

Protection of Personal Information that is Processed by Inani Actuaries (“Inani”) in terms of the Protection of Personal Information Act 4 of 2013 (“POPIA”)

1. Introduction

Chapter 3 of POPIA provides for the minimum Conditions for Lawful Processing of Personal Information by a Responsible Party. These conditions may not be derogated from unless specific exclusions apply as outlined in POPIA.

Inani needs Personal Information relating to both individual and juristic persons in order to carry out its business and organisational functions. The manner in which this information is Processed and the purpose for which it is Processed is determined by Inani. Inani is accordingly a Responsible Party for the purposes of POPIA and will ensure that the Personal Information of a Data Subject:

1. is processed lawfully, fairly and transparently. This includes the provision of appropriate information to Data Subjects when their data is collected by Inani, in the form of privacy or data collection notices. Inani must also have a legal basis (for example, consent) to process Personal Information;
2. is processed only for the purposes for which it was collected;
3. will not be processed for a secondary purpose unless that processing is compatible with the original purpose;
4. is adequate, relevant and not excessive for the purposes for which it was collected;
5. is accurate and kept up to date;
6. will not be kept for longer than necessary;
7. is processed in accordance with integrity and confidentiality principles; this includes physical and organisational measures to ensure that Personal Information, in both physical and electronic form, are subject to an appropriate level of security when stored, used and communicated by Inani, in order to protect against access and acquisition by unauthorised persons and accidental loss, destruction or damage;
8. is processed in accordance with the rights of Data Subjects, where applicable. Data Subjects have the right to:
 - a. be notified that their Personal Information is being collected by Inani. The Data Subject also has the right to be notified in the event of a data breach;



- b. know whether Inani holds Personal Information about them, and to access that information. Any request for information must be handled in accordance with the provisions of this Manual;
- c. request the correction or deletion of inaccurate, irrelevant, excessive, out of date, incomplete, misleading or unlawfully obtained personal information;
- d. object to Inani's use of their Personal Information and request the deletion of such Personal Information (deletion would be subject to Inani's record keeping requirements);
- e. object to the processing of Personal Information for purposes of direct marketing by means of unsolicited electronic communications;
- f. complain to the Information Regulator regarding an alleged infringement of any of the rights protected under POPIA and to institute civil proceedings regarding the alleged non-compliance with the protection of his, her or its personal information.

2. Purpose of the Processing of Personal Information by the Company

As outlined above, Personal Information may only be processed for a specific purpose. The purposes for which Inani processes or will process Personal Information is set out in Appendix 1.

3. Categories of Data Subjects and Personal Information/special Personal Information relating thereto

As per section 1 of POPI, a Data Subject may either be a natural or a juristic person.

Appendix 2 sets out the various categories of Data Subjects that Inani Processes Personal Information on and the types of Personal Information relating thereto.

4. Recipients of Personal Information

Appendix 3 outlines the recipients to whom Inani may provide a Data Subjects Personal Information.



5. Cross-border flows of Personal Information

Section 72 of POPIA provides that Personal Information may only be transferred out of the Republic of South Africa if the:

- a. recipient country can offer such data an “adequate level” of protection. This means that its data privacy laws must be substantially similar to the Conditions for Lawful Processing as contained in POPI; or
- b. Data Subject consents to the transfer of their Personal Information; or
- c. transfer is necessary for the performance of a contractual obligation between the Data Subject and the Responsible Party; or
- d. transfer is necessary for the performance of a contractual obligation between the Responsible Party and a third party, in the interests of the Data Subject; or
- e. the transfer is for the benefit of the Data Subject, and it is not reasonably practicable to obtain the consent of the Data Subject, and if it were, the Data Subject, would in all likelihood provide such consent.

Appendix 4 sets out the planned cross-border transfers of Personal Information and the condition from above that applies thereto.

6. Description of information security measures to be implemented by Inani

Appendix 5 sets out the types of security measures to implemented by Inani in order to ensure that Personal Information is respected and protected. A preliminary assessment of the suitability of the information security measures implemented or to be implemented by Inani may be conducted in order to ensure that the Personal Information that is processed by Inani is safeguarded and processed in accordance with the Conditions for Lawful Processing.

7. Objection to the Processing of Personal Information by a Data Subject

Section 11 (3) of POPI and regulation 2 of the POPIA Regulations provides that a Data Subject may, at any time object to the Processing of his/her/its Personal Information in the prescribed form attached to this manual as Appendix 6 subject to exceptions contained in POPIA.



8. *Request for correction or deletion of Personal Information*

Section 24 of POPI and regulation 3 of the POPI Regulations provides that a Data Subject may request for their Personal Information to be corrected/deleted in the prescribed form attached as Appendix 7 to this Manual



APPENDIX 1: Processing of Personal Information in Accordance with POPI

For clients:

- a. Performing duties in terms of any agreement with clients
- b. Make, or assist in making, credit decisions about clients
- c. Operate and manage clients' accounts and manage any application, agreement or correspondence clients may have with Inani
- d. Communicating (including direct marketing) with clients by email, SMS, letter, telephone, website, online portal or in any other way about Inani's products and services, unless clients indicate otherwise
- e. To form a view of clients as individuals and to identify, develop or improve products, that may be of interest to clients
- f. Carrying out market research, business and statistical analysis
- g. Performing other administrative and operational purposes including the testing of systems
- h. Recovering any debt clients may owe to Inani
- i. Complying with the Inani's regulatory and other obligations
- j. Any other reasonably required purpose relating to the Inani business

For prospective clients:

- a. Verifying and updating information
- b. Pre-scoring
- c. Direct marketing
- d. Any other reasonably required purpose relating to the processing of a prospect's personal information reasonably related to the Inani business.

For employees:

- 1. The same purposes as for clients (above)
- 2. Verification of applicant employees' information during recruitment process
- 3. General matters relating to employees:
 - i. Pension (if applicable)
 - ii. Medical aid (if applicable)



- iii. Payroll
- iv. Disciplinary action
- v. Training
- vi. Any other reasonably required purpose relating to the employment or possible employment relationship.

For vendors /suppliers /other businesses:

- a. Verifying information and performing checks;
- b. Purposes relating to the agreement or business relationship or possible agreement or business relationships between the parties;
- c. Payment of invoices;
- d. Complying with the Inani's regulatory and other obligations; and
- e. Any other reasonably required purpose relating to the Inani business.



APPENDIX 2: Categories of Data Subjects and Categories of Personal Information relating thereto

Employees

- a. Name and contact details
- b. Identity number and identity documents including passports
- c. Employment history and references
- d. Banking and financial details
- e. Details of payments to third parties (deductions from salary)
- f. Employment contracts
- g. Employment equity plans
- h. Medical aid records
- i. Pension Fund records
- j. Remuneration/salary records
- k. Performance appraisals
- l. Disciplinary records
- m. Leave records
- n. Training records

Clients and prospective clients

- a. Postal and/or street address
- b. title and name
- c. contact numbers and/or e-mail address
- d. engagement history
- e. ethnic group
- f. employment history
- g. age
- h. gender
- i. marital status
- j. nationality
- k. language
- l. financial information



- m. identity or passport number
- n. browsing habits and click patterns on Inani websites and portals
- o. Other information not specified, reasonably required to be processed for business operations

Vendors /suppliers /other businesses:

- a. Name and contact details
- b. Identity and/or company information and directors' information
- c. Banking and financial information
- d. Information about products or services
- e. Other information not specified, reasonably required to be processed for business operations



APPENDIX 3: Part 3 - Recipients of Personal Information

- a. Any firm, organisation or person that Inani uses to collect payments and recover debts or to provide a service on its behalf;
- b. Any firm, organisation or person that/who provides the Inani with products or services;
- c. Any payment system that Inani uses;
- d. Regulatory and governmental authorities or ombudsmen, or other authorities, including tax authorities, where Inani has a duty to share information;
- e. Third parties to whom payments are made on behalf of employees;
- f. Financial institutions from whom payments are received on behalf of data subjects;
- g. Any other operator not specified;
- h. Employees, contractors and temporary staff; and
- i. Agents.

APPENDIX 4: Cross border transfers of Personal Information

Personal Information may be transmitted transborder to Inani suppliers in other countries, and Personal Information may be stored in data servers hosted outside South Africa, which may not have adequate data protection laws. Inani will endeavour to ensure that its dealers and suppliers will make all reasonable efforts to secure said data and Personal Information.



APPENDIX 5 – Description of information security measures

Inani undertakes to institute and maintain the data protection measures to accomplish the following objectives outlined below. The details given are to be interpreted as examples of how to achieve an adequate data protection level for each objective. Inani may use alternative measures and adapt to technological security development, as needed, provided that the objectives are achieved.

1. Access Control of Persons

Inani shall implement suitable measures in order to prevent unauthorized persons from gaining access to the data processing equipment where the data are processed.

2. Data Media Control

Inani undertakes to implement suitable measures to prevent the unauthorized manipulation of media, including reading, copying, alteration or removal of the data media used by Inani and containing personal data of clients.

3. Data Memory Control

Inani undertakes to implement suitable measures to prevent unauthorized input into data memory and the unauthorised reading, alteration or deletion of stored data.

4. User Control

Inani shall implement suitable measures to prevent its data processing systems from being used by unauthorised persons by means of data transmission equipment.

5. Access Control to Data

Inani represents that the persons entitled to use Inani's data processing system are only able to access the data within the scope and to the extent covered by their respective access permissions (authorisation).

6. Transmission Control

Inani shall be obliged to enable the verification and tracing of the locations / destinations to which the personal information is transferred by utilization of Inani's data communication equipment / devices.



7. Transport Control

Inani shall implement suitable measures to prevent Personal Information from being read, copied, altered or deleted by unauthorized persons during the transmission thereof or during the transport of the data media.

8. Organisation Control

Inani shall maintain its internal organisation in a manner that meets the requirements of this Manual.



APPENDIX 6

Objection to the Processing of Personal Information in terms of Section 11(3) of the Protection of Personal Information Act, 2013

Regulations Relating to The Protection of Personal Information, 2018

Note:

- 1 Affidavits or other documentary evidence as applicable in support of the objection may be attached.
- 2 If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
- 3 Complete as is applicable

A	DETAILS OF DATA SUBJECT
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
Contact number(s):	
Fax number / E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname/ registered name of data subject:	
Residential, postal or business address:	
Contact number(s):	
Fax number / E-mail address:	
C	REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) (Please provide detailed reasons for the objection)

Signed at this day of20...

.....
Signature of data subject/designated person

APPENDIX 7

Request for Correction or Deletion of Personal Information or Destroying or Deletion of Record of Personal Information in terms of Section 24(1) of the Protection of Personal Information Act, 2013

Regulations Relating to the Protection of Personal Information, 2018

[Regulation 3]

Note:

1. Affidavits or other documentary evidence as applicable in support of the request may be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

Mark the appropriate box with an "x".

Request for:

- Correction or deletion of the personal information about the data subject which is in possession or under the control of the responsible party.
- Destroying or deletion of a record of personal information about the data subject which is in possession or under the control of the responsible party and who is no longer authorised to retain the record of information



A	Details of Data Subject
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
Contact number(s):	
Fax number / E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname/ registered name of data subject:	
Residential, postal or business address:	
Contact number(s):	



Fax number / E-mail address:	
C	Reasons for Objection in Terms of Section 11(1)(D) to (F) (Please Provide Detailed Reasons for The Objection)
D	Reasons for *Correction or Deletion of the Personal Information about the Data Subject in Terms of Section 24(1)(a) which is in Possession or Under the Control of the Responsible Party; and or Reasons for *Destruction or Deletion of a Record of Personal Information about the Data Subject in Terms of Section 24(1)(b) which the Responsible Party is no longer Authorised to Retain. (Please Provide Detailed Reasons for the Request)

