



PROTECTION OF PERSONAL INFORMATION POLICY

Multilect Administrators (Pty) Ltd

The Protection of Personal Information (POPI) Act requires us to inform clients how we use and disclose Their personal information obtained from them.

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

Information we collect:

We collect and process clients' personal information mainly to provide our clients with access to the services and products of the providers with whom we have contractual agreements in place and to help us improve our services to our clients.

The type of information we collect may depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform the client what information is required to be provided to us and what information is optional.

We will require the client's consent, we may also supplement the information that is provided to us with information we receive from other providers in order for Multilect Administrators (Pty) Ltd to offer a more consistent and personalized experience in interactions with us.

Our contracted providers may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

Use of information:

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

- Providing products or services and to carry out the transaction requested;
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying identity;
- For credit assessment and credit management;
- For purposes of claims history;
- 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 carry out the services requested and to maintain and constantly improve our relationship with our clients;
- Providing clients with communications in respect of Multilect Administrators (Pty) Ltd and regulatory matters that may affect our clients;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

4. Disclosure of your information:

We may disclose the clients' personal information to our providers whose services or products were elected to be used. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 3 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 where it may be necessary to protect our rights.

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

6. 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: Rose Duvenhage
Telephone number : (011) 274 6160
Physical address: 4th Floor, Rosebank Corner
191 Jan Smuts Avenue
Parktown North
JOHANNESBURG
Email address: rosed@multilect.co.za

7. 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. In case we do not have a website we will inform you of material changes to this policy.