

**PROTECTION OF PERSONAL INFORMATION POLICY - POPI**

FSP Name	PRIVATEADVISOR (Pty) Ltd
FSP Number	45429
Last Review Date	October 2020
Frequency of Review	Annually
Next Review Date	October 2021
Responsible Person	Wynand du Toit

## INTRODUCTION

PRIVATEADVISOR (PTY) LTD, (Hereafter, "FSP"), is an authorized financial service provider that must comply with the Protection of Person Information Act, (Hereafter, "POPI")

POPI requires FSP's to inform their clients as to how their personal information is used, disclosed, and destroyed.

PRIVATEADVISOR (PTY) LTD, is committed to protecting their client's privacy and ensuring their personal information is used securely and following applicable laws.

## PERSONAL INFORMATION

Personal information is collected only when an individual knowingly and voluntarily submits information. Personal Information may be required to provide an individual with further services or to answer any requests or enquiries relating to this service.

It is the FSP's intention that this policy will protect an individual's personal information from being prejudiced in any way and this policy is consistent with the privacy laws applicable in South Africa.

The FSP collects, stores, and uses the personal information provided by an individual, to provide an estimated insurance quotation.

Examples of personal information include, but is not limited to:

- Information needed by Privateadvisor (Pty) Ltd and its suppliers to draw up a Financial Needs Analysis and provide recommendations.
- Full names and surname, address, postal address, marital status and dependents, etc.
- FICA documents such as proof of residence, ID documents, etc.

## USE OF INFORMATION

The FSP needs to collect personal or other information:

- For underwriting purposes
- Assessing and processing claims
- Conducting credit reference searches or verification
- Confirming and verifying an individual's identity
- For credit assessment and credit management
- For purposes of claims history
- For the detection and prevention of fraud, crime, money laundering, or other malpractice
- Conducting market or customer satisfaction research
- For audit and record-keeping purposes
- In connection with legal proceedings
- Follow an individual's instructions
- Inform an individual of services
- Make sure the FSP's business suits the individual's needs

Personal information that an individual submits is used only for the purpose for which it was intended.

Copies of correspondence that may contain personal information, are stored in archives for record-keeping, legal purposes, and back-up purposes only.

POPI requires that personal information may only be processed if the following conditions have been met:

- The FSP will not, without an individual's consent, share information with any other third parties, for any purposes whatsoever.
- The FSP clients give written consent to process their information and to obtain information for the purposes to conduct an accurate financial needs analysis or to conduct follow-up reviews or to provide any other service to clients.

## **SECURITY**

The FSP strives to ensure the security, integrity, and privacy of personal information submitted. The FSP will review and update its security measures following future legislation and technological advances. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure, however, the FSP will endeavor to take all reasonable steps to protect the personal information, which an individual submits to the FSP or the FSP's online products and services. The FSP will at all times set the highest standards to ensure the integrity of their systems.

The FSP may engage with other organisations to provide support services to the FSP. Third Parties are obliged to respect the confidentiality of any personal information held by the FSP. A Service Level Agreement is in place with all Third parties to ensure adherence to all Privacy Policies.

The FSP's employees are obliged to respect the confidentiality of any personal information held by the FSP. All employees are required to sign an employment contract which includes a confidentiality clause.

The FSP will not reveal any personal information to anyone unless:

- It is compelled to comply with legal and regulatory requirements or when it is otherwise allowed by law
- It is in the public interest
- The FSP needs to do so to protect their rights

The FSP endeavors to take all reasonable steps to keep secure any information which they hold about an individual, and to keep this information accurate and up to date. If at any time, an individual discovers that information gathered about them is incorrect, they may contact the FSP to have the information corrected.

The FSP recognizes the importance of protecting the privacy of information collected about individuals, in particular information that is capable of identifying an individual ("personal information").

## **CONTACT INFORMATION**

Any questions relating to the FSP's privacy policy or the treatment of an individual's data may be addressed to the contact details below:

Information officer: Wynand du Toit  
Telephone number: 010 591 0555  
Postal address: PO Box, 679, Banbury, 2164  
Physical Address: 20 St Cloud Estate, Hyperion Drive, North Riding  
Email address: wynand@privateadvisor.co.za  
Website: www.privateadvisor.co.za

### **TREATING CUSTOMERS FAIRLY (TCF)**

The principles of TCF are well established in our business practice and it is a principle that we embrace. Should you be interested in the details of TCF, please click on the link below or request a copy of the TCF Policy.

[https://www.fsb.co.za/Departments/fais/Documents/TCF Small FSP Guide.pdf](https://www.fsb.co.za/Departments/fais/Documents/TCF%20Small%20FSP%20Guide.pdf)