WhatsApp for missing details, sends complete applications to providers and updates your application with their answers. It may close your application when a provider declines it or rates it as too high-risk, or after we have tried to reach you several times without success.
- **AI tools we use.** We use AI services to transcribe and summarise recorded calls, to suggest draft replies to WhatsApp messages (a staff member reviews each draft before it is sent), and to check the quality of how our team handles enquiries. Our app in ChatGPT runs in OpenAI's ChatGPT, an AI service, which asks you the application questions. We do not use AI to make the final decision on your application.

7. How We Contact You and Marketing

- After you send an enquiry we may send you an **automatic WhatsApp welcome message**, and our team will contact you by phone, WhatsApp or email about your application.
- **WhatsApp messages about your application.** Our automated application messages come from our WhatsApp Business number, 063 957 3326. They may ask for details still missing

from your application (such as your ID number and work address) and remind you if you haven't answered, confirm when your details are complete, send you secure links (to finish your application on our website, or a one-time link to its status that works once, for 10 minutes), tell you a provider's decision and ask for the documents a provider needs.

- **Phone calls with our team are recorded** for quality, training, record-keeping and dispute resolution.
- We will only send you marketing about other vehicles or offers if you have agreed to it, or where you are an existing customer and the law allows it. Your agreement to marketing is **separate** from your application and any credit-check authorisation.
- You can stop marketing at any time by replying STOP on WhatsApp or contacting us, and we will mark you as "do not contact".

8. Other Service Providers and Where Your Information Is Stored

We use trusted service providers to run our business. They may only use your information to provide their service to us:

- Meta Platforms (Facebook, Instagram and WhatsApp Business): lead forms, messaging and advert measurement.
- Microsoft Azure: our customer database and call recordings (South Africa North).
- Google (Firebase and Gemini): staff sign-in, and call transcripts and summaries.
- OpenAI: WhatsApp draft replies and quality checks.
- OpenAI (ChatGPT): when you use our app in ChatGPT, your conversation is processed by OpenAI under OpenAI's own terms and privacy policy, and OpenAI passes us the answers needed for your application (listed in section 2). For what OpenAI does with your ChatGPT conversations, see OpenAI's privacy policy.

9. Who Can See Your Information at The Cube Auto Gallery

Only staff who need it for their work can access customer records, such as the salesperson, stock manager or finance team member handling your application, and their managers. Access is controlled by user accounts and roles, and we keep a record of status changes on each application.

10. Data Security

We use reasonable technical and organisational measures to protect your information, including password-protected accounts with role-based access, encrypted connections to our database, and secure connections to providers. The links we send you for your application and its status are single-use and expire (the status link after 10 minutes, a status session after 30 minutes of inactivity and at most 2 hours), and we store only a one-way hash of each link's secret code.

If we believe your personal information has been accessed or obtained by an unauthorised person, we will notify the Information Regulator and you as required by POPIA. Our Information Officer, Geraldine, is responsible for handling data breaches.

11. How Long We Keep Your Information

Information	How long we keep it
Enquiries that did not lead to a sale	12 months
Applications (including applications started in ChatGPT), provider results and credit-check authorisations	12 months
Call recordings, transcripts and WhatsApp conversations	12 months
Records of customers who bought or rented a vehicle	60 months (5 years)
Records of your consent and of opting out of marketing	12 months
Your information, once you have asked us to delete it	Deleted within 10 days, unless the law requires us to keep it

After that, we securely delete or anonymise the information unless the law requires us to keep it longer.

12. Your Rights

Under POPIA you have the right to:

- ask whether we hold your personal information and for a copy of it;
- ask us to correct or update it if it is inaccurate, incomplete or out of date;

- ask us to delete it, where we are not required by law or for a legitimate reason (such as an agreement still in force) to keep it. We delete it within 10 days of your request;
- object to how we use it, and withdraw your consent at any time (this does not affect what was lawfully done before, such as a credit check already carried out, and may mean we cannot complete an application that is in progress);
- object to direct marketing and ask us to stop contacting you;
- ask for a person to review a decision made only by automated means; and
- complain to the Information Regulator (South Africa) at www.inforegulator.org.za.

To make a privacy enquiry or a request to access, correct or delete your information, contact the Information Officer at ggouws@thecubeautogallery.co.za, with your application reference (CUBE-...) if you have one. We may ask you to confirm your identity before we act on a request. If your information has already been sent to a provider, we will tell you which providers received it so that you can also contact them. For information OpenAI holds about your ChatGPT conversations, contact OpenAI.

13. Children

Our services are for people aged 18 and older. We do not knowingly collect personal information from children.

14. Changes to This Policy

We may update this Privacy Policy from time to time. Changes will be posted on this page with an updated "Last updated" date. If we change who we share your information with, we will update the provider list in section 4.

15. Contact Us

If you have questions about this Privacy Policy or how we handle your information, contact us at:

- **The Cube Auto Gallery (Pty) Ltd**
- **Information Officer:** Geraldine Gouws
- **Email:** ggouws@thecubeautogallery.co.za

- **Phone:** 079 840 1775
- **Address:** 522 Booysen Street, Mayville, Pretoria, 0084
- For help with an application: our Support page.

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