

Insurance Zone Actuaries & Consultants (Pty) Ltd – Privacy Policy

We at Insurance Zone Actuaries & Consultants value the importance of protecting information and we subscribe to the principles as outlined in Section 51 of the Electronic Communications and Transactions Act 2002.

Personal information for the purpose of this document means all information specific to you, which are provided to Insurance Zone Actuaries & Consultants via the internet - in other words information that identifies you. This includes, for example, the following information that you may provide to Insurance Zone Administration Services to obtain inter alia an online quotation:

- Your name and surname
- Age
- Marital Status
- Identity number
- Date of birth
- E-mail address
- Contact number(s)
- Password & Username

Here at Insurance Zone Actuaries & Consultants, we value the information you choose to provide and which we collect from you, and will take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information we maintain concerning you is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information. However, please note that Insurance Zone Actuaries & Consultants cannot guarantee the security of any personal information that you disclose online. When you use the on-line services provided by us, you will be given a user name and password. You must always keep this information secret and ensure that it is not disclosed to anyone.

Whenever you use this website, or contact us electronically, we will process and collect your personal information.

We at Insurance Zone Actuaries & Consultants will use your personal information only as appropriate in the normal course of business. The following are reasons why we would collect your personal information:

- To identify you
- For us to process your instructions to us
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- Compliance with the laws of The Republic Of South Africa
- Detecting fraud
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Insurance Zone Actuaries & Consultants does not permit the selling or providing of personal information to third parties for independent use. At Insurance Zone Actuaries & Consultants we may however share your personal information with our partners and affiliates if that information is required to provide you with the product or services requested by you. Our business partners and affiliates will adhere to using your personal information as directed by Insurance Zone Actuaries & Consultants.

We will disclose your personal information when required to do so:

- By any regulatory authority (like the Financial Services Board) for the various financial sectors
- To comply with any regulation passed under relevant legislation, or any legal process
- To protect and defend Insurance Zone Actuaries & Consultants' and our affiliates' rights and property (including Insurance Zone Actuaries & Consultants' intellectual property), or
- When you have expressly authorised Insurance Zone Actuaries & Consultants to do so.

We may also contact you to provide factual information about Liberty's products which we believe may be of interest to you. A financial needs analysis will always be required before any product will be recommended to you. If at any stage after you have given us your consent change your mind and no longer wish us to contact you about said products, we will respect your decision. You will always be given the opportunity to instruct us to remove your contact details from our mailing list.

Insurance Zone Actuaries & Consultants reserve the right in our sole discretion to amend this Privacy Policy from time to time and you agree that you will review the terms of this Privacy Policy whenever you visit our website for any such amendments.

This Privacy Policy will be governed by and constructed and interpreted in accordance with the laws of the Republic of South Africa.

When you do visit our website and in the process provide us with your personal information you will be agreeing to the provisions set out above.

You also authorise Insurance Zone Actuaries & Consultants to act on the information that you send electronically. Ensure that you have read and understood the terms and conditions of this Privacy Policy before you provide us with your personal information.