



## POPIA policy

### Definitions

In this policy (as defined below), unless the context requires otherwise, the following terms will have the meanings given to them:

- **Applicable laws**

Any laws applicable to personal data and personal information, including any statute, regulation, notice, policy, directive, ruling or subordinate legislation, the common law, any binding court order, judgment or ruling, any applicable industry code, policy or standard enforceable by law, or any applicable direction, policy or order that's given by any regulator, competent authority or organ of state or statutory industry body.

- **Child**

Any natural person under the age of 18 years.

- **Client**

Any natural person (or, where applicable) juristic person, who's concluded an agreement with Tshiane Holdings in terms of which such person enjoys insurance benefits against payment of monthly policy premiums.

- **Competent person**

Anyone who's legally competent to consent to any action or decision being taken by any matter concerning a juristic person or child, for example a director, parent or legal guardian.

- **Controller**

Tshiane Holdings, in circumstances where it processes personal data.

- **Data subject**

Tshiane Holdings' clients, potential clients or any third party in respect of whom we process personal information/personal data.

- **Operator**

A person or entity who processes personal information/data for a responsible party.

- **Personal data**

Any information relating to an identified or identifiable natural person (data subject). An identifiable natural person is 1 who can be identified, directly or indirectly.

- **Personal information**

Will have the same meaning as is given in Section 1 of POPIA.

- **Policy**

This data protection and privacy policy.

- **POPIA**

The Protection of Personal Information Act No. 4 of 2013.

- **Processing**

Any operation or activity or any set of operations, whether or not by automatic means, concerning personal information/personal data, including:

- Its collection, receipt, recording, organization, collation, storage, updating or modification, retrieval, alteration, consultation or use.
- Dissemination by means of transmission, distribution or making available in any other form by electronic communications or other means.
- Merging, linking, blocking, degradation, erasure or destruction. For the purposes of this definition, 'process' has a corresponding meaning.

- **Regulator/s**

Any applicable regulatory authority, including the Information Regulator established in terms of POPIA.

- **Responsible party**

In the context of this policy, Tshianeo Holdings.

- **Tshianeo Holdings**

Tshianeo Holdings, FSP no. 42816, reg no. 2007/019604/07.

- **Special personal information/data**

Personal information/personal data concerning, amongst other aspects contemplated in terms of Section 26 of Part B of POPIA, a data subject's religious beliefs, race or ethnic origin, trade union membership, political persuasion, health, sex life, biometric data, or criminal behavior.

- **Third party**

Any employee, independent contractor, agent, consultant, broker, underwriting management agency (UMA), sub-contractor, regulator/s, user of our websites, or other representative of Tshianeo Holdings.

- **Website**

The website/s owned and operated by Tshianeo Holdings inclusive of [www.tshianeo.co.za](http://www.tshianeo.co.za)

## Introduction

This policy regulates the processing of personal information/personal data by Tshianeo Holdings and sets forth the requirements with which Tshianeo Holdings undertakes to comply when processing personal information/personal data pursuant to undertaking its operations and fulfilling its contractual obligations in respect of data subjects and third parties in general.

Tshianeo Holdings places a high premium on the privacy of every person or organization with whom it interacts or engages with and therefore acknowledges the need to ensure that personal information/personal data is handled with a reasonable standard of care as may be expected from it. Tshianeo Holdings is therefore committed to ensuring that it complies with the requirements of POPIA.

When a data subject or third party engages with Tshianeo Holdings, whether it be physically or via any digital, electronic interface such as our website, the data subject or third party acknowledges that they trust Tshianeo Holdings to process their personal information/personal data.

All data subjects and third parties have the right to object to the processing of their personal information/personal data. Acceptance of the terms and conditions contained in this policy is voluntary. Tshianeo Holdings does however require the data subject or third party's acceptance to enable Tshianeo Holdings to effectively enter into a policy of insurance with a data subject, liaise with a data subject, exercise its right, or enforce obligations as they arise from the applicable relationship and comply with applicable laws.

## Purpose and application

The purpose of this policy isn't only to inform data subjects on how Tshianeo Holdings processes their personal information/personal data, but also to establish a standard by which Tshianeo Holdings and its employees and representatives will comply in as far as the processing of personal information/personal data is concerned.

Tshiane Holdings, in its capacity as a responsible party/operator/controller (as the case may be) will strive to observe and comply with its obligations under POPIA when it processes personal information/personal data from or in respect of any data subject.

## Collecting and processing of personal information/personal data

Whenever any data subject completes an application form, contacts Tshiane Holdings electronically or telephonically, or uses 1 of the products, services, facilities, tools or utilities offered by Tshiane Holdings through its website, Tshiane Holdings will in effect be processing the data subject's personal information/personal data.

From time to time, it may be that Tshiane Holdings has collected a data subject's personal information/personal data from other sources. In the event that a data subject has shared their personal information/personal data with any third parties, Tshiane Holdings won't be responsible for any loss suffered by the data subject, their dependents, beneficiaries, spouse/s or employees (as the case may be).

Tshiane Holdings will process personal information/personal data in order to facilitate and enhance the delivery of products and services to its members, foster a legally compliant workplace environment, as well as safeguard the personal information/personal data relating to any data subjects which it in fact holds. In such an instance, the data subject providing us with such personal information/personal data will confirm that they're a competent person and that they have authority to give the requisite consent to enable us to process such personal information/personal data.

Tshiane Holdings undertakes to process any personal information/personal data in a manner which promotes the data subject's constitutional right to privacy, retains accountability and data subject participation. In supplementation of the above, Tshiane Holdings will process personal information/personal data for the following purposes:

- To provide or manage any information, products, or services requested by data subjects.
- To establish a data subject's needs, wants and preferences in relation to the products/services provided by Tshiane Holdings.
- To identify a data subject's risk profile and make an election as to whether Tshiane Holdings wishes to enter into a contractual relationship with the data subject and if so, on what terms.
- To help Tshiane Holdings identify data subjects when they contact us.
- To facilitate the delivery of products/services to clients.
- To administer claims and client premiums.
- To activate policies.
- To allocate unique identifiers to clients for the purpose of securely storing, retaining and recalling such data subject's personal information/personal data from time to time.
- To maintain records of data subjects and specifically client records.
- To maintain third party records.
- For recruitment purposes.
- For employment purposes.
- For apprenticeship purposes.
- For general administration purposes.
- For legal/contractual purposes.
- For health and safety purposes.
- To provide health and wellness information to our employees and clients.
- To obtain and share information about a data subject's credit-worthiness and risk profile with any credit bureau or credit provider's industry association or industry body, which includes information pertaining to a data subject's credit history, claims history, financial history, judgements, default history and sharing information for purposes of risk analysis, tracing and related purposes.

When collecting personal information/personal data from a data subject, Tshianeo Holdings will comply with the notification requirements as set out in Section 18 of POPIA.

Tshianeo Holdings will collect and process personal information/personal data in compliance with the conditions as set out in POPIA, to ensure that it protects the data subject's privacy.

Tshianeo Holdings won't process the personal information/personal data of a data subject for any purpose other than for the purposes set forth in this policy, unless we are permitted or required to do so in terms of applicable laws or otherwise by law.

We may from time to time process personal information/personal data by making use of automated means (without deploying any human intervention in the decision making process) to make decisions about the data subject or their application. In this instance it's specifically recorded that the data subject may object to or query the outcomes of such a decision.

## **Personal information/personal data for direct marketing purposes**

Tshianeo Holdings acknowledges that it may only use personal information/personal data to contact data subjects for purposes of direct marketing where Tshianeo Holdings has complied with the provisions of POPIA and when it's generally permissible to do so in terms of applicable laws.

Tshianeo Holdings will ensure that a reasonable opportunity is given to all data subjects to object (opt-out) to the use of their personal information/personal data for our marketing purposes when collecting the personal information/personal data and on the occasion of each communication to the data subject for purposes of direct marketing.

## **Storage and retention of personal information/personal data**

Tshianeo Holdings will retain personal information/personal data it has processed, in an electronic or hard copy file format, with a third party service provider appointed for this purpose.

Personal information/personal data will only be retained by Tshianeo Holdings for as long as necessary to fulfil the purposes for which that personal information/personal data was collected, or as permitted in terms of applicable law.

It's specifically recorded that any data subject has the right to object to the processing of their personal information and we will retain and store the data subject's personal information/personal data for the purposes of dealing with such an objection or enquiry as soon and as swiftly as possible.

## **Failure to provide personal information**

Where Tshianeo Holdings is required to collect personal information/personal data from a data subject by law or in order to fulfil a legitimate business purpose of Tshianeo Holdings, and the data subject fails to provide such personal information/personal data, Tshianeo Holdings may, on notice to the data subject, decline to render services without any liability to the data subject.

## **Securing personal information/personal data**

Tshianeo Holdings has implemented appropriate, reasonable, physical, organizational, contractual and technological security measures to secure the integrity and confidentiality of personal information/personal data, including measures to protect against the loss or theft, unauthorized access, disclosure, copying, use or modification of personal information/personal data in compliance with applicable laws.

In further compliance with applicable laws, we will take steps to notify the relevant regulator/s and any affected data subjects in the event of a security breach and will provide such notification as soon as reasonably possible after becoming aware of any such breach.

Notwithstanding any other provisions of this policy, it should be acknowledged that the transmission of personal information/personal data, whether it be in person, via the internet or any other digital data transferring technology, isn't completely secure. While Tshianeo Holdings has taken all appropriate, reasonable measures to secure the integrity and confidentiality of the personal information/personal data it processes, in order to guard against the loss of, damage to, or unauthorized destruction of, personal information/personal data and unlawful access to (or processing of) personal information/personal data, Tshianeo Holdings in no way guarantees that its security system is 100% secure or error-free. Therefore, Tshianeo Holdings doesn't guarantee the security or accuracy of the information (whether it be personal information/personal data or not) which it collects from any data subject.

Any transmission of personal information/personal data will be solely at the own risk of the data subject. Tshianeo Holdings has received the personal information/personal data, it'll deploy and use strict procedures and security features to try and prevent unauthorized access to it. As indicated above, Tshianeo Holdings reiterates that it restricts access to personal information/personal data to third parties who have a legitimate operational reason for having access to such personal information/personal data. Tshianeo Holdings also maintains electronic and procedural safeguards that comply with the applicable laws to protect your personal information from any unauthorized access.

By accepting the terms and conditions to which this policy relates, the data subject agrees to indemnify and hold Tshianeo Holdings harmless for any security breaches which may potentially expose the personal information/personal data in our possession to unauthorized access or the unlawful processing of such personal information/ personal data by any third party.

## **Provision of personal information/personal data to third parties**

Tshianeo Holdings may disclose personal information/personal data to third party service providers where necessary to achieve the purpose/s for which the personal information/personal data was originally collected and processed. We will enter into written agreements with such third party service providers to ensure that they comply with applicable laws pursuant to the processing of personal information/personal data provided to it by Tshianeo Holdings from time to time.

## **Access to personal information/personal data**

A data subject has the right to a copy of the personal information/personal data which is held by Tshianeo Holdings (subject to a few limited exemptions as provided for under applicable law).

The data subject must make a written request (which can be sent by email) to the information officer designated by Tshianeo Holdings from time to time.

Tshianeo Holdings will provide the data subject with any such personal information/personal data to the extent required by applicable law and subject to and in accordance with the provisions of Tshianeo Holding's PAIA manual published in terms of Section 51 of the Promotion of Access to Information Act 2000 (PAIA).

The data subject can challenge the accuracy or completeness of their personal information/personal data in our records at any time in accordance with the process set out in our PAIA manual.

## Keeping personal information/personal data accurate

Tshianeo Holdings will take reasonable steps to ensure that personal information/personal data that it processes is kept updated where reasonably possible.

We may not always expressly request the data subject to verify and update their personal information/ personal data and expects that the data subject will notify us from time to time in writing:

- Of any updates or amendments required in respect of their personal information/personal data.
- Where the data subject requires us to delete their personal information/personal data.
- Where the data subject wishes to restrict the processing of their personal information/personal data.

## Costs to access personal information/personal data

The prescribed fees to be paid for copies of the data subject's personal information/personal data are listed in our PAIA manual.

We reserve the right to make amendments to this policy from time to time.

## Complaints to the Information Regulator

In the event that any data subject or third party is of the view or belief that Tshianeo Holdings has processed their personal information/personal data in a manner or for a purpose which is contrary to the provisions of this policy, the data subject is required to first attempt to resolve the matter directly with us, failing which the data subject or third party will have the right to lodge a complaint with the Information Regulator, under the provisions of POPIA.

### The contact details of the Information Regulator are:

Physical address    33 Hoofd Street,  
Forum III, 3rd Floor  
Braampark,  
Johannesburg, 2001  
Contact person    Marks Thibela  
Position    Chief executive officer  
Work no.    +27 10 023 5207  
Phone no.    082 746 4173  
Email    infoereg@justice.gov.za

## Contacting us

All comments, questions, concerns or complaints regarding personal information/personal data or this policy, should be forwarded to Tshianeo Holdings compliance officer.

Compliance officer		Managing Director	
Name	Mpho Mahlakwane	Name	Tshifhiwa Muhanganei
Email	<a href="mailto:mpho@compliancemm.co.za">mpho@compliancemm.co.za</a>	Email	<a href="mailto:tshifhiwa@tshianeo.co.za">tshifhiwa@tshianeo.co.za</a>