

## **IEMAS GROUP PRIVACY NOTICE**

This Notice explains how Iemas Group (We/us) obtain, use and disclose your personal information, as is required by the Protection of Personal Information Act 4 of 2013 (“POPIA”).

We commit to protecting your privacy and to ensure that your personal information is collected and used properly, lawfully and in a transparent way.

This Notice sets out:

- **Who is Iemas Group**
- **What personal information we collect**
- **Why we collect your personal information**
- **Our aim to provide ongoing financial products and services**
- **Sharing of your personal information by us**
- **Safeguarding your personal information**
- **How to access and correct your personal information**
- **Changes to this Notice**
- **Our contact details**
- **The Information Regulator’s contact details**

### **WHO IS IEMAS GROUP**

In this Notice, “Iemas Group”, “Iemas” or “we” or “our” or “us” refers to Iemas Co-Operative Limited and all its subsidiaries.

### **WHAT PERSONAL INFORMATION WE COLLECT**

We collect, use and process **your** personal information primarily to provide you with access to our products and services, for you to become our member/client, to help us improve our offerings to you and for certain other purposes which is discussed later in this notice.

We also may collect, use and process personal information where you are not a member/client and considering your contracted role or mandate as a third party.

## **WHY WE COLLECT YOUR PERSONAL INFORMATION**

We will collect and process your personal information for the purposes for which it was collected and agreed with you.

We will typically collect your personal information:

- To market products and services;
- For the purposes of becoming our member;
- When you apply for products or services from us;
- When you submit enquiries or are in contact with us;
- To begin, maintain and terminate the contractual relationships with you and other parties with us and with relevant external parties;
- For the purposes of debt collection;
- For security and technical use;
- For statistical reasons as part of our strategic agenda;
- Where law or business reasons expects us to do so.

Iemas Group also collects personal information about you from other sources as explained below:

Certain website usage information is collected through “cookies” where there is internet visitor usage information that is collected.

Our website also makes use of cookies including in order to provide available products and services. Cookies are text files containing small amounts of information, which your computer or mobile device downloads when you visit the website. Cookies help us to understand how the website is used, let you navigate between pages and generally improve your browsing experience.

## **OUR AIM TO PROVIDE ONGOING FINANCIAL PRODUCTS AND SERVICES**

We would like to use your personal information to keep you informed about other financial products and services which may be of particular interest and possibly suitable to your needs.

Your marketing and communication choices are important to us you are welcome to make changes to your choices. We encourage you to choose in favour of receiving information and communication, including around other financial products and services as it may be beneficial to you. It is our aim to continue being your caring partner by building a long lasting relationship with you.

## **SHARING OF YOUR PERSONAL INFORMATION BY US**

We may disclose your personal information to parties that are involved in the provision of products and services to you based on contractual and strategic needs.

We may share or obtain your personal information from:

- Third parties for the purposes listed above, for example credit applications, reference, fraud prevention & law enforcement agencies;

- Other insurers to prevent fraudulent claims;
- Other companies in Iemas Group when we believe it will enhance the services and products we can offer to you, but only where you have not objected to such sharing;
- Other third parties from whom you have chosen to receive marketing information;
- On the basis of an employment or contractor relationship

We may also disclose your personal information:

- Where we have a duty or a right to disclose in terms of law or industry codes;
- Where we believe it is necessary to protect our rights.

### **SAFEGUARDING YOUR PERSONAL INFORMATION**

We will take reasonable efforts to safeguard, adequately protect and prevent unauthorised access to your personal information. This entails an ongoing assessment or review of controls so that your personal information is secure and not compromised.

Iemas Group Information Security controls ideally cover:

- Physical security;
- Computer and network security;
- Access to personal information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information;
- Governance and regulatory issues;
- Monitoring access and usage of private information;
- Investigating and reacting to security incidents.

During the process of contracting with third parties, we impose reasonable and appropriate security, privacy and confidentiality obligations on them to ensure that your personal information, is kept secure.

We may need to transfer your personal information to another country for processing or storage based on cloud based solutions. We will ensure that anyone to whom we pass your personal information to, agrees in treating your information with the same level of protection as we are obliged to.

## **HOW TO ACCESS AND CORRECT YOUR INFORMATION**

You may request access to a record or description of your personal information. We will balance any request against all relevant law and obligations.

As part of identification and due diligence processes you will undergo a confirmation of identity exercise/s including due diligence before any personal information is provided to you.

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

You have the right to object (in certain circumstances) to processing of your personal information. You also have the right to ask us to update, correct or delete your personal information. Iemas Group will take all reasonable steps to confirm your identity before making changes to personal information that is held. Relevant process & procedures may be applicable.

Keeping your personal information accurate and up to date is important as part of the creation, maintenance and termination of your relationship with us and for us to provide you with our ongoing products and service. You can contact relevant departments in this regard.

## **CHANGES TO THIS NOTICE**

We may change this privacy notice from time to time. We will publish all changes on our website. The latest version of our privacy notice will replace all earlier versions, unless it says differently. If you have any questions or complaint about privacy, please contact the Deputy Information Officer.

## **OUR CONTACT DETAILS**

In the instance that you have questions or information about this Notice or believe that we have not conformed to it please contact us at: [informationoffice@iemas.co.za](mailto:informationoffice@iemas.co.za)

## **INFORMATION REGULATOR'S CONTACT DETAILS**

You have the right to complain to the Information Regulator. We recommend you contact, engage or complain to us first. The Information Regulators website is the following:

<https://www.justice.gov.za/inforeg/>