

# Privacy Notice

**PROTECTION OF PERSONAL INFORMATION ACT (“POPIA”)**

Thura Makelaarsdienste (Edms) Bpk

**2021**



## PRIVACY NOTICE – PROTECTION OF PERSONAL INFORMATION ACT (“POPIA”)

### Thura Makelaarsdienste (Edms) Bpk

We understand that your personal information is important to you and that you may be apprehensive about disclosing it. Your privacy is just as important to us, and we are committed to safeguarding and processing your information in a lawful manner.

We also want to make sure that you understand how and for what purpose we process your information. If for any reason you think that your information is not processed in a correct manner, or that your information is being used for a purpose other than that for what it was originally intended, you can contact our Information Officer.

You can request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.

Our Information Officer's Contact Details	
Name	Andries Burger
Contact Number	082 901 9266
Email Address:	andries@thura.co.za

#### Our details:

#### Thura Makelaarsdienste (Edms) Bpk

Brandwacht Office Park, Muscadel House

Trumali Street

Stellenbosch

7600

Contact Details: 021 8868110

E-mail address: andries@thura.co.za

The Organisation is an authorised financial services provider with FSP nr 4532. We render financial services in the following product categories: **(Category 1)**.

#### The source of collection of your personal information:

We collect personal information directly / indirectly from the following data subjects:

- Prospective clients who enquire about our financial services
- Clients who have appointed the representative as their broker
- Policyholders who enter into a policy with an insurer via the Organisation
- Referral agents, appointed by the Organisation

Personal information is collected directly/indirectly from you through the completion of forms, online forms, application forms, claim forms, information mandate / brokers appointment and during consultation etc. These forms are completed either electronically or in hard copy. You may also be requested to provide your personal information during your consultation with a representative.

We may also collect information about you from other sources such as external third parties and from cookies on your website and from our website.

**Law authorising or requiring collecting of the personal information:**

As an authorised financial services provider, we are obligated in terms of the following legislation to collect your personal information insofar as it relates to the rendering of the relevant financial services to you:

- Financial Advisory and Intermediaries Services Act 37 of 2002.
- Financial Intelligence Centre Act 38 of 2001.
- Insurance Act 18 of 2017.
- Short-Term Insurance Act 53 of 1998.

**Purpose for Processing your Information:**

We collect, hold, use and disclose your personal information mainly to provide you with access to the services and products that we provide. We will only process your information for a purpose you would reasonably expect, including:

- Complying with the obligations contained in the contract concluded between yourself and the FSP
- Providing you with advice, products and services that suit your needs as requested
- To verify your identity and to conduct credit reference searches
- To issue, administer and manage your insurance policies
- 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 comply with any legal and regulatory requirements

Some of your information that we hold may include, your first and last name, email address, a home, postal or other physical address, other contact information, your title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information, and your banking details.

Some of the aforementioned personal information may be mandatory to provide within the context of product providers' underwriting requirements and disclosures.

Failing to provide compulsory information may lead to our organisation's inability to carry out the functions necessary to perform as an authorised financial services provider.

## 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:

- Providing products or services to you and to carry out the transaction you requested
- For underwriting purposes
- For purposes of claims & claims history
- Assessing and processing claims
- Conducting credit reference searches or verification
- For credit assessment and credit management
- Confirming and verifying your identity
- 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
- 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 Thura Makelaarsdienste (Pty) Ltd and regulatory matters that may affect you
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law
- To build a solid database for future reference and offerings that we feel might be beneficial to your specific financial needs

## Third parties and your personal information

We may need to share your information to third parties provide advice, reports, analyses, products, or services that you have requested. Where we share your information, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us.

These third parties may include:

- Your employer (where applicable).
- The Compliance Officer of the organisation (where applicable).
- Analytics and search engine providers assisting in the enhancement of our websites.
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc.
- Auditors of the Organisation.
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Prudential Authority.
- If you have entered into a Short-Term Insurance policy, the Organisation may share your information as part of its statutory and reporting obligations with:
  - Relevant Insurance Companies
  - Premium Collection Companies
  - Contractors / Panel Beaters
  - Managing Agents
  - Financial Institutions
  - Travel Agencies

## **The Transfer of your personal information outside South Africa**

Your information is not hosted on servers managed by a third-party service provider, which is located outside of South Africa.

We confirm that the level of protection afforded to your personal information by the organisation is equal to the protection afforded by the POPI Act.

## **Complaints and objections**

As a data subject, you have the right to –

- Request that we confirm, free of charge, whether or not we hold personal information about you.
- Request that we provide you with a description of the personal information we hold about you, and to explain why and how it is being processed:
- Request that we consider your objections to the processing of your personal information (please complete Annexure B).

## **Safeguarding your Information**

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

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 will treat your information with the same level of protection as required from us.

All computers & laptops of the company are encrypted.

## **Your rights to access and the correction of your personal information**

You have the right to access your personal information held by us. You also have the right to ask us to update, correct or delete (if and when allowed by law) 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 and profile.