

## PRIVACY POLICY

**BY ACCESSING AND USING THIS WEBSITE OR OUR SERVICES, THE USER IS PROVIDING THEIR EXPRESS AND VOLUNTARY CONSENT TO THE PROCESSING OF THEIR PERSONAL INFORMATION BY PERCEPT ACTUARIES AND CONSULTANTS PROPRIETARY LIMITED (REGISTRATION NUMBER 2017/466398/07) (“Percept”) ON THE BASIS SET OUT IN THIS PRIVACY POLICY. IF THE USER DOES NOT CONSENT, THE USER MUST IMMEDIATELY STOP ACCESSING AND/OR USING THIS WEBSITE AND OUR SERVICES.**

### INTRODUCTION

- 1.1 Percept collects, uses and, in some circumstances, shares the personal information of Users in and through this website and during the provision of services to you.
- 1.2 Percept respects the rights of Users whose personal information is collected and used by it, including their right to protection against the unlawful collection, retention, sharing and use of such personal information.
- 1.3 The purpose of this Privacy Policy is to provide Users with information about the information processing activities of Percept and the manner in which their rights are protected.
- 1.4 This Privacy Policy shall serve as a blanket notification to Users about Percept’s processing activities which will remain valid for as long as one is using the services of Percept, including the browsing of this website. Users will not be notified separately on each occasion that Percept processes the same personal information in the same way over the period.
- 1.5 Percept may amend the provisions of this Privacy Policy to comply with any changes in the law, and/or pursuant to any changes to its information processing activities or privacy practices. Such amendments will be published on the website and will become operable from the date of such publication.
- 1.6 This Privacy Policy, and the interpretation and enforcement thereof, will be governed by the laws of the Republic of South Africa.
- 1.7 The provisions of this Privacy Policy is, as far as possible, to be incorporated into any agreement between Percept and Users.

### 2. DEFINITIONS AND INTERPRETATION

- 2.1 In this Privacy Policy, the following words bear the following meanings:
  - 2.1.1 “**consent**” means any voluntary, specific and informed expression of will in terms of which permission is given by or on behalf of a User for the processing of their personal information;
  - 2.1.2 “**direct marketing**” means to approach a data subject, either in person or by mail or electronic communication, for the direct or indirect purpose of promoting or offering to supply any goods or services to the data subject;
  - 2.1.3 “**information officer**” means David Mark Strugnell;
  - 2.1.4 “**operator**” means an outside third party who processes personal information for or on behalf of Percept in terms of a contract or mandate;

- 2.1.5 **“personal information”** means any information linked to a User or information that can identify a User, including but not limited to:
- 2.1.5.1 information relating to a User’s gender, nationality, ethnic or social origin age, language;
  - 2.1.5.2 a User’s e-mail address, physical address, telephone number, location information or online identifier;
  - 2.1.5.3 a User’s financial information including banking details and invoice information;
  - 2.1.5.4 a User’s personal opinions, views or preferences;
  - 2.1.5.5 correspondence sent by a User which is of a private or confidential nature;
  - 2.1.5.6 the User’s special personal information; and
  - 2.1.5.7 the User’s name if it appears with other personal information relating to that User, or if the disclosure of their name on its own would reveal further personal information about that User;
- 2.1.6 **“POPIA”** means the Protection of Personal Information Act, No. 4 of 2013, including any regulations or codes of conduct promulgated under it;
- 2.1.7 **“PAIA”** means the Promotion of Access to Information Act, No. 2 of 2000;
- 2.1.8 **“process or processing”** means, in relation to personal information, any operation or activity or any set of operations, whether or not by automatic means, including:
- 2.1.8.1 the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use of that information;
  - 2.1.8.2 dissemination by means of transmission, distribution or making available in any other form; or
  - 2.1.8.3 merging, linking, as well as restriction, degradation, erasure or destruction of that information;
- 2.1.9 **“special personal information”** means any information relating to a User’s religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life, criminal behaviour or biometric information linked to a User or or biometrical information that can identify a User, including without limitation a photographic image of the User;
- 2.1.10 **“services”** means the services provided to any User by Percept;
- 2.1.11 **“User”** means a visitor or user of this website, or any of the content or services associated with this website and/or Percept; and
- 2.1.12 **“the website”** means the website or any part thereof which is accessible from <https://percept.co.za/>.

2.2 Any reference in this Privacy Policy to:

- 2.2.1 the singular includes the plural and *vice versa*;
  - 2.2.2 any one gender includes the other genders, as the case may be;
  - 2.2.3 an act, regulation or other law is to the version of that law in force at the effective date of this Policy and includes any amendment or re-enactment made to that law after the effective date of this Policy.
- 2.3 When calculating any number of days for the purposes of this Policy, the first day must be excluded and the last day of the relevant interval included, unless the last day is not a business day, then the last day will be the next succeeding business day.
- 2.4 The word “*include*” means “*include without limitation*”. Use of the word “*include*” or “*in particular*” is for illustration or emphasis only and where followed by specific examples must not be interpreted as limiting the meaning of the general wording preceding it.
- 2.5 A requirement that any Policy, request, demand or other communication made in terms of this Privacy Policy must be in writing will be met if it is in the form of a data message as defined in the Electronic Communications and Transactions Act, No. 25 of 2002, and is accessible in a manner usable for subsequent reference, provided that this policy may not be amended as such.

### 3. RESPONSIBLE PARTY

- 3.1 Percept will be the party who will be collecting and processing a User’s personal information and as such is designated as the “*responsible party*” for the purposes of this Policy.
- 3.2 Percept’s contact details are as follows:
- 3.2.1 Email address: **informationofficer@percept.co.za**
  - 3.2.2 Website address: **<https://percept.co.za/>**
- 3.3 Percept may instruct third party operators from time to time to undertake certain processing activities relating to the User’s personal information.

### 4. WHAT PERSONAL INFORMATION IS COLLECTED

- 4.1 Percept may collect the following personal information from the User:
- 4.1.1 Initials, first name, surname;
  - 4.1.2 Date of birth;
  - 4.1.3 Email address;
  - 4.1.4 Age and language preference;
  - 4.1.5 Gender;
  - 4.1.6 Cellphone number;
  - 4.1.7 Identity or passport number; and
  - 4.1.8 certain special personal information, as contemplated in section 26 of POPIA including health information.

- 4.2 The supply of personal information by the User to Percept is voluntary and not mandatory. However, if the User refuses to supply any personal information, certain consequences may naturally flow from such a refusal, such as preventing Percept from concluding or performing any contract with the User, or preventing Percept from complying with one or more of its obligations in law.

## 5. PURPOSE/S FOR COLLECTION AND PROCESSING OF PERSONAL INFORMATION

- 5.1 Percept shall only collect a User's personal information for a specific, explicitly defined and lawful purpose relating to a function or activity of Percept's business.
- 5.2 Such purposes may include the following:
- 5.2.1 to process a User's personal information in order to provide online services;
  - 5.2.2 to enter into a contract with a User and/or to enable a partner to contact the User and enter into a contract with the User;
  - 5.2.3 to perform any obligations under a contract with a User;
  - 5.2.4 to comply with a legal obligation;
  - 5.2.5 to protect a legitimate interest of a User (unless the User has specifically objected in writing to all or some of the processing activities on reasonable grounds);
  - 5.2.6 to pursue its own legitimate interests or the legitimate interests of a third party who it is sharing the information with (unless the User has specifically objected in writing to all or some of the processing activities on reasonable grounds);
  - 5.2.7 to process personal information for direct marketing purposes (where the User has opted in to receiving any direct marketing material and/or other informative material);
  - 5.2.8 to customise and display content including, but not limited to products, articles, listings and advertisement to the User in a way that Percept feels may interest the User or be most beneficial to them;
  - 5.2.9 to send content including, but not limited to products, articles, listings and advertisement content to the User via email or other electronic media, where the User has consented to be contacted by Percept or their agent with such content;
  - 5.2.10 to enable the User to voluntarily participate in interactive features on the website; and
  - 5.2.11 to notify the User about changes to the website or services.
- 5.3 If Percept intends to process a User's personal information for any other purpose not listed in clause 5.2 or which is otherwise not automatically permitted by law, it shall ensure that it obtains the User's express consent to do so.
- 5.4 Percept will not sell a User's personal information to any third party without the prior written consent of the User.

## 6. COLLECTION DIRECTLY FROM USER

- 6.1 As far as possible, Percept shall always collect personal information about a User directly from the User, except in the following circumstances:

- 6.1.1 where personal information is collected from a public record, or from another source if the information has already been made public by the User;
  - 6.1.2 where the User has given their written consent to Percept to collect their information from another source;
  - 6.1.3 where the collection of a User's personal information from another source will not prejudice any of the User's legitimate interests;
  - 6.1.4 where the collection of personal information from another source is necessary to maintain Percept's legitimate interests or those of any third party it intends sharing the information with;
  - 6.1.5 where the collection of personal information directly from the User would prejudice the purpose for the collection; and/or
  - 6.1.6 where the collection of personal information directly from the User is not reasonably practicable in the circumstances.
- 6.2 If Percept collects personal information from a source other than the User, it shall record in writing the details of that source, including the full names and contact details of that source where applicable.
- 6.3 The User hereby consents to Percept requesting and obtaining credit information pertaining to the User from any reputable credit reporting agency or institution for the purpose of concluding any transaction for services to the User on this website, where applicable.
- 6.4 Personal information may be collected from or supplied by the User in any of the following ways:
- 6.4.1 when subscribing to a service;
  - 6.4.2 when requesting further services or information from Percept;
  - 6.4.3 when contacting Percept to report a problem with the website or the services or for any other reason; and/or
  - 6.4.4 when completing any forms on the website or the websites of the third parties appointed to process such information.
- 6.5 The User may visit the website without providing any personal information. However, the website's servers may still collect technical information regarding the use of the website, which is aggregated for analytical purposes, technical maintenance and for improving the content offered on the website. Such information may include details of the User's visit, information about the User's computer, including IP (Internet Protocol) address, operating system and browser type, the User's location, and usage information. An individual User will not be identified from or by this information and Percept is entitled to copy, distribute or otherwise use such information without limitation.

## 7. COOKIES

- 7.1 "Cookies" are small text files transferred by a webserver to a User's hard drive and thereafter stored on their computer. The types of information a Cookie collects includes a User's username, the date and time of their visits to the website, their browsing history and preferences.

- 7.2 Percept may use Cookies on this website to:
- 7.2.1 distinguish one User from another on the website;
  - 7.2.2 remember the User's last session when they return to the website;
  - 7.2.3 estimate the website's audience size and usage patterns;
  - 7.2.4 store information about the User's preferences, which allows Percept to customize the website and content according to the Users individual preferences; and
  - 7.2.5 speed up searches on the website.
- 7.3 The provisions of this clause are only applicable to Cookies used by Percept. In some instances, third-party service providers may use Cookies on the website. Percept cannot and does not control or access Cookies used by third party service providers and takes no responsibility therefor.
- 7.4 The User has the right and ability to either accept or decline the use of Cookies on their computer's web browser, whether they are logged in as a member, or simply casually visiting the website. However, declining the use of Cookies may limit a User's access to certain features on the website.

## 8. GENERAL CONDITIONS FOR PROCESSING PERSONAL INFORMATION

- 8.1 Percept shall comply with all laws, contracts or regulations when it processes a User's personal information.
- 8.2 Percept shall act reasonably when processing a User's personal information. This means that it will collect and process a User's personal information in a way that the User can reasonably expect and in a way that is fair.
- 8.3 Percept shall respect the User's right to privacy at all times. If there is another way in which it can achieve the same goal without posing any risk of harm to the privacy rights of the User, then it will choose that option.
- 8.4 Similarly, if Percept needs to process personal information but there are less privacy-invasive methods of collecting, using and sharing that information, then it will use those methods.
- 8.5 Percept shall ensure that the personal information that is collected and processed is and remains relevant to the identified purpose/s for such processing, and that such information is and remains adequate, but not excessive, for achieving the identified purpose/s.
- 8.6 If there are any alternative ways to achieve the identified purpose/s without processing personal information, Percept shall not process that personal information.
- 8.7 Percept shall ensure that the processing activities it chooses to apply are proportionate to achieving the identified purpose/s and that no less privacy invasive measures are available to achieve the same purpose/s.
- 8.8 Percept shall ensure that, regardless of the stated purpose/s for processing personal information, the rights and interests of Users will not be unnecessarily prejudiced or infringed, unless it cannot be avoided, and then in such cases, it shall ensure that its own rights and/or interests justify such prejudice or infringement taking place.

- 8.9 Once Percept has achieved the purpose for the collection of the User's personal information, it will destroy, delete or de-identify such information and stop using same, unless the User has directed otherwise in writing, or Percept is required by law to retain the information for a longer period of time. De-identified data may be retained indefinitely for statistical purposes.

## 9. DISCLOSURE AND SHARING OF PERSONAL INFORMATION

- 9.1 In the course of providing any content or services on this website, or for the purposes of concluding or performing any other services or transactions with a User, Percept may share certain personal information with its affiliates or third parties as may be required to fulfil the services from time to time.
- 9.2 Percept may, in the course of providing any content or services on this website, or for the purposes of concluding or performing any other services or transaction with a User, share certain personal information with third party operators who perform certain processing activities on behalf of Percept.
- 9.3 Other than as stated above, Percept shall not share a User's personal information with any third parties unless it has the User's express consent to do so.

## 10. USER'S RIGHTS IN RELATION TO THE PROCESSING OF THEIR PERSONAL INFORMATION

- 10.1 Users shall have the following rights in relation to the processing of their personal information:
- 10.1.1 to access and correct any personal information held by Percept about them;
  - 10.1.2 to object to the processing of their information; and
  - 10.1.3 to lodge a complaint with the Information Regulator.
- 10.2 Users may make a request in terms of clause 10.1.1 by sending an email to the information officer ([informationofficer@percept.co.za](mailto:informationofficer@percept.co.za)).

## 11. FURTHER PROCESSING

- 11.1 Percept shall not process a User's personal information for any purpose not previously specified, except in the following circumstances:
- 11.1.1 where the User has consented to such further processing;
  - 11.1.2 where the further processing is necessary for the exercise of any contractual rights or the fulfillment of any obligations between Percept and the User;
  - 11.1.3 where the further processing activities are linked to or compatible with the original purpose;
  - 11.1.4 where the further processing is necessary for the prevention, detection, investigation, prosecution and punishment of an offence;
  - 11.1.5 where the further processing is necessary to enforce any law;
  - 11.1.6 where the further processing is necessary for the conduct of legal proceedings in any court or tribunal that have commenced or are reasonably contemplated;

11.1.7 where the further processing is necessary to prevent or mitigate a serious and imminent threat to the life or health of the User or another individual; and/or

11.1.8 where the further processing is necessary for historical, statistical or research purposes.

11.2 Percept shall ensure that if it intends processing personal information for other purposes not previously specified, it shall notify the User of such further purposes and the possible consequences of the intended further processing for the User.

## 12. ACCURACY, CORRECTNESS AND COMPLETENESS OF PERSONAL INFORMATION

12.1 Percept shall take reasonably practicable steps to ensure that the personal information kept by it about Users is complete, accurate, not misleading and is updated when necessary.

12.2 However, if a User is aware of any personal information in Percept's custody that is incorrect, inaccurate or which needs to be updated, the User must make a written request to Percept's information officer (informationofficer@percept.co.za) to update or correct the relevant information.

12.3 If a User has contested the accuracy of any personal information being used by Percept, it shall stop using that information, without undue delay, until its accuracy has been verified.

12.4 Percept reserves its right to only adhere to a request from a User in terms of clause 12.2 if the correction or updating of that information will result in the personal information being correct and accurate.

## 13. SECURITY SAFEGUARDS

13.1 Percept is committed to protecting the personal information in its custody against any loss of, damage to or unauthorised destruction of that information, and to prevent any unauthorised parties from accessing that information.

13.2 Percept takes steps to continually identify and document any risks to the personal information it has in its possession or under its control and that appropriate security safeguards are in place against those risks.

## 14. NOTIFICATION OF BREACH OF SECURITY

14.1 If personal information about a User is inadvertently leaked or Percept's security has been unlawfully breached by any unauthorised party, Percept shall:

14.1.1 identify the relevant Users who may be affected by the security breach as soon as reasonably possible, and shall contact them at their last known email address or contact details or by the quickest means possible; and

14.1.2 notify the Information Regulator as soon as reasonably possible.

14.2 Percept shall provide sufficient information to the User to allow him or her to take the necessary protective measures against the potential consequences of the compromise, or shall advise Users of the steps to be taken by them and the possible consequences that may ensue from the breach for them.



## 15. DECISIONS BASED ON PERSONAL INFORMATION PROCESSED

If Percept is required to make a decision about a User using any personal information that has been obtained, it shall ensure that a record of such information and the decision made is kept for a reasonable period of time to give the User an opportunity to request access to that record.

## 16. LINKED THIRD PARTY WEBSITES

16.1 This website may contain links or references to other websites, including those of its data processors or advertisers (“third party websites”) which are not under Percept’s control.

16.2 The provisions of this Privacy Policy are not applicable to third party websites and Percept shall not be responsible for the information processing practices and/or privacy policies of those third party websites, or the cookies that those websites may use.

## 17. DIRECT MARKETING

17.1 The User hereby consents to the processing of their personal information for the purpose of direct marketing by means of electronic communications including, but not limited to, automatic calling machines, facsimile machines, SMS’s, Whatsapp messaging or electronic mail.

17.2 Percept will only send electronic communications to the User for the purpose of marketing similar products or services offered by Percept, with the User’s consent as provided in clause 17.1.

17.3 The User may object, free of charge, and without unnecessary formality, to the use of their details either when the information was first collected from them or when each subsequent electronic communication is sent to them by Percept.

17.4 The User can opt out of receiving further marketing communications by un-checking certain boxes on the forms used on the website to collect their personal information, or by contacting Percept at [informationofficer@percept.co.za](mailto:informationofficer@percept.co.za).

## 18. CHILDREN’S PERSONAL INFORMATION

Percept shall not process any personal information relating to a person under the age of 18 years unless it has obtained consent from that person’s parent or legal guardian. If this website is being accessed by the parent or guardian of a child under the age of 18 years, and personal information pertaining to that child is being provided by the parent or guardian, then they hereby expressly consent to Percept processing such information according to the further provisions of this Privacy Policy.

## 19. CROSS BORDER TRANSFERS OF PERSONAL INFORMATION

19.1 Percept may transfer personal information to another country in the following circumstances:

19.1.1 the transfer is necessary for the performance of a contract that Percept has with the User;

19.1.2 the transfer is necessary for the conclusion or performance of a contract with a third party which is for the benefit of or in the interest of the User;

19.1.3 the transfer is otherwise for the benefit of the User; or

19.1.4 the User has consented to the transfer of their information.

19.2 If Percept is required to transfer personal information from South Africa to a third party in a foreign country, and if the circumstances listed in clause 19.1 are not applicable, it shall ensure that the third party is subject to a law, binding code of conduct or contract which effectively upholds principles for the reasonable processing of personal information which are substantially similar to the data protection offered in the Republic of South Africa.

## 20. RETENTION OF INFORMATION

20.1 Percept will keep a record of any personal information collected for no longer than is necessary to achieve the specific purpose for which it collected such information in the first place unless:

20.1.1 It is required by law to keep a record of such information for a longer period of time; or

20.1.2 It needs to keep a record of such information for another lawful purpose; or

20.1.3 It has a contractual obligation to keep a record of such information; or

20.1.4 The User has consented to their information being kept for a longer period.

20.2 Percept may, if it has de-identified personal information, keep such information for historical, statistical or research purposes. Percept shall ensure that appropriate safeguards are in place to prevent those records from being used for any other purposes, or against the information being re-identified.

## 21. RETURNING, DESTROYING OR DELETING PERSONAL INFORMATION

Where Percept is no longer authorised to retain a record of any personal information, it shall either:

21.1 ensure that the information is permanently destroyed, deleted or de-identified as soon as reasonably practicable; or

21.2 return the information to the User or transfer it to a third party, if requested by the User in writing to do so.

## 22. CONSENT

22.1 The User hereby consents to the processing of their personal information in terms of the provisions of this Privacy Policy.

22.2 The User acknowledges and agrees that such consent has been given voluntarily after the User has read and understood the provisions of this Privacy Policy, in particular, regarding the following:

22.2.1 the types of personal information to be processed, including specifically special personal information;

22.2.2 the specific processing activities to be undertaken;

22.2.3 the specific purpose/s for such processing; and

22.2.4 the possible consequences for the User that may arise from such processing.

22.3 Should a User wish to withdraw any consent previously given by the User, they must notify Percept's information officer ([informationofficer@percept.co.za](mailto:informationofficer@percept.co.za)) in writing.

## 23. LODGING AN OBJECTION

- 23.1 A User may, on reasonable grounds, object to the processing of their personal information at any time after that processing has started.
- 23.2 If a User wishes to object to the processing of their personal information, they must send written notice of their objection to Percept's information officer (informationofficer@percept.co.za) , together with their reasons for doing so.

## 24. CHOICE OF LAW

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

## 25. AMENDMENT OF THIS PRIVACY POLICY

- 25.1 Percept reserves the right to change, update, add, remove and/or amend any of the provisions of this Privacy Policy from time to time. Such changes, updates, additions, removals or amendments will become effective from the date of their publication on this website.
- 25.2 It is the User's obligation to periodically check the provisions of this Privacy Policy for any such changes, updates, additions, removals or amendments.
- 25.3 The User's continued use of this website following any changes, updates, additions, removals or amendments to this Privacy Policy will be considered notice of the User's acceptance to abide by and be bound by this Privacy Policy, as amended.

**Date of last update: 28 July 2022.**