



## INTRODUCTION

This policy explains how Raddix Group (Pty) Ltd and its subsidiaries obtain, use and disseminate your personal information subject to the Protection of Personal Information Act ('POPI' or 'the Act') of 2013.

Raddix is committed to protecting your privacy and ensuring that your personal information ("PI") as defined by the Act is collected and used properly, lawfully, with the required confidentiality and transparency.

## PURPOSE

This policy explains how we deal with your PI within the limits of the Act. You are entitled to all rights which you have in terms of the Act. For more information on these rights, please refer directly to the Act. The Regulator issue Codes of Conduct for various industries from time to time and we will adhere to those that apply to us. This policy is therefore subject to the Act as well as any applicable Codes of Conduct issued by the regulator.

However, the following is important to us:

- We value the trust that you place in us by giving us your personal information. We will always use your personal information in a way that is fair and worthy of that trust.
- You are, within reason, entitled to clarity on how we use your personal information. We will always be transparent about the information we collect, what we do with it, and with whom we share it.
- We will work with you to resolve any query or concern about how we use your information promptly.
- We will take all reasonable steps to protect your information from misuse and keep it secure.
- We will comply with all applicable data protection laws and regulations and we will co-operate with data protection authorities. In the absence of data protection legislation, we will act in accordance with generally accepted principles governing data protection.

## OUR COMPANY

Raddix is a financial services group and consists of different business divisions across various legal entities. Collectively, these divisions provide financial and estate planning, short-term and long-term insurance and other financial services to their clients. This policy applies to all divisions and subsidiaries within the Raddix Group.

## COLLECTION OF PERSONAL INFORMATION

We collect and process your PI mainly to provide you with access to our products and services, and to help us improve our offering to you. We also retain your PI for certain other purposes explained below.

The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information that we need to provide you with the products and services you have selected.

We will collect information directly from you where you provide us with your personal details, for example when you place your short-term insurance through us, or make use of our services. We will let you know what information is needed.

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

Website usage information is collected using “cookies” which allow us to collect standard internet visitor usage information.

## YOUR PERSONAL INFORMATION

We will use your personal information only for the purposes for which it was collected or agreed with you, for example:

- to provide our products or services to you
- to execute the transactions you requested
- to maintain our relationship with you
- to conduct credit reference searches or verification
- to confirm and verify your identity or to verify that you are an authorised user for security purposes
- for the detection and prevention of fraud, crime, money laundering or other malpractice
- for debt tracing or debt recovery
- to conduct market or customer satisfaction research or for statistical analysis
- for audit and record keeping purposes
- for liaising with third-party-service-providers to offer services necessary for the products you have with us for legal proceedings

We will also use your personal information to comply with legal and regulatory requirements or industry codes.

The processing of your personal information will at all times be done lawfully, within the requirements of the Act and not in a manner that infringes on your privacy.

## INFORMATION DISCLOSURE

We share your personal information as required with our service providers to deliver products or services to you. This is governed by a contractual relationship and we have agreements in place to ensure that they also comply with these privacy requirements.

We may also disclose your information:

- where we have a duty or a right to do so in terms of law or industry codes
- where we believe it is necessary to protect our rights

## INFORMATION SECURITY

We are legally obliged to provide adequate protection for the personal information we hold and to prevent unauthorised access and use of your personal information. We will, on an ongoing basis, continue to review our security controls and related processes to ensure that your personal information is secure and only used in line with this Policy.

Our security policies and procedures include:

- physical security
- computer and network security
- access to personal information
- secure communications
- security when contracting out activities or functions
- retention and disposal of information

- acceptable use of personal information
- governance and regulatory issues
- monitoring access and use of privileged information
- investigating and reacting to security incidents

Where we share personal information with third parties, we remain responsible for that information and will take reasonable steps to ensure it remains secure. This includes requiring appropriate security, privacy and confidentiality measures from third parties.

We may need to transfer your personal information cross border for processing or storage, for example cloud storage. We will take reasonable steps to ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection that we do.

## ACCESS TO INFORMATION

You have the right to request a copy of the personal information which we have on record for you. To do this, simply contact us at [info@rdx.co.za](mailto:info@rdx.co.za) and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to the payment of a legally allowable fee.

## CORRECTION OF INFORMATION

You have the right to ask us to update, correct or delete your personal information. You may do this by contacting us at the numbers/addresses provided on our website. Your request is subject to the legal requirements we must comply with.

We will take all reasonable steps to confirm your identity before making changes to the personal information we hold about you.

Keeping your personal information up-to-date and accurate remains your responsibility. If there are changes to your personal information, including a change in contact details or residential address, please contact us so we can update your records.

## RETENTION OF YOUR PERSONAL INFORMATION

We will retain your personal information for as long as required by law or to allow you a reasonable opportunity to request access to it at any time during or after your relationship with us, whichever is longer.

We will retain your information for longer periods for historical, statistical and research purposes, as defined in the Act. We have established appropriate safeguards against your records being used for any other purposes.

You may at any time after our contractual relationship comes to an end, contact us to request that your personal information be de-identified. We will however retain the de-identified information for historical, statistical and research purposes as set out above.

## COMMENTS

You can contact us if you have any questions, comments or concerns about how we deal with your personal information.

You may request that we:

- do not contact you in future
- provide you with a copy of the personal information which we hold about you
- correct, update, or de-identify your personal information in our records and to investigate any alleged misuse of your personal information

## CONTACT

Contact us at [info@rdx.co.za](mailto:info@rdx.co.za) if you:

- have questions about this policy or believe we have not adhered to it,
- or need further information about our privacy practices,
- or wish to give or withdraw consent, exercise preferences or access or correct your personal information.