

Disclosure, Terms and Important Information

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1. What this page is (and is not)

This page forms part of a WhatsApp-based “Product Selector” experience that allows you to browse Finance & Insurance (F&I) products and value-added products (VAPs) offered through participating Halfway Group dealerships. It is designed to help you compare options and understand the likely monthly instalment impact of different product combinations.

- This is information and comparison only. It is not an offer, recommendation or binding commitment.
- This page does not constitute financial advice. Any advice (if requested and provided) will be dealt with separately during the dealership’s formal process by an authorised representative, together with the required disclosures.
- Your selections do not activate any product and do not create a contract. Products are only concluded once you have received full disclosures, confirmed eligibility and provided explicit acceptance.

Where space is limited (for example, on a mobile screen), we may provide summaries and links. The full terms, exclusions and policy wording (where applicable) will always govern.

2. Definitions

Term	Meaning
“F&I Manager / Representative”	A person at the dealership authorised to engage with you on finance and F&I products, and, where applicable, to provide intermediary services and/or advice in terms of FAIS.
“Product Selector”	The WhatsApp experience used to browse products, packages and indicative instalment impacts.
“Package” / “Solution”	A pre-grouped set of products shown for convenience. You can also mix-and-match products.
“Insurance Product”	A product underwritten by a licensed insurer (e.g., Tyre and Rim, Extended Warranty, etc.).
“Non-insurance VAP”	A value-added product that is not an insurance policy (e.g., Scratch and Dent, Safety Film, Paint Protection, etc.).
“Indicative” / “Illustration”	A non-binding estimate that may change once your final deal, product and eligibility information is confirmed.

3. How the Product Selector works

1. You receive a WhatsApp message and can browse packages or individual products.
2. You can open product links (brochures/videos/factsheets) to learn more.
3. You can select “I’m interested” on a package or product to share your selections with the dealership team for follow-up.
4. The F&I representative will contact you to confirm your needs, provide full statutory disclosures, confirm pricing and eligibility, and conduct the regulated advice/sales process.

We do not treat silence or inactivity as consent. No product is activated unless you explicitly agree after full disclosures.

4. No obligation, no purchase, no activation

- Selecting a package or product is not a purchase and does not create a contract.
- Any price/premium, benefit or monthly instalment impact shown is indicative and may change.
- If you proceed, the final terms will be confirmed in the quote/advice pack and/or policy documentation (where applicable).

5. Prices, premiums and figures are indicative

All product details shown in the Product Selector (including any price, premium, discount or “save” amount) are indicative and may be subject to: final product terms and conditions; qualifying criteria; underwriting and/or credit assessment; and the specific details of your transaction (vehicle, finance amount, interest rate, term, deposit, residual/balloon, initiation and monthly fees, and any other charges).

If any comparison references a “saving”, it is intended as an indicative comparison (at the time displayed) against a standard non-packaged price or other non-packaged alternative, and is subject to confirmation in the final quote pack.

6. What happens next (the F&I process)

1. Your selections are sent to an F&I representative for follow-up.
2. You will receive full statutory disclosures and product terms before you decide.
3. If advice is given, a Record of Advice will be completed before final acceptance.
4. For insurance products, you will receive insurer documentation/policy wording and you will confirm acceptance before cover is incepted.
5. For non-insurance VAPs, you will receive the supplier terms (and any cancellation/claims processes) before activation or fitment.

7. FAIS disclosure (intermediary and representatives)

The Product Selector is an information channel used by Halfway Group dealerships. Where an intermediary service and/or advice is provided, it is provided by an authorised Financial Services Provider (FSP) and its representatives. F&I staff at participating Halfway Group dealerships act as representatives of Zanro Brokers (Pty) Ltd, a specialist FSP company that is wholly owned by the Halfway Group.

Intermediary (FSP): Zanro Brokers (Pty) Ltd

FSP No: 14544

Company registration: 2020/831682/07

Physical address: 31 Stevens Road, Park Rynie, Scottburgh, KwaZulu-Natal, 4182

Telephone: 039 978 7500

Email: admin@zanro.co.za

Your dealership F&I representative will confirm their representative status, the nature of the service being provided (intermediary service and/or advice), and will provide all additional disclosures as required by law and applicable product rules.

8. Who underwrites and supplies these products

Products in the WhatsApp journey that are indicated as underwritten are insurance products underwritten by licensed insurers, including (as applicable):

- The Hollard Insurance Company Limited (Hollard)
- Guardrisk Insurance Company Limited (Guardrisk)

Further information regarding the relevant insurer, the policy administrator as well as their contact details can be found on the product documentation links in the WhatsApp process.

9. Product list and document links

The table below is a practical index you can use to determine who the insurer is, or, alternatively, if not underwritten, who the supplier is. The insurer/supplier may differ by dealership and product option; the linked product documentation will confirm the final contracting party.

Product	Type	Insurer / Supplier
Tracking Device	Non-insurance	Tracker South Africa
Extended Warranty	Insurance	Guardrisk
Service Plan	Non-insurance	Innovation Group
Maintenance Plan	Non-insurance	Innovation Group
Scratch and Dent	Non-insurance	MotoVantage
Tyre and Rim	Insurance	Hollard
Paint Protection	Non-insurance	Halfway Group dealership
Windscreen Protection	Non-insurance	Halfway Group dealership

10. Key limitations, exclusions, fees and important documents

Every product has important conditions that may affect whether it is right for you. Depending on the product, these may include: benefit limits, exclusions, waiting periods, excesses, cancellation rules, claim procedures, fitment requirements and fees.

- Always read the factsheet and the full terms/policy wording before you accept a product.
- If any summary conflicts with the policy wording or governing terms, the policy wording/governing terms will prevail.
- If you are unsure about a term or exclusion, ask your F&I representative to explain it before you accept.

11. Privacy, consent and WhatsApp communications

We process your personal information in accordance with POPIA to run the Product Selector experience, to show product options and indicative figures, and to contact you regarding your selections. We only process what is necessary for these purposes.

- Direct marketing: We will not use WhatsApp to market unrelated products. You may opt out at any time by replying STOP or by using the opt-out mechanism provided in the message.
- Sharing: For this process, your information will only be shared between the dealership team and service providers who support the WhatsApp experience (solely for these purposes).
- Security: We implement reasonable technical and organisational measures to protect personal information.
- Retention: We retain information for as long as required for the transaction, regulatory record-keeping and dispute resolution.

Privacy policy:

Halfway Group Privacy Policy – <https://www.halfwaygroup.co.za/privacy-policy>

12. Technology service provider (Ctrl) and data processing

Halfway Group has partnered with Ctrl to make it easier and quicker for customers to view, compare and explore related products that we distribute, using the Product Selector WhatsApp experience. Ctrl provides the technical build, automation and WhatsApp enablement platform that supports this Product Selector experience.

For the Product Selector to function, certain customer information and transaction-related details may be made available to Ctrl by Halfway and/or the dealership (for example, customer name and contact details, and the customer's selections within the WhatsApp journey). Ctrl processes this information only to the extent necessary to operate, maintain and support the Product Selector WhatsApp experience, to enable the delivery of product information, to record customer preferences/selections, and to route the customer's request for follow-up to the appropriate Halfway/dealership representatives.

Ctrl acts as a technology service provider (operator) to Halfway for purposes of POPIA. Ctrl will not use Halfway's customer information for its own purposes, will not sell it, and will not disclose it to third parties

except where required to provide and support this Product Selector experience, where required by law, or where otherwise authorised under the contractual arrangements in place between Halfway and Ctrl. Ctrl is contractually required to keep the information confidential and to implement appropriate technical and organisational security safeguards.

The partnership between Halfway and Ctrl is formalised through a written agreement that governs responsibilities, confidentiality, security, and permitted processing activities.

Ctrl's details are:

CTRL TECHNOLOGIES PROPRIETARY LIMITED

Registration number: 2017/184385/07

VAT number: 4670290800

Address: La Concorde, KWV Main Building, 57 Main Road, Paarl, 7646

13. Queries and Feedback

This Product Selector WhatsApp experience is currently being piloted at select dealerships within the Halfway Group. We welcome feedback — whether positive or negative — and we want to help quickly if anything is unclear or not working as expected.

If you have any concerns, questions, or would like assistance, please contact the relevant dealership team so we can resolve the matter promptly:

- Your F&I representative who initiated this WhatsApp conversation; or
- Your Sales Executive; or
- The dealership's Management Team / Dealer Principal (as applicable).

Turnaround: We aim to acknowledge receipt promptly and to provide a final response within a reasonable timeframe, depending on the nature and complexity of the query.

14. Finance / instalment estimators (important assumptions)

Any finance or instalment calculator used in the Product Selector is for illustration only, and is there only to provide an indication of what the impact to your monthly vehicle finance instalment will be. Actual finance terms depend on your credit assessment by a registered credit provider, the interest rate offered, the term, deposit/residual, and fees. The bank/credit provider determines the final finance terms.

Assumptions used in the illustrative instalment impact:

Assumption	Value used in the illustration
Interest rate	Prime + 1.5%
Term	96 months

15. Limitation of liability

We take reasonable care to keep information accurate. However, the Product Selector provides indicative information that may change once final deal details and eligibility are confirmed. To the maximum extent

permitted by law, we are not liable for losses arising from reliance on indicative figures where final confirmed figures differ, or where product eligibility/underwriting outcomes differ.

Nothing in this document limits liability where it would be unlawful to do so, including under consumer protection legislation.

16. Intellectual property and acceptable use

- The Product Selector content, branding and materials are owned or licensed by Halfway Group, its dealerships, product suppliers and/or Ctrl.
- You may use the Product Selector to assist in your personal decision-making only and not for unlawful purposes.

17. Governing law and changes

This disclosure is governed by the laws of the Republic of South Africa. We may update this page from time to time. The version and last-updated date at the top will change when we do.