



PRIVACY POLICY

This document sets out the terms and conditions which govern our relationship. If you have any questions, please call our Customer Care department on 0860 587 587.

1. PURPOSE

- 1.1** Legal and Tax Services (Pty) Ltd is committed to protecting your privacy and ensuring that your personal information is processed for lawful purposes in a fair, secure and responsible manner. This document explains how we obtain, use and disclose your personal information, as required by applicable legislation. This notice sets out who we are, how we collect info, how we safeguard your rights.
- 1.2** We are bound by the terms and provisions of both Section 51 of the Electronic Communications and Transactions Act, 2002 ("ECT Act") as well as the Protection of Personal Information Act 4 of 2013 ("POPI Act") regarding the processing of your personal information. We may use necessary legal means to check and validate the information you provide to us.
- 1.2.1** Your information shall be kept confidential, however, we shall disclose it to certain third parties, as required in the normal course of our business, to other insurers for the specific purpose of insurance and to reduce and prevent any form of fraudulent activity, and as may be otherwise legally required by us.
- 1.2.2** Where your personal information is shared with third parties, we ensure that they understand and adhere to the provisions of the POPI Act in so far as it relates to the processing of your personal information and we have privacy agreements in place to ensure adherence to this. We have implemented reasonable security measures to protect your personal information that we process to ensure that your privacy and confidentiality is upheld.
- 1.2.3** In taking out this policy, you have provided us with your personal information and have further consented to us processing your personal information in accordance with the provisions of the POPI Act and you further confirm that the information you have provided us with is accurate and correct. We will retain your personal information only for as long as we are legally required to and will destroy the personal information you have provided to us upon your request or when we are no longer required to retain this information by law.
- 1.2.4** All our case records are kept for a minimum period of 5 years and this is a statutory requirement in terms of FAIS.
- 1.2.5** The information submitted by you will be made available to and processed by our staff where required, as well as our external compliance practice for audit purposes, the Regulator (FSCA) and any Ombud who has jurisdiction
- 1.2.6** This document is to be read together with our PAIA Policy which is available on our website and which you are deemed to have read, accepted and agreed to by taking out this policy with us. Should you have any queries or concerns relating to any terms contained in our privacy policy, or should you wish to withdraw your consent to allow us to process your personal information, you may, at any time, send a request in writing to our Customer Care Department at the following email address info@legalandtax.co.za.
- 1.2.7** If, at any time, you feel that your personal information has been processed by us without your consent or that your rights in terms of the POPI Act have been violated in any way, you may send a complaint through to our POPI Officer at the following email address popi@legalandtax.co.za or you may submit your complaint directly to the Information Regulator.



Legal and Tax (Pty) Ltd or “we” refers to Legal and Tax (Pty) Ltd and its subsidiaries Legal and Tax (Pty) Ltd is an Authorised Financial Services Provider.

T 0860 587 587 | **F** +27 11 728 0910 | **E** info@legalandtax.co.za 3rd Floor | Acacia Grove | Houghton Estate Office Park 2
Osborn Road | Houghton | Johannesburg | 2196

Legal and Tax Services (Pty) Ltd is an Authorised Financial Services Provider, FSP No. 28566.

Legal Expense Insurance underwritten by Centriq Insurance Company Limited, FSP No. 3417.

Funeral Benefits underwritten by Centriq Life Insurance Company Limited, FSP No. 7370.

Responsible Persons:

Benjy Frank Porter (Key Individual)

Lizl Finch (Representative)

Chantelle Van Deventer (Representative)

Seshnie Naicker (Representative)

2. HOW WE COLLECT AND SHARE INFORMATION

2.1 We will only collect and share information for the purposes described in this notice, or as otherwise communicated to you.

2.2 We mainly collect information from private individuals by asking for referrals. Once we receive the referrals, those referrals are captured as leads, which we will then use for our own marketing.

2.3 We collect information directly from you where possible when you purchase a product or service from us directly or when you contact us directly for queries and other information.

2.4 Due to the nature of our business we are also required to collect from and share information about you with certain external parties to ensure that we meet our obligations as a licensed financial services provider. These external parties include:

2.4.1 Other intermediaries

2.4.2 Credit Bureaus

2.4.3 Companies within the Legal and Tax Services (Pty) Ltd Group

2.4.4 Other insurance companies for fraud prevention purposes

2.4.5 Fraud prevention agencies

2.4.6 Law enforcement agencies

2.4.7 Information Technology service providers

2.4.8 Regulatory bodies

2.4.9 Other external parties from whom you have explicitly chosen to receive marketing and other communication

2.4.10 We may also share information about you with the external parties listed above for the following purposes:

2.4.11 Where they are involved in the delivery of products or services to you

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- 2.4.12** Where we have a duty or a right to disclose in terms of law or industry codes
- 2.4.13** Where we believe it is necessary to protect our rights and interests
- 2.5** With your consent, we may supplement the information that you provide to us with information we receive from other companies in the Legal and Tax Services (Pty) Ltd Group to offer you a more consistent and personalized experience in your interactions with Legal and Tax Services (Pty) Ltd.
- 2.6** Website usage information is collected using "cookies" which allows us to collect standard internet visitor usage information.

3. HOW WE USE THE INFORMATION WE COLLECT

- 3.1** We collect and process your personal information mainly to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes as listed below. We will use your personal information only for the purposes agreed with you, including:
 - 3.1.1** To provide our products or services to you, and for the effective fulfilment of any contractual obligations owed by us to you
 - 3.1.2** To comply with legal and regulatory requirements
 - 3.1.3** To comply with industry codes to which we subscribe or which apply to us
 - 3.1.4** To correctly assess your insurance needs in order to provide you with the most suitable product at the most appropriate price
 - 3.1.5** To adequately fulfil your claims
 - 3.1.6** To conduct credit checks
 - 3.1.7** To confirm and verify your identity or to verify that you are an authorized user for security purposes
 - 3.1.8** For the detection and prevention of fraud, crime, money laundering or other malpractice
 - 3.1.9** For debt tracing or debt recovery
 - 3.1.10** To conduct market or customer satisfaction research or for statistical analysis
 - 3.1.11** For audit and record keeping purposes
 - 3.1.12** For the purpose of legal proceedings
 - 3.1.13** When it is otherwise allowed by law.
- 3.2** With your consent we would like to use your information to keep you informed about other products and services offered by Legal and Tax Services (Pty) Ltd which may be of particular interest to you. If you do not want to receive any further communications of this nature please let us know by contacting us in any of the following ways:
 - 1.** Call: 0860 587 587
 - 2.** Email: info@legalandtax.co.za



4. HOW WE SAFEGUARD INFORMATION

- 4.1** We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorized access and use of personal information. We review our security controls and related processes on an ongoing basis to protect the confidentiality, integrity and availability of your personal information.
- 4.2** When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that your personal information is kept secure.
- 4.3** We may need to transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with a similar level of protection as afforded to you by us.

5. YOUR RIGHT TO ACCESS AND CORRECT INFORMATION

- 5.1** You have the right to request details of any personal information we hold about you. To do this, simply view our Promotion of Access to Information (PAIA Manual) which is available on our website and contains details about the procedure you must follow in order to request access to information held by us.
- 5.2** Please note that any such access request may be subject to a payment of a legally allowable fee, depending on the nature of the information to which you require access.
- 5.3** To ensure that we can continue providing you with timeous communication and service, please remember to let us know if your information changes at any time. You have the right to ask us to update, correct or delete your personal information. You may do this by contacting us at 0860 587 587 or email: info@legalandtax.co.za

We will take all reasonable steps to verify your identity before providing any access to information held by us or making any changes to your personal information. This policy, shall not be invalidated on account of any incorrect statement made in good faith, unless the incorrectness of such statement is of such a nature as to be likely to have materially affected the assessment of the risk under the policy at the time the policy was issued.