



RISKFIN GROUP
PROTECTION OF PERSONAL
INFORMATION POLICY

REVIEWED AND UPDATED MAY 2018

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 RISKFIN'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.

RISKFIN collects, stores and uses the personal information provided by an individual, in order to provide, amongst others, financial advice..

USE OF INFORMATION

RISKFIN needs to collect personal or other information:

- For underwriting purposes;
- Assessing and processing claims;
- Confirming and verifying an individual's identity;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering, terrorism 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;
- Ensure RISKFIN'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, is stored in archives for record-keeping and back-up purposes only.

RISKFIN will not, without an individual's consent, share information with any other third parties, for any purposes whatsoever.

SECURITY

RISKFIN strives to ensure the security, integrity and privacy of personal information submitted. RISKFIN will review and update its security measures in accordance with future legislation and technological advances. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure, however, RISKFIN will endeavour to take all reasonable steps to protect the personal information, which an individual submits to us or to our online products

and services. We will at all times set the highest standards to ensure the integrity of our systems.

We may engage with other organisations to provide support services to us. Third parties are obliged to respect the confidentiality of any personal information held by RISKFIN.

RISKFIN's employees are obliged to respect the confidentiality of any personal information held by RISKFIN and are additionally obliged to sign an employment agreement, which includes a non-disclosure agreement.

RISKFIN will not divulge personal information of its clients to any third parties 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; or
- RISKFIN needs to do so to protect its rights.

RISKFIN endeavours to take all reasonable steps to keep secure any information which it holds in respect of an individual, and to keep this information accurate, secure and up to date. If at any time, an individual discovers that information gathered about them is incorrect, they may contact RISKFIN to have the information corrected.

CONTACT INFORMATION

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

Information Officer: Chrizel Nortjé

Tel: 012 993 1313

Fax: 086 551 8362

E-mail: compliance@riskfin.co.za

Website: www.riskfin.co.za

Physical address: 274 Issie Smuts Avenue, Cnr Garsfontein Road, Garsfontein, Pretoria

Postal address: P.O. Box 32868, Glenstantia, 0010