



Protection of Personal Information Notice (POPI)

Southern Africa Quantum Group

Entities Included:

Southern Africa Quantum Consultants and Actuaries
Southern Africa Quantum Employee Benefits
Southern Africa Quantum Trust Services
FML Life
Umzi Wam Umzi Wakho

This document is the undertaking of The Southern Africa Quantum Group (SA Quantum) to conform to the POPI Act.

The Protection of Personal Information Act of November 2013, more commonly known as the POPI Act, requires us to inform you, our valued Client, 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. What information do we collect:

We collect and process your personal information mainly to provide you with access to our services and products and, if applicable, to the services and products of the providers with whom we have contractual agreements in place and to help us to 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 of the information you are required to provide us and what information is optional. With your consent, we may also supplement the information that you provide us with information we receive from other providers in order to offer you a more consistent and personalised experience in your interactions with us.

2. 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:
 - For underwriting purposes;
 - For purposes of claims history;
 - Assessing and processing claims;
 - Confirming and verifying your identity;
 - 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;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law;
- To build a solid database for future reference and offerings that we feel might be beneficial to your specific needs.

3. 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 2 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.

4. Safeguarding your information:

The POPI Act requires us to adequately protect all personal information that we hold and to avoid unauthorised access and use of this personal information. We will continuously review our security controls and processes to ensure that personal information is secure and safeguarded.

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.

5. Your rights to access and correction of your personal information:

You have the right to access your personal information held by us. You also have the right to ask us to update, correct or delete (if and when allowed by law) 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 and profile.

6. Our contact details:

You can contact us at the numbers or addresses listed below and request the information you would like:

Telephone: 010 003 6500

Fax: 086 680 9046

Email: info@saquantum.co.za

Website: www.squantum.co.za

7. Information Regulator

If you are not satisfied with the manner in which SA Quantum has handled and/or resolves your query, complaint or concern, you have the right to complain to the Information Regulator, whose contact details are:

Tel: 012 406 4818

Fax: 086 500 3351

Email: infoereg@justice.gov.za

8. 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.