



PRIVACY NOTICE – PROTECTION OF PERSONAL INFORMATION ACT (POPIA)

We understand that your personal information is important to you and that you may be apprehensive about disclosing it. 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 for what it was originally intended, you can contact Cindy Petter-Bowyer.

You can request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.

Our Information Officer's Contact Details

Name	Cindy Petter-Bowyer
Contact Number	021 712 3779
Email Address	cindy@penshare.co.za / admin@penshare.co.za

Our Details

PenShare Investments Proprietary Limited
103 Block A Richmond Centre, 107 – 208 Main Road, Plumstead 7800
021 712 3779
admin@penshare.co.za

PenShare Investments is an authorized financial services provider with registration number FSP46477. We render financial services in the following product categories:

Long-Term Insurance
Participatory interest in a hedge fund
Retail Pension Benefits
Pension Fund Benefits
Participatory interests in a collective investment scheme and hedge fund

The source of collection of your personal information:

We collect personal information directly from the following data subjects:

- Prospective clients who enquire about our financial services
- Clients who have appointed PenShare as their Financial Adviser or Financial Planner
- Policy holders who enter into a policy with an insurer via PenShare
- Investors who enter into any investment with the providers used by PenShare
- Policy holders who enter into a Will via a PenShare partner

Personal information is collected directly from you through the completion of an application form, online form or during consultation. These forms are completed either electronically or in hard copy. You may also be requested to provide your personal information during your consultation with a representative of another financial services partner.

We may also collect information about you from other sources such as external third parties.

Law authorizing or require collecting of the personal information:

As an authorized financial services provider, we are obligated in terms of the following legislation to collect your personal information insofar as it related 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 2007
- 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 financial life planning services and products that we may need to provide to you, in pursuit of your financial planning. We only process your information for a purpose you would reasonably expect, including:

- Complying with the obligations contained in the contract concluded between yourself and PenShare
- Providing you with advice, products and services that suit your needs as requested
- To verify your identity and to conduct credit reference searches where applicable
- To issue, administer and manage your insurance policies
- To process insurance claims and to take recovery action
- To notify you of new products or developments that may be of interest to you (we do not “sell” products and will only propose products that suit your lifestyle financial planning needs)

- To confirm, verify and update your details
- To comply with any legal and regulatory requirements

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, identity number, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

Some of the aforementioned personal information may be mandatory to provide within the context of product providers' underwriting requirements and disclosures.

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

Third parties and your personal information

We may need to share your information to third parties to 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 level of protection as required by us.

There third parties may include:

- Your employer (where applicable)
- The Compliance Officer of PenShare (where applicable)
- Analytics and search engine providers assisting in the enhancement of our websites (not yet applicable to PenShare but we are working on a website).
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc
- Auditors of PenShare
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Prudential Authority
- Long-Term Insurance – Old Mutual Wealth, FMI, Hollard & Allan Gray
- Participatory interest in a hedge fund
- Retail Pension Benefits
- Pension Fund Benefits
- Participatory interests in a collective investment scheme

- Any other providers we use in pursuit of your financial planning.

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

Your information may be hosted on servers managed by a third-party service provider, which may be located outside of South Africa.

We confirm that all service providers that we use adhere to the POPI Act with regard to the protection of your personal information.

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.
- Request that we consider your objections to the processing of your personal information.
- Lodge a complaint with the Information Regulator.
- Should you wish to make any of these requests please contact **admin@penshare.co.za** or **021 – 712 3779** and we will provide you with the appropriate forms for completion.

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 assistance.

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, Jhb, 2001
Email	:	complaints.IR@justice.gov.za
Website	:	https://www.justice.gov.za/inforeg/index.html

29 May 2023