

Stratum Benefits⁺



2021 POPI PRIVACY POLICY

PERSONAL INFORMATION

Stratum Benefits strongly believes in protecting your privacy and the confidentiality of your personal information. In order to explain how we collect, use and protect personal information, we have developed this Privacy Policy. Personal information is any combination of information, in the possession of, or likely to come into our possession that can be used to identify, contact, or locate a discrete individual ("Personal Information") and will be treated in accordance with this Privacy Policy. This includes any expression of opinion about such individual. Any information which cannot be used to identify a discrete individual (such as aggregated statistical information) is not personal information.

USE OF INFORMATION

We need to collect personal or other information for:

- Underwriting purposes
- Assessing and processing of claims
- Confirming and verifying an individual's identity
- Purposes of claims history
- The detection and prevention of fraud and crime
- Conducting market or customer satisfaction research
- Audit and record keeping purposes
- Legal proceedings
- Following an individual's instructions
- Informing an individual of services
- Making sure our business suits the individual's needs

We collect information about you from other sources.

Website usage information is collected using 'cookies' which allows us to collect standard internet visitor usage information. Personal information that an individual submits is used only for the purpose for which it was intended. Copies of correspondence that may contain personal information, is stored in archives for record-keeping and back-up purposes only.

We will not, without an individual's consent, share information with any other third parties for any purposes whatsoever.



SECURITY

We strive to ensure the security, integrity and privacy of personal information submitted. We will review and update security measures in accordance with future legislation and technological advances. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure. However, we will endeavour to take all reasonable steps to protect the personal information, which an individual submits to us, or to the online products and services of Stratum Benefits.

Access to Information

You have the right to request a copy of the personal information we hold about you. We will take all reasonable steps to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to a payment of a legally allowable fee, where applicable.

CHANGES TO THIS PRIVACY POLICY

We may amend this Privacy Policy from time to time. Please check our website periodically to keep yourself informed of any changes.

We will at all times set the highest standards to ensure the integrity of their systems.

We may engage with other organisations to provide support services to us as a Financial Services Provider (FSP). Third Parties are obligated to respect the confidentiality of any personal information held by Stratum Benefits. A Service Level Agreement is in place with all third parties to ensure adherence to all Privacy Policies.

Our employees are obligated to respect the confidentiality of any personal information held by them. All employees are required to sign an employment contract which includes a confidentiality clause.

We will not reveal any personal information to anyone unless:

- We are compelled to comply with legal and regulatory requirements or when it is otherwise allowed by law
- It is in the public's interest
- We need to do so, as a Financial Services Provider, to protect our rights

We will endeavour to take all reasonable steps to keep secure any information which they hold about an individual, and to keep this information accurate and up to date. If at any time, an individual discovers that information gathered about them is incorrect, they may contact us to have the information corrected.

We recognise the importance of protecting the privacy of information collected about individuals, in particular information that is capable of identifying an individual ('personal information').

CONTACT US

Any questions relating to our Privacy Policy, or the treatment of an individual's personal data may be addressed to the contact below:

Yolanda de Klerk | Information Officer
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HEAD OFFICE

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INFORMATION REGULATOR

You have the right to complain to the Information Regulator, whose contact details are:

<http://www.justice.gov.za/infoereg/index.html> Information Regulator

Tel: 012 406 4818 or +27 (0) 10 023 5207

Email: infoereg@justice.gov.za

