

## **PRIVACY AND SECURITY STATEMENT**

### **1. PURPOSE OF THIS DOCUMENT**

Retirement Planning Services (Pty) Ltd & Retirement Planning Services International (Pty) Ltd (hereafter “the RPS Group”) understands that your personal information is important to you and that you may be apprehensive about disclosing it. Your privacy is just as important to us, and we are committed to safeguarding and processing your information in a lawful manner.

We want to ensure that you understand how and why we process your information. If, for any reason, you think that your information is not processed correctly or that your information is being used for a purpose other than that for which it was originally intended, please contact the RPS Group’s information officer.

### **2. COLLECTION OF INFORMATION - PURPOSE**

The RPS Group collects information for the following reasons:

- As the RPS Group provides clients with a service or data interaction for a lawful reason, we must gather certain information to provide an exceptional client experience.
- Information collected is dependent on the RPS Group’s interactions with clients.
- This information will be utilised only for its required purpose.
- We will also inform our clients of the information they need to provide, allowing the RPS Group and its representatives to render a service.

### **3. COLLECTION OF INFORMATION - SOURCING**

The RPS Group collects personal information from data subjects in the following ways:

- Prospective clients who enquire about our financial services.
- Clients who have appointed an RPS Group representative as their broker.
- Policyholders who enter into a policy with an insurer via the RPS Group.

Personal information is collected from you through the completion of:

- Application forms.
- Consultation with a RPS Group representative.

These forms are completed either electronically or in hard copy. You may also be requested to provide your personal information during your consultation with a RPS Group representative.

- We may also collect information about you from sources such as external third parties and cookies on our website.
- Information may be transferred cross-border, for example, where the RPS Group utilises cloud services to store data or if our service providers are situated overseas.

#### **4. LAW AUTHORISING OR REQUIRING COLLECTING OF PERSONAL INFORMATION**

As an authorised Financial Services Provider (FSP), we are obligated in terms of the following legislation to collect personal information insofar as it relates to the rendering of the relevant financial services.

- Financial Advisory and Intermediaries Services Act 37 of 2002;
- Financial Intelligence Centre Act 38 of 2001;
- Insurance Act 18 of 2017;
- Short-Term Insurance Act 53 of 1998;
- Long-Term Insurance Act 52 of 1998;
- Financial markets Act, 2012;
- National Credit Act, 2005;
- Prevention and Combatting of Corrupt Activities Act, 2004;
- Prevention of Organised Crime Act, 1998;
- Promotion of Access to Information Act, 2004;
- Protection of Constitutional Democracy Against Terrorist and Related Activities Act, 2004;
- Protection of Personal Information Act, 2013;
- Securities Transfer Tax Act, 2007; and the
- Securities Transfer Tax Administration Act, 2007.

The RPS Group will consider requests received in relation to Acts not covered in the aforementioned list.

## 5. PURPOSE FOR PROCESSING YOUR INFORMATION

The RPS Group collects, holds, utilises, and discloses your personal information mainly to give you access to our services and products. We will only process your information for a purpose you would reasonably expect, including:

- Complying with the obligations in the contract concluded between yourself and the FSP.
- Providing advice, products and services that suit your needs, as requested.
- To verify your identity.
- To issue, administer and manage your insurance policies.
- To process insurance claims.
- To notify you of new products or developments that may be of interest to you.
- To confirm, verify and update your details.
- To comply with any legal and regulatory requirements.

Some of your information that the RPS Group holds may include your first and last name, email address, home, postal or other physical address, additional contact information, title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information, and your banking details.

Some of the aforementioned information may be mandatory within the context of product providers' underwriting requirements and disclosures.

Failing to provide the required information may lead to our organisation's inability to carry out the functions necessary to perform as an authorised financial services provider.

## 6. THIRD PARTIES AND YOUR PERSONAL INFORMATION

We may need to share your information with third parties to provide advice, reports, analyses, products, or services that you have requested. Where we share your information, we will take all precautions to ensure that the third party will treat your information with the same level of protection as we require.

These third parties may include:

- The compliance function of the organisation;
- Analytics and search engine providers assisting in the enhancement of our websites;
- Information technology specialists assisting us with data storage, security, processing, analytics, etc.;
- Auditors of the organisation; and
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Financial Intelligence Centre.

## **7. DATA SUBJECT RIGHTS**

Data subjects are defined as natural or legal persons whose information is collected, processed or stored; this refers to our clients and stakeholders.

As a data subject, you have the right to:

- request that the RPS Group confirms, at no cost to you, if the RPS Group holds your personal information;
- request that the RPS Group provides you with a description of the personal information that it stores and explain why and how it is being processed;
- request that we consider your objections to the processing of your personal information; and
- lodge a complaint with the information regulator.

## **8. STORAGE AND DESTRUCTION OF YOUR PERSONAL INFORMATION**

We will retain your personal information for the duration that you are a client of the RPS Group.

After you cease to be client, we may keep your data up to a maximum period of five years:

- To comply with retention requirements imposed by any law; and
- For prudent record-keeping for the services rendered to you.

We may be required to retain your personal information for longer than five years, should it be the subject of any litigation or for other legal reasons. We may also keep your information for research or statistical purposes with the necessary security controls in place.

## 9. COOKIES

Cookies are text files placed on your device created by websites you visit. This enables the website to provide a better user experience. Cookies are used to retain the user's preferences, including storing marketing details such as product preferences. This improves tracking data, promotional effectiveness and eases your way on our and partner websites. Cookies will enhance your browsing experience. You can opt to disable cookies in your browser.

The RPS Group may utilise the following types of cookies:

*Per-session cookies* – These only exist for the duration of your website visit and are deleted upon exit. Your session is identified and tracked through the site to enhance your browsing experience.

*Permanent cookies* – These remain on your machine until they expire, are deleted, or your session is terminated upon exit from the site. Many of these cookies are built with automatic deletion dates to help ensure your hard drive does not get overloaded.

Cookies can be first- or third-party cookies. First-party cookies are owned and created by the website you are viewing. Third-party cookies are owned and created by an independent company, usually a company providing a service to the website owners. Internet cookies are common and do not damage your system. They store or gather website information to assist you with your online activities.

The RPS Group does not use cookies to track an individual's internet usage after leaving our websites, and any personal information that enables others to read and understand your information is not retained.

## 10. RIGHT TO AMEND THIS PRIVACY AND SECURITY STATEMENT

The RPS Group reserves the right to amend this privacy and security statement at any time. If amended, the effective date will be noted on this statement. The current version will supersede and replace previous versions. The responsibility remains with our clients and stakeholders to check if there are any amendments to this statement. When you utilise this website, the RPS Group will assume that you agree to the current version of this privacy and security statement. The effective date is 1 March 2025.

## 11. HOW TO CONTACT US

If you would like to correct or update any information the RPS Group has collected about you, please e-mail [malize@rps.co.za](mailto:malize@rps.co.za)

If you require clarification regarding this privacy and security statement or on the RPS Group's privacy and security procedures, please contact our Privacy Team at:

The RPS Group

The Information Officer – Ms Ancia van der Mescht

P.O. Box 257

Sanlamhof

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Telephone: +27 21 946 3184

E-mail: [ancia@rps.co.za](mailto:ancia@rps.co.za)