



# **THE PFS GROUP PRIVACY POLICY**

## **COMPANY PRIVACY POLICY**

We are committed to transparency and confidentiality relating to our clients personal and private information, which we collect and process for the purpose of providing advice and intermediary support and servicing of financial products.

We will obtain and share relevant personal information to:

- Furnish appropriate financial advice.
- Determine our client's financial situation, financial product experience and financial needs and objectives.
- Acquire, maintain and service any financial product.
- Render appropriate intermediary and financial services.

Clients' information will be handled confidentially and will only be made available with client's authorization or where we are compelled by law to do so. Claim information is however shared on an industry wide basis.

## **PURPOSE OF COLLECTING PERSONAL INFORMATION**

Your personal information will be processed for the following reasons in order to perform our mandate as an administrator :

- Assisting you to enter into an insurance agreement with insurers including The PFS Group;
- Providing you with financial advice, quotes on financial products and financial services;
- To verify your identity and to conduct credit reference searches;
- To issue, administer and manage your insurance policies;
- To obtain insurance quotations from various insurers;
- To deal with premiums;
- To process insurance claims and to take recovery action;
- To notify you of new products or developments that may be of interest to you;
- To confirm, verify and update your details;
- To carry out any instructions that pertain to your insurance policy and requests and requirements;
- To comply with any legal and regulatory obligations.

## **PROCESSING OF PERSONAL INFORMATION**

The act of processing information includes any activity or any set of operations, whether or not by automatic means, concerning personal information and includes: the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use; dissemination by means of transmission, distribution or making available in any other form; or merging, linking, as well as any restriction, degradation, erasure or destruction of information.

### **The following Personal Information may be processed by your broker for the purpose set out above, are:**

full names and surname; identity and or Passport number; Home and/or business address; Proof of Income such as your payslip; Bank Statements; marital status; contact details; banking details; assets; race; gender; liabilities, occupation; birth date; gender; title; insurance history; claims history; company name and company registration number; where the policyholder and/or data subject is a company; main place of business and contact details where the policyholder or data subject is a company including liabilities, assets, information on how the business trades or their main trade of business; name, surname, address, and identity number of directors and/or members.

The above personal information will be supplied by you or by third parties for the purposes stated above.

The personal information may also be accessed through third parties such as Companies and Intellectual Property Commission portal, credit bureaus, and other insurance companies. The supply of the above information is required for you to be able to enter into and maintain insurance agreements with the Insurer.

## **RECIPIENTS OF PERSONAL INFORMATION:**

The following persons may be recipients of the personal information that is being processed (the list is not intended to be complete):

- a. Our staff members;
- b. Insurance and reinsurance companies;
- c. 3rd party compliance officer / consultant;
- d. Industry bodies;
- e. Regulatory bodies;
- f. State institutions;

- g. Service providers such as specialist investigators and loss adjusters;
- h. Premium collection agencies;
- i. Insurance operating systems operators

The recipients and third parties are also required to take precautions to treat your personal information confidentially and with the required security measures and protocols.

Your personal information may be hosted on servers and processed by recipients and third parties, which may be located outside of South Africa.

### **RIGHT TO ACCESS PERSONAL INFORMATION**

You can request access to the personal information that The PFS Group holds about you and if you think that we have incorrect or outdated information, please request us to update or correct it. Please contact your broker's Information Officer.

### **RIGHT TO RECTIFY PERSONAL INFORMATION**

You have the right to request that your personal information must be corrected or deleted where the PFS Group is no longer authorised to retain the personal information.

### **RIGHT TO OBJECT TO THE PROCESSING OF PERSONAL INFORMATION**

If on reasonable grounds you object to the processing of your personal information. We will give due consideration to the request and the requirements of POPIA. We may cease to use or disclose your personal information and may, subject to any statutory and contractual information retention rights or requirements, also destroy the personal information no longer lawfully required.

### **SECURITY PROTOCOLS**

All personal information collected will be stored and maintained on secure servers with only authorised persons allowed to view the personal information for purposes of maintaining and processing your policy, claims or complaints you may have. The PFS Group will take appropriate, reasonable technical and organisational measures to avoid loss of or unlawful access to personal information.

## **COMPLAINTS**

Should you have any complaints, please email the Insurer or the applicable contact information for that specific Insurer alternately you could request us to obtain their Complaints Department contact details on your behalf or if not satisfied the Information Regulator at [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za) where we are unable to resolve your complaint to your satisfaction you have the right to complaint to the Information Regulator. Details provided below.

### **The Information Regulator:**

Physical Address: SALU Building, 316 Thabo Sehume Street, Pretoria

Email: [inforreg@justice.gov.za](mailto:inforreg@justice.gov.za)

Website: <http://www.justice.gov.za/inforeg/index.html>