

REBALANCE FUND MANAGERS [Pty] Ltd

[Registration No: 2013/210186/07 FSP NO:45054.]

[Hereinafter referred to as the Organisation / FSP]

PRIVACY NOTICE – PROTECTION OF PERSONAL INFORMATION ACT (“POPI Act”)

The purpose of this “Privacy Notice” is to explain to you the key elements of the POPI Act, which finally came into effect on 01 July 2021 and our obligation and commitment to be compliant with its requirements applicable to us at all times

We understand that your personal information is important to you. Your privacy is just as important to us and we are committed to safeguarding and processing your information in a lawful manner.

We also want to make sure that you understand how and for what purpose we process your information. If for any reason you think that your information is not processed in a correct manner, or that your information is being used for a purpose other than that for what it was originally intended, you can contact our Information Officer. Details of our Information Officer, which is also registered with the Information Regulator are as follows:

- Name Mr. Wynand Knoesen
- Contact Number 082 806 5789
- Email Address wynand@rebalancefm.co.za

The sources of collection of personal information:

In general, we collect personal information from the following data subjects *[a data subject is the owner of the personal information such as yourself]*:

- Prospective clients who enquire about our financial services
- Clients who have appointed REBALANCE FUND MANAGERS [Pty] Ltd as their Financial Services Provide
- Through the completion of an application form by a client, completion of an FNA *[Financial Needs Analysis]*, completion of a client Fact Find, etc. during your consultation with a representative of our organisation

Safeguarding and Securing the Data

REBALANCE FUND MANAGERS [Pty] Ltd is committed to securing client`s data and keeping it confidential. REBALANCE FUND MANAGERS [Pty] Ltd will do all in its power to prevent data theft, unauthorized access, and disclosure by implementing the latest technologies and software, which help us safeguard all the information we collect from clients.

Despite our best efforts in this regard safeguarding and securing data can never be 100% guaranteed, therefore it is important that you always take note of the REBALANCE FUND MANAGERS [Pty] Ltd disclaimer on all REBALANCE FUND MANAGERS [Pty] Ltd emails and financial reports generated by us.

Law authorising or requiring collecting of the personal information:

As an authorised financial services provider, we are obligated in terms of the following legislation to collect your personal information insofar as it relates to the rendering of the relevant financial services to you:

- Financial Advisory and Intermediaries Services Act 37 of 2002;
- Financial Intelligence Centre Act 38 of 2001;
- Insurance Act 18 of 2017;
- Long-Term Insurance Act 52 of 1998;

Purpose for Processing your Information:

We collect, hold, use and disclose your personal information mainly to provide you with access to the services and products that we provide. We will only process your information for a purpose you would reasonably expect, including:

- Complying with the obligations contained in the contract concluded between yourself and the FSP
- Providing you with advice, products and services that suit your needs as requested
- To execute your financial services requests
- To notify you of new products or developments that may be of interest to you
- To confirm, verify and update your details
- To comply with any legal and regulatory requirements to which we as an organisation must comply

Some of your information that we hold may include, your first and last name, email address, a home, postal or other physical address, other contact information, your title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

Primarily the aforementioned personal information is mandatory to provide within the context of product providers' underwriting requirements and disclosures.

Failing to provide compulsory information may lead to our organisation's inability to carry out the functions necessary to perform as an authorised financial services provider.

Third parties and your personal information

We may need to share your information to third parties provide advice, reports, analyses, products or services that you have requested. Where we share your information, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us.

These third parties may include:

- The Compliance Officer of our organisation, we are subject to regular auditing of our records;
- Analytics and search engine providers assisting in the enhancement of our websites;
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc;
- Auditors of the Organisation;
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Prudential Authority;
- As part of our mandate received from you to execute the services required by you or as part of its statutory and reporting obligations, we share your information *[as provided by you in the applicable application forms]*, with your selected third-party Product Provider.

The Transfer of your personal information outside of the Republic of South Africa

Your information may be hosted on servers managed by the above listed third-party Product Providers, which may be located outside of South Africa. Currently the Organisation has no other services providers located outside the Republic of South Africa.

Our Product Providers confirmed that the level of protection afforded to your personal information by that third country or international organisation is equal to the protection afforded by the POPI Act.

Complaints and objections

As a data subject, you have the right to –

- Request that we confirm, free of charge, whether or not we hold personal information about you;
- Request that we provide you with a description of the personal information we hold about you, and to explain why and how it is being processed;
- Lodge a complaint with our Information Officer (please complete Annexure A).

The Information Regulator

In the event that your personal information has not been processed in accordance with the POPI Act and the principles set out above, you have the right to lodge a complaint with the Information Regulator.

For further information regarding the complaints process, please visit the website of the Information Regulator, as indicated below.

Alternatively, you may contact the Information Regulator for further assistance:

The Information Regulator: Adv Pansy Tlakula

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email: complaints.IR@justice.gov.za

Website: <https://www.justice.gov.za/inforeg/index.html>

ANNEXURE A

POPI COMPLAINT FORM

We are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Protection of Personal Information Act.

Please submit your complaint to the Information Officer:	
Name	
Contact Number	
Email Address:	

Where we are unable to resolve your complaint, to your satisfaction you have the right to complaint to the Information Regulator.

The Information Regulator: Adv Pansy Tlakula

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email: complaints.IR@justice.gov.za

Website: <https://www.justice.gov.za/inforeg/index.html>

A. Particulars of Complainant	
Name & Surname	
Identity Number:	
Postal Address:	
Contact Number:	
Email Address:	
B. Details of Complaint	
C. Desired Outcome	
D. Signature Page	
Signature:	Date: