

## PERSONAL INFORMATION UTILISATION POLICY

### 1. Introduction

In terms of the **Protection of Personal Information Act ("POPI")**, Eqstra is required to inform you as to how your Personal Information is used, disclosed and destroyed.

Eqstra is committed to protecting your privacy and will ensure that your Personal Information is used appropriately, transparently, securely and in accordance with the applicable laws.

### 2. Personal Information

The **Personal Information Section of POPI** states that "Personal information may only be processed if given the purpose for which it is adequate, relevant and not excessive".

Personal information is collected only when an individual knowingly and voluntarily submits information. The type of information will depend on the need for which it is collected and will be processed for that purpose only.

Whenever possible we will inform you what information you are required to provide us with and what information is optional. Examples of the Personal Information we collect include, but is not limited to:

- Your Identity number, name, surname, address, postal code, marital status and how many dependents you have.
- Description of your residence, business and assets; and
- Any other information required by us, suppliers and insurers in order to provide you with an accurate analysis of your insurance needs.

### 3. How Personal Information is Collected

We collect and process your personal information mainly to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes explained below:

We collect information directly from you where you provide us with your personal details, such as when you purchase a product or services from us or when you submit enquiries to us or contact us.

We will also collect information about you from other sources as explained below:

- Providing products or services to you and to carry out the transactions requested;
- For Underwriting, Risk Evaluation, and Risk Rating purposes;
- Assessing and Processing claims;
- To confirm, verify and update your details;
- To obtain and confirm claims history;
- for the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting marketing or customer satisfaction research;

- For audit and recording keeping purposes;
- In connection with legal proceedings;
- Proving our services to you to carry out the services requested and to maintain and constantly improve the relationship;

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law, or industry codes, or where it may be necessary to protect our rights.

#### **4. Protection of Personal Information Policy**

Eqstra'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.

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

Our security policies and procedures cover:

- Physical security;
- Computer and network security;
- Access to personal information;
- Secure communications;
- Security in contracting our activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information;
- Governance and regulatory issues;
- Monitoring access and usage of private information;
- Investigating and reacting to security incidents.

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 recordkeeping and back-up purposes only.

#### **5. Correction or Destruction of Personal Information**

Eqstra undertakes to correct or delete personal information at request and not to use such data after Eqstra is no longer authorised to retain such records.

You may request us to correct or delete personal information that we may be holding or that is under Eqstra's control that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or that may have been obtained unlawfully.

Eqstra will endeavour to do the correction or deletion as soon as practical possible after a request has been received.

## 6. Eqstra Contact Information

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

Complaints & Compliments	Telephone No	Email Address
Eqstra Financial Services	0860 111 820	<a href="mailto:complaints@eqstrafleet.co.za">complaints@eqstrafleet.co.za</a>
Enquiries	Telephone No	Email Address
Comprehensive Insurance Value Added Products "VAPS" Website	0860 111 820	<a href="mailto:Insuranceservices@efs.co.za">Insuranceservices@efs.co.za</a> <a href="mailto:customercare@eqstrafleet.co.za">customercare@eqstrafleet.co.za</a> <a href="http://www.efm.co.za">www.efm.co.za</a>
The Short-Term Insurance Ombudsman	Telephone No	Email Address
Ombudsman Short Term Insurance	011 726 8900	The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the Intermediary and Insurer  <a href="mailto:info@osti.co.za">info@osti.co.za</a>
The FAIS Ombudsman	Telephone No	Email Address
Financial Advisory and Intermediary Services Ombud	012 470 9080	If any complaint with regards to advice given, or intermediary services rendered to you was not resolved to your satisfaction, you can contact the FAIS Ombudsman  <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>