RIXAKA FINANCIAL SERVICES (PTY) LTD – PRIVACY NOTICE – PROTECTION OF PERSONAL INFORMATION ACT ("POPIA")

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You can request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.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	Nomvula Matobela
Contact Number	086 174 9252
Email Address:	popia.io@rixaka.co.za

Our details:

The Organisation: Rixaka Financial Services (Pty) Ltd

Physical Address: Stand no. 6, Rixaka Complex, Section D2, Giyani, 0826

Mobile: 086 174 9252

Organisation E-mail address: www.rixaka.co.za

The Organisation is an authorised financial services provider with FSP no. 55584. We render financial services in the following product categories: 1 - 1.1 Long term Insurance: Sub-Category A, 1.3 Long term Insurance: Category B1 and 1.22 Long-term Insurance subcategory B1-A.

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 services
- Policyholders who take up policies with the Organisation
- Policyholders who enter into a policy with an insurer via the Organisation
- Clients who complete application forms but end up not taking up cover
- Dependants who are added on policies taken up by our clients
- Beneficiaries added on clients policies for receipt of benefits
- Clients who use our services to conduct funerals for their loved ones
- Individuals employed by the organisation
- Service providers, i.e. Companies providing service to the organisation
- Clients or family members visiting our offices (Covid regulations)

Personal information is collected directly/ indirectly from you through the completion of an application forms, online forms, during consultations, office attendance, website enquiries, request for call backs, etc. These forms are completed either electronically or in hard copy.

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 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
- Long-Term Insurance Act 52 of 1998
- Policyholder Protection Rules
- Prevention of Organised Crime Act, 121 of 1998
- Companies Act, 61 of 1973
- Skills Development Act, 97 of 1998
- Income Tax Act, 58 of 1962
- Value-Added Tax Act, 89 of 1991
- Labour Relations Act, 66 of 1995
- Unemployment Insurance Act, 30 of 1966
- Basic Conditions of Employment Act, 75 of 1997

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.

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 Long-term Policy, the Organisation may share your information as part of its statutory and reporting obligations with:
    - Sanlam Developing Markets Limited – FSP no. 11230

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).

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.IR@justice.gov.za

Website: https://www.justice.gov.za/inforeg/index.html

ANNEXURE A:

PERSONAL INFORMATION REQUEST FORM

Please submit the completed form to the Information Officer:	
Name	
Contact Number	
Email Address:	

Please be aware that we may require you to provide proof of identification prior to processing your request.

There may also be a reasonable charge for providing copies of the information requested.

A. Particulars of Data Subject	
Name & Surname	
Identity Number:	
Postal Address:	
Contact Number:	
Email Address:	

B. Request	
I request the organisation to:	
(a) Inform me whether it holds any of my personal information	☐
(b) Provide me with a record or description of my personal information	☐
(c) Correct or update my personal information	☐
(d) Destroy or delete a record of my personal information	☐

C. Instructions

D. Signature Page
Signature
Date

ANNEXURE B:

POPI COMPLAINT FORM

We are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Protection of Personal Information Act.

Please submit your complaint to the Information Officer:	
Name	
Contact Number	
Email Address:	

Where we are unable to resolve your complaint, to your satisfaction you have the right to complaint to the Information Regulator.

The Information Regulator: Adv Pansy Tlakula

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email: complaints.IR@justice.gov.za

Website: https://www.justice.gov.za/inforeg/index.html

A. Particulars of Complainant	
Name & Surname	
Identity Number:	
Postal Address:	
Contact Number:	
Email Address:	
B. Details of Complaint	
C. Desired Outcome	
D. Signature Page	
Signature:	
Date	