

POPI COMPLIANCE AND PRIVACY NOTICE

1. INTRODUCTION

The right to privacy is an integral human right recognised and protected in the South African Constitution and the Protection of Personal Information Act 4 of 2013 ("POPIA").

POPIA aims to promote the protection of privacy by providing guiding principles that are intended to be applied to the processing of personal information in a context-sensitive manner.

Through the provision of quality goods and services, the organisation is necessarily involved in the collection, use and disclosure of certain aspects of the personal information of clients, customers, employees and other stakeholders.

A person's right to privacy entails having control over his or her personal information and being able to conduct his or her affairs relatively free from unwanted intrusions.

The aim of this compliance and privacy notice is to demonstrate our commitment to safeguarding your personal information and to notify you how and why we collect information from you, the way we use your information and how we share or disclose your information, as required in terms of the Protection of Personal Information Act ("POPI Act").

This Notice provides you with the following information:

- Our commitment to compliance;
- A Summary of the compliance measures implemented;
- A notification on the collection of personal information and how we use the information;
- Your rights as a data subject;
- How to contact us in relation to this notice.

2. APPLICATION

This notice applies to:

- The organisation's governing body
- The subsidiaries of the company, namely:
 - ZAQEN Actuaries (Pty) Ltd, hereinafter referred to as "ZAQ Actuaries"



3. COMMITMENT TO COMPLIANCE WITH POPI

Given the importance of privacy, ZAQ Actuaries is committed to effectively managing personal information in accordance with POPIA's provisions. To meet the requirements of POPI, ZAQ Actuaries has drafted a POPI Risk Framework which includes:

- Development and implementation of Information processing plan and procedures, including the safeguards of personal information required under POPI
- Development and implementation of a compliance monitoring plan
- Appointment of Information Officer
- Delegation of duties to staff and training on their duties
- Development of disclosures and client POPI engagement processes
- Documentation of relationships with third parties on the sharing of personal information and/or service agreements for the outsourcing of certain POPI obligations

4. INFORMATION OFFICER

ZAQ Actuaries has appointed Julian van der Spuy as its Information Officer. All correspondence to the Information Officer may be submitted via e-mail to julian@zaqfinance.com

5. PRIVACY STATEMENT

ZAQ Actuaries is committed to processing personal information in accordance with the below principles when collecting, recording, storing, disseminating, and destroying personal information, and responding to government requests for our users' data:

- I. We shall not contact/solicit you unless you have given us your consent to do so or unless required as part of an existing relationship with you.
- II. We shall process your personal information for a specific, lawful reason and only adequate, relevant information which is limited to the purposes for which they are processed, and which relates to the functions or the activity of the organisation.
- III. If you cancel your services with ZAQ Actuaries, we will delete or otherwise de-identify your personal information after the minimum storage periods required under our risk and statutory record-keeping periods have expired.
- IV. We take measures to ensure data is kept safe and prevent loss of, damage to, or unauthorized destruction of personal information, and unlawful access to or processing of personal information.



6. COLLECTION AND PROCESSING NOTIFICATION

ZAQ Actuaries collects personal information directly from our data subjects where possible. In addition to the aforementioned, we shall, subject to your consent, or to execute our service agreement with you, obtain further information required from third parties and other sources where necessary.

During the course of our typical service delivery, we process personal information as follows:

Information being collected	<p><i>In respect of Clients, including group benefit or pension fund members:</i></p> <p><i>Name, Surname, ID number, Medical Aid details, Gender, Marital Status, Medical Aid Contributions, Annual Salary, Employee number</i></p> <p><i>In some cases, we may collect information about your health or the information of your children in order to complete a Beneficiary or Medical Aid request. In such cases we will treat such information in accordance with POPI</i></p>
Source of information	<p><i>We will endeavour to collect personal information directly from you as the Data subject during the application process and are required from time to time.</i></p> <p><i>In some cases, we may receive your information from your employer or from the Pension/Retirement Fund that you belong to. We will collect the information from this third party if collection of the information from another source would not prejudice a legitimate interest of the data subject or if compliance is not reasonably practicable in the circumstances of the particular case</i></p>
Purpose of processing information	<p><i>The personal information and special personal information processed during the data subject engagement process is used to render services to the data subject directly related to the service agreement in place between the parties or in respect of the service agreement entered into with a Pension or Retirement Fund of which the data subject has applied to become a member or of which it is a member</i></p>



Voluntary/Mandatory provision of information	<i>The Data subject is required to provide the information on a voluntary basis and understand that certain information is mandatory for the purpose of administration of the Responsible party-Data subject relationship. If the Data subject does not provide such mandatory information, it may be rejected or receive reduced benefits under a Medical Aid or Group Benefit</i>
Requirement to process in terms of legislation	<i>The Responsible party may be required to collect personal information in terms of the following legislation:</i> <ul style="list-style-type: none"> • FAIS • FICA • PAYE • Basic Conditions of Employment Act
Consequences of failure to provide information	<i>Failure to provide the information will result in the Responsible party failure to comply with the requirements in terms of the service agreement and legislative requirements</i>
Cross border transfer	<i>Where necessary information may be shared with organisations outside South Africa for legitimate purposes who subscribe to similar personal information protection laws. Information shall not be shared with countries that do not subscribe to personal information protections laws unless the Responsible party has entered into an agreement in terms of which the third party subscribes to the obligations for lawful processing of personal information.</i>
Recipients of personal Information	<i>The Responsible party shall only share information outside of the information in the following circumstances:</i> <ul style="list-style-type: none"> • Government organisation to comply with the Responsible party's obligations in terms of the various legislation that regulates the Responsible party-Responsible party relationship.; • Services providers that assist the Responsible party to administer the service agreement between the Parties or necessary to assist the Responsible Party to meet its legal and contractual obligations to the data subject • Product Providers for placement of Medical Aid or Group Benefits



Nature and category of Information	<i>The Responsible party processes personal information, special personal information and information of the Data subject's dependants according to the lawful conditions for processing of personal information.</i>
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7. COOKIES

A cookie is a string of information that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. ZAQ Actuaries uses cookies to help identify and track visitors, their usage of the ZAQ Actuaries service, and their website access preferences. ZAQ Actuaries visitors who do not wish to have cookies placed on their computers should set their browsers to refuse cookies before using ZAQ Actuaries websites, with the drawback that some features of ZAQ Actuaries websites may not function properly without the aid of cookies.

8. REQUEST TO ACCESS PERSONAL INFORMATION PROCEDURE

In terms of POPI, data subjects have the right to:

- Request what personal information the organisation holds about them and why.
- Request access to their personal information.
- Be informed on how to keep their personal information up to date.

Access to information requests can be made by email, addressed to the Information Officer. The Information Officer will provide the data subject with a "Personal Information Request Form". Once the completed form has been received, the Information Officer will verify the identity of the data subject before handing over any personal information. All requests will be processed and considered against the organisation's PAIA Policy.

The Information Officer will process all requests within a reasonable time.

9. POPI COMPLAINTS AND OBJECTIONS PROCEDURE

A data subject has a right to object to the use of personal information, however in certain instances failure to provide us with personal information may result in the inability to deliver said services or products to our data subjects, or our data subjects shall receive limited services or have a limited engagement with us.

Data subjects further have the right to complain in instances where any of their rights under POPIA have been infringed upon. The organisation takes all complaints very seriously and will address all POPI related complaints in accordance with the following procedure:



- POPI complaints and objections must be submitted to the organisation in writing. Where so required, the Information Officer will provide the data subject with the prescribed form.
- The Information Officer will provide the complainant/objector with a written acknowledgement of receipt of the complaint.
- The Information Officer will carefully consider the complaint or objection and amicably address the complainant's concerns. In considering the application, the Information Officer will endeavour to resolve the matter in a fair manner and in accordance with the principles outlined in POPIA.
- Where the data subject is not satisfied with the Information Officer's suggested remedies, the data subject has the right to complain to the Information Regulator.

The Information regulator's contact details are as follows:

Complaints email: complaints.IR@justice.gov.za

General enquiries email: inforeg@justice.gov.za

Policy Changes

This notice was last revised on 25/01/2024. Any material changes hereto will be published on our website or distributed to clients in writing. Your continued use of our services following the update means that you accept such updated notice.



Building profitable businesses that serve society

Actuarial

Unit 1.1, On The Greens Office Golf Village, De Beers Ave,
De Beers Avenue, Somerset West, 7129
South Africa

+27 (0) 21 200 1456

<https://www.zaqactuaries.com/>