

PRIVACY NOTICE IN TERMS OF PROTECTION OF PERSONAL INFORMATION ACT (“POPIA”)

Credeq Africa (Pty) Ltd (“Credeq”) 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You can request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.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	
Information Officer	Helgaard Müller
Contact Number	+27 (0) 11 551 0886
Email Address:	Helgaard.Muller@credeq.com
Deputy Information Officer	Timothy Thom
Contact Number	+27 11 551 0758
Email Address:	Tim.Thom@credeq.com

Our details:

3rd Floor, 22 Wellington Road, Parktown
Johannesburg 2193

Organisation E-mail address: info.za@credeq.com

Credeq is also an authorised financial services provider with FSP No: 54862. We are authorised for the following categories:

Category Description	Intermediary Other
CATEGORY I	
Short-Term Insurance Commercial Lines	X

The source of collection of personal information:

Credeq collects personal information directly and/or indirectly from the following data subjects:

CREDEQ AFRICA (PTY) LTD.

3RD FLOOR • 22 WELLINGTON ROAD • PARKTOWN 2193 • PO BOX 1411 • KILLARNEY 2193 • T: +27 11 551 0600 • INFO.ZA@CREDEQ.COM
credeq.com

Directors: H Muller, C Munro, J Barrow, RJ Symmonds

Reg No. 2024/604247/07 – **Credeq Africa (Pty) Ltd** Is An Authorised Financial Services Provider [FSP 54862]

Underwritten By **Lombard Insurance Company Limited** an Authorised Financial Services Provider [FSP 1596] and Insurer conducting non-life insurance business



- Prospective policyholders of an insurer who enquire about our financial services.
- Policyholders who have appointed a broker for their insurance purposes.
- Policyholders who enter a policy via any of our insurers with whom we have binder agreement or any brokers that the license holder has an intermediary agreements with.
- Any other insurance purposes that Credeq may require the information for.

Personal information is most usually collected directly from you through the completion of a needs analysis done by the intermediary, application form and/or any other information that is for the purpose of insurance and to enable us to act as an underwriting managing agent – we do same in various manners through our distribution channels.

We may also collect information about you from other sources such as external third parties and from cookies on 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, including subordinated legislation to collect your personal information insofar as it relates to the rendering of the relevant financial services to you. Currently this includes the following, but not limited to same:

- 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 of insurers with whom we have a binder agreement. 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 insurer.
- 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 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, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

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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.

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 Credeq (where applicable) and / or any insurers with whom we have a binder agreement;
- 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 Credeq and / or any insurers with whom we have a binder agreement;
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Prudential Authority;

The Transfer of your personal information outside of the Republic of South Africa

Your information may be hosted on servers managed by a third-party service provider, which may be located outside of South Africa. Furthermore, to the degree any information is required to be provided to an international reinsurer, all such reinsurers have regulation similar to the data protection regulations of South Africa.

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 (please complete Annexure A);
- Request that we consider your objections to the processing of your personal information (please complete Annexure B);
- Lodge a complaint with the Information Regulator (please complete Annexure B).

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The Information Regulator

In the event that your personal information has not been processed in accordance with the POPI Act and the principles set out above, you have the right to lodge a complaint with the Information Regulator.

For further information regarding the complaints process, please visit the website of the Information Regulator, as indicated below.

Alternatively, you may contact the Information Regulator for further assistance:

The Information Regulator:	Adv Pansy Tlakula
Physical Address:	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Email: complaints.	POPIAComplaints@inforegulator.org.za
Website:	https://inforegulator.org.za/contact-us/

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