

PROTECTION OF PERSONAL INFORMATION ACT

FSP name: EC Life
FSP number: 51460

Introduction

This notice explains how we obtain, use and disclose your personal information, in accordance with the requirements of the Protection of Personal Information Act (POPIA).

At **EC Life** we are committed to protecting your privacy and to ensure that your personal information is collected and used properly, lawfully and transparently.

What is Personal Information?

Personal information is any combination of information we have in our possession, or is likely to come into our possession, which can be used to identify, contact or locate an individual or juristic person.

According to the Act ““personal information” means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, living juristic person.”

The Information we Collect

We collect and process your personal information for the purposes of understanding and analysing your financial needs and delivering suitable financial products. We will collect information directly from you, where you will provide us with your personal details and your consent to use the information for the purpose for which it was collected. Where possible, we will inform you what information you are required to provide to us and what information is optional.

Website usage information may be collected using “cookies” which allows us to collect standard visitor usage information.

How we use your Information

We will use your personal information only for the purposes for which it was collected and for which you give your consent. In addition, your information may be retained for legal purposes.

We collect personal information or other information for:

- Confirming and verifying an individual’s identity in terms of the FIC Act.
- Completion of a Financial Needs Analysis
- Application for a suitable financial product
- Underwriting Purposes
- Conducting marketing or client satisfaction research.
- Record keeping
- Following an individual’s instructions
- Informing an individual of our services
- Making sure our business suits an individual’s needs

Personal information submitted by an individual is used only for the purpose for which it was intended. Copies of correspondence that may contain personal information is archived for record-keeping and back-up purposes only.

Disclosure of Information

We may disclose your personal information to our product providers, who are involved in the provision of financial products to you. We have agreements in place to ensure that they comply with the privacy requirements as required by the Protection of Personal Information Act.

We will not reveal any personal information to anyone unless:

- We are compelled to comply with legal or regulatory requirements, or when it is otherwise allowed by law;
- It is in the public interest; and/or
- Where we believe it is necessary to protect our rights.

Information Security

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of personal information. We will, on an on-going basis, continue to review our security controls and related processes to ensure that your personal information remains secure.

Our security policies and procedures cover:

- Physical security;
- Computer and network security;
- Access to personal information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information
- Governance and regulatory issues;
- Monitoring access and usage of private information;
- Investigating and reacting to security incidents.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that personal information that we remain responsible for, is kept secure.

Our employees or mandated representatives are obliged to respect the confidentiality of any personal information held by us, and are required to sign an employment contract or mandate, which includes a confidentiality clause.

We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

Your Rights: Access to Information

You have the right to request a copy of the personal information we hold about you. To do this, simply contact us at the number/e-mail address provided on our website and specify what information you require. We will need a copy of your ID document to confirm your identity before providing details of your personal information.

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

Correction of Your Information

You have the right to ask us to update, correct or delete your personal information. We will require a copy of your ID document to confirm your identity before making changes to personal information we may hold about you.

How to Contact us

If you have any queries about this policy; you need further information about our privacy practices; wish to withdraw consent; exercise preferences or access or correct your personal information, please contact us at the numbers/e-mail address on our website – www.eclife.co.za

Changes to this Policy

We may amend this notice from time to time. Our website should be checked periodically to view any such changes.