

PROTECTION OF PERSONAL INFORMATION NOTICE

PinnAfrica Insurance Underwriting Managers (Pty) Limited

The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you.

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

1. Our Purpose:

We at PinnAfrica are recognized for our personal approach and excellence in providing innovative products, services and solutions in the consumer credit insurance and related markets. We are a company that adds value to our people, our partners and our business.

2. What information we collect:

We collect and process your personal information mainly to provide you 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 you.

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

With your consent, we may also supplement the information that you provide to us, or the information we receive from other providers in order to offer you a more consistent and personalized experience in your interactions with us.

When you elect to take up offerings from our contracted providers, they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3. How we collect personal information:

We will collect your personal information if:

- You register for any of the services or products we offer or provide;
- You provide any information to us online;
- You participate in any marketing campaigns by selected third parties.
- We may collect personal information about you when you visit our website, mobile sites or any of our social media platform pages. This collection will happen automatically through the use of cookies (a cookie is a small piece of information stored by your browser, typically used to identify returning visitors, and to collect aggregate information on the number of visitors to a site and the number of pages viewed, but you can set your browser to prevent this if you want to).
- We may collect personal information from third parties where our business interests require and allow us to perform this collection.

4. How we use your information:

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

- Providing products or services to you and to carry out the transaction you requested;
- To process premium collections;
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying your 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 you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- Providing you with communications and regulatory matters that may affect you;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

5. Disclosure of your information:

We may disclose your personal information to our providers whose services or products you elect to use. 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 point 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.

6. 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.

7. 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.

Our contact details are as follow, should you wish to request any further information:

Information officer: Customer Services Department

Telephone number: 010 007 0069

Fax number: 0866 488 744

Postal address: PO Box 98758, Sloane Park, 2152

Physical address: Block A, 1st Floor, The Ambridge Office Park, 1 Vrede Avenue, Epsom Downs, Douglasdale, 2021

Email address: za.customerservices@pinnafrica.co.za

Website: www.pinnafrica.co.za

8. Retention period of data

Your data will be stored with us for a period of 5 years after the termination or expiry of the product or service taken up with us.

9. Discarding of data

Your personal data will be discarded upon the end of the Retention Period of the data as defined in point 8 above.

10. 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