



PRIVACY POLICY

PROTECTION OF PERSONAL INFORMATION NOTICE

MULTI RISK BROKERS (PTY) LTD

The Protection of Personal Information (POPI) Act requires us to inform you how we process and disclose personal information we obtain from you.

We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.

This privacy policy applies to all Multi Risk's electronic media (including our website) and governs data collection, storage and usage. By using Multi Risk's electronic media, you consent to the data practices described in this policy.

1. What information we collect:

Multi Risk collects personally identifiable information, such as your identity number, email address, name and surname, home or work address or telephone number and medical history. Multi Risk also collects anonymous demographic information, which is not unique to you, such as your region, postal code, age, gender, preferences, interests and favourites. This is in order to process any contractual obligations that form part of the advisory and intermediary services we render in respect of financial products we are authorised for, and to provide you with access to our services and benefits through our preferred providers.

We collect personal information directly from you, when you apply for financial products through Multi Risk, or for the services and benefits we offer.

There is also information about your computer hardware and software that is automatically collected by Multi Risk. This information can include your IP address, browser type, domain names, access times and referring web addresses. This information is used by Multi Risk for the operation of the service, to maintain quality of the service and to provide general statistics regarding use of Multi Risk's electronic media.

Please be advised that if you directly disclose personally identifiable information or personally sensitive data through Multi Risk's public domain, this information may be collected and used by others.

Multi Risk encourages you to review the privacy statements relating to the use of our electronic media you choose to link to, so that you can understand how those media and websites collect, use and share your information. Multi Risk is not responsible for the privacy statements or other content on websites outside of Multi Risk's website, and Multi Risk's partner websites.

2. How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- Processing your documentation in respect of financial products administered by Multi Risk;
- Processing of financial product fee payments to Multi Risk;

- Processing of all claims related matters in respect of financial products;
- Conducting credit reference searches or verification;
- Confirming and verifying your identity or for security purposes;
- Detection and prevention of fraud, crime, money laundering or other malpractices;
- Debt tracing or debt recovery;
- Conducting market or customer satisfaction research or for statistical purposes;
- Auditing and record keeping requirements;
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- Providing you with communications in respect of Multi Risk and financial product related matters that may affect you;
- In connection with and to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.

3. Disclosure of your information:

We may disclose your personal information to our preferred service providers whose services or products you elect to use.

We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 2 above.

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. Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure.

If we need to transfer your personal information to another country for processing or storage, we will ensure that any party to whom we pass on your personal information, is subject to the same level of protection of personal information as required from us.

5. Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all

reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information.

You can contact us at the numbers or addresses listed below and request the information you would like:

- Information Officer: **Pieter Andries Swanepoel**
- Physical Address: **547 Rubenstein Drive, Moreletapark, Pretoria**
- Telephone: **087 236 6655**
- Fax: **086 162 2655**
- E-mail Address: info@multirisk.net
- Website: www.multirisk.net

Please note that a request for information may be subject to payment of a predetermined amount.

6. Changes to this Notice

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes.