



# PROTECTION OF PERSONAL INFORMATION ACT (POPIA) POLICY

THE FOLLOWING COMPANIES WITHIN THE GROUP ARE REGISTERED WITH THE  
FSCA

COMPANY NAME	REG NO	FSP NO
DIGICALL SOUTH AFRICA (PTY) LTD	1994/005987/07	46358
DIGICALL SOLUTIONS (PTY) LTD	2000/003801/07	26898
DIGICALL CLAIMS ADMINISTRATION SOLUTIONS (PTY) LTD	2005/023531/07	46323
AFRICA AND WORLDWIDE MEDICAL ASSISTANCE SERVICES (PTY) LTD	1997/013679/07	44376

AN AUTHORISED FINANCIAL SERVICES PROVIDER

DOCUMENT CLASSIFICATION	External
VERSION	3.0
DATED	16 August 2024
DOCUMENT AUTHOR	M Muller
DOCUMENT OWNER	Conrad Erasmus

## Approval

<b>NAME</b>	<b>POSITION</b>	<b>DATE</b>
Conrad Erasmus	Group CEO	16 August 2024

This policy supersedes and replaces all previous versions of this policy.

## Revision history

<b>VERSION</b>	<b>DATE</b>	<b>REVISION AUTHOR</b>	<b>SUMMARY OF CHANGES</b>
V2	4 Jul 2023	MM	Complete revision of policy and update with new CI
V3	16 Aug 2024	MM	Annual review, no changes made

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## 1. Definitions

In this Policy, unless the context indicates a contrary intention, the following words and expressions bear the meanings assigned to them and cognate expressions bear corresponding meanings –

**“Act”** means the Protection of Personal Information Act, Act No. 4 of 2013 (as amended);

**"Company or Group"** means the companies registered as Financial Services Providers within the Digicall Group as indicated on the cover page of this policy. It also includes all registered companies within the Digicall Group;

**“data subject”** means the person to whom personal information relates;

**"Directors"** directors of the Company appointed to the Board;

**“Employee/s/Contractor/s”** means any person, including a contractor, who works for the Company and who receives, or is entitled to receive, any remuneration; and any other person who in any manner assists in carrying on or conducting the business of the Company;

**“Information Officer”** means the designated compliance officer appointed by the Company to address compliance with the Act, from time to time;

**"this Policy"** means this Protection of Personal Information (“POPI”) policy and any addendum thereto as may be amended by the Company and signed by the parties from time to time;

**“Responsible Party/Employee”** means a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing personal information.

## 2. Introduction and objective

This POPIA Policy is applicable to Digicall Holdings (Pty) Ltd and its subsidiary and affiliated companies, collectively referred to as (“Digicall”).

The objective of this policy is to protect Digicall information assets from threats, whether internal or external, deliberate or accidental, to ensure business continuation, minimise business damage and maximise business opportunities.

This policy establishes a general standard on the appropriate protection of personal information within Digicall. It provides principles regarding the right of individuals to privacy and to reasonable safeguards of their personal information.

This policy describes the Company's guidelines with regard to:-

- Use personal information in the office;
- Access to and disclosure of personal information sent or received by employees or contractors of the Company with use of the Company email system;
- The processing of personal information; and

- How to protect the Company from the risks of breach of security and/or unauthorized access to personal information.

### 3. Applicability

This policy applies to all Employees and/or Contractors of the Company.

### 4. Information Officer

The Information Officer have been duly appointed and registered with the Information Regulator. (<https://info regulator.org.za>)

All Employees and/or Contractors may refer any queries, concerns or information of potential or actual breaches of personal information to the Information Officer or to the Deputy Information Officer.

<b>Information Officer:</b>	Conrad Erasmus
<b>Position:</b>	Group Chief Financial Officer
<b>Postal Address:</b>	Postnet Suite 118, Private Bag X75, Bryanston, 2021
<b>Physical Address:</b>	110 Conrad Drive, Craighall Office Park, Craighall Park, Johannesburg, 2198
<b>Phone Number:</b>	010 211 5000
<b>Email Address:</b>	<a href="mailto:info@digicall.co.za">info@digicall.co.za</a>
<b>Deputy Information Officer:</b>	Johan Kriel
<b>Position:</b>	Group Chief Information Officer
<b>Postal Address:</b>	Postnet Suite 118, Private Bag X75, Bryanston, 2021
<b>Physical Address:</b>	110 Conrad Drive, Craighall Office Park, Craighall Park, Johannesburg, 2198
<b>Phone Number:</b>	010 211 5000
<b>Email Address:</b>	<a href="mailto:info@digicall.co.za">info@digicall.co.za</a>

### 5. Information Officer responsibilities

The management and Information Officer of the Company are responsible for administering and overseeing the implementation of this policy and, as applicable, supporting guidelines, standard operating procedures, notices, consents and appropriate related documents and processes. The company and key individuals, representatives and staff of the Company are to be trained according to their functions in regulatory requirements, policies and guidelines that govern the protection of personal information. The Company will conduct periodic reviews and audits, where appropriate, to demonstrate compliance with privacy regulation, policy and guidelines.

### **Responsibilities include:**

- To encouragement compliance, by the Company and employees alike, with the conditions for the lawful processing of personal information;
- To handle requests made to the Company pursuant to this Act;
- To work with the Regulator (established in terms of the Act) in relation to investigations conducted pursuant to Chapter 6 of the Act in relation to the Company; and
- To ensure compliance by the Company with the provisions of POPI; and as may be prescribed.

## **6. Understanding what is meant by the term “Personal Information”**

Personal information refers to a wide array of data belonging to a natural or juristic person, including but not limited to:

- Identity and/or passport number;
- Date of birth and age;
- Phone number/s (including cellular phone number);
- Email address/es;
- Physical address;
- Postal address;
- Age, Gender, Race and Ethnicity;
- Photos, voice recordings, video footage (also CCTV), biometric data;
- Marital/Relationship status and Family relations;
- Criminal record;
- Private correspondence;
- Religious or philosophical beliefs including personal and political opinions;
- Employment history and salary information;
- Financial information;
- Education information;
- Medical history including, blood type, and
- Membership to organisations/unions.

The scope of the Act seems narrowed by the definition of personal information, but this is not the truth. One must remember that the types of personal information listed by the Act as set out in the list above is not a closed list of personal information to which the Act will apply. Information not listed above may still be deemed personal information.

## **7. Processing of Personal Information**

The Company is fully compliant with the Act and has invested a lot of resources to ensure that the Employees and/or Contractors understand how to handle a client's personal information. All Employees and/or Contractors must follow the following guidelines when dealing with data subject's personal information:

- The personal information requested must only be used for lawful purposes;
- The personal information must be processed for a purpose which is adequate, relevant and not excessive;
- The personal information may only be collected with the data subject's consent. The burden of proof rests with the Employees and/or Contractors, to prove that the information was obtained with the data subject's consent.
- The Company and Employees and/or Contractors may only collect personal information that is necessary for a specific purpose;
- Personal information must not be retained longer than necessary, except if it is required by law or is for a lawful purpose related to the Company's functions or activities or it is agreed upon in terms of contractual agreement; and
- The personal information in the Company's records should be updated as and when the data subject provides new or updated personal information.

## 8. Processing limitations

No Employees and/or Contractors may use the data subject's personal information in any way that may be seen as revealing special information deemed to be insulting, disruptive, or offensive by other persons, or harmful to morale.

The scope of processing special personal information is further limited by the Act and thereby the Company forbidding any of the following actions:

- Collection of personal information of minors;
- Collection of personal information regarding the data subject's religious or philosophical beliefs;
- Collection of personal information identifying the data subject's trade union membership or political opinions;
- Collection of personal Information related to the data subject's sexual life, health, or biometric details;
- Collection of personal information revealing race or ethnic origin;
- Collection of personal information revealing criminal record behaviour.

Unless processing is carried out with the consent of the data subject referred to above:

- processing must be necessary for the establishment, exercise or defence of a right or obligation in law;
- processing must be necessary to comply with an obligation of international public law;
- processing must be for historical, statistical or research purposes to the extent that:

- the purpose serves a public interest and the processing is necessary for the purpose concerned;
- it appears to be impossible or would involve a disproportionate effort to ask for consent, and sufficient guarantees are provided for to ensure that the processing does not adversely affect the individual privacy of the data subject to a disproportionate extent;
- the information must have deliberately been made public by the data subject; or
- prior authorisation must have been given.

## 9. De-identifying Personal Information

The Company has a responsibility to ensure that information that is outdated or no longer needed, is discarded in manner that will no longer identify the data subject. The process will be called de-identifying information.

De-identifying means to delete any information that identifies the data subject's personal information which can be used or manipulated by a reasonably foreseeable method to identify the data subject or can be linked by a reasonably foreseeable method to other information that identifies the data subject.

Archived information records are stored securely on or offsite and a certificate of destruction will be obtained for each archived file/ batch of personal information destroyed.

It is imperative that each and every Employee and/or Contractor takes all the necessary precautions to ensure the abovementioned protocols are adhered to. Should the Company receive any complaints of failure to protect the data subject's information, the claim must be disproved before the Information Officer. The consequence thereof is that the Employees and/or Contractors tasked with handling the specific information will be found guilty of contravening this policy, the penalty thereof could lead to a written warning.

The Company's complaints policy that should be followed in the event of a complaint is as follows:

- The complaint must be reported to the Information Officer immediately;
- The Information Officer must report the complaint to the Director(s);
- The Employees and/or Contractors implicated must furnish the Information Officer with written representations of the Employees and/or Contractors statement under oath;
- The Information Officer will liaise with the Regulator for any further developments regarding the matter.

## 10. The data subject's right to access to Personal Information

The owner of personal information can request that the Company provide them with the record, or a description of the personal information, the identity of any third party who may have access or had access to their personal information.



The Company has created a request form which must be completed by the data subject requesting the abovementioned access to information. The request form is marked Appendix A.

## 11. Forbidden uses of data subject's Personal Information

The Employee or Contractor may not use the Company's access to any data subject's personal information for personal gain on any such purposes as soliciting or proselytising for commercial ventures, religious or personal causes or outside organisations or other similar, non-job-related solicitations. If the Company discovers that any Employee or Contractor misusing the information available in the Company's systems, that Employee and/or Contractor will be subject to disciplinary action, which may include dismissal.

Should an Employee or Contractor be suspected of contravening this policy, the Company may at its sole discretion access any device which the Employee or Contractor uses to conduct business to investigate the matter further.

## 12. Company's right to access information

The Company respects the individual privacy of its Employees and/or Contractors. However, Employee and/or Contractor privacy does not extend to the Employee's and/or Contractor's work-related conduct or to the use of Company provided equipment or supplies.

The electronic mail system has been installed by the Company to facilitate business communications. Although each Employee and/or Contractor has an individual password to access this system, it belongs to the Company and the contents of e-mail communications are accessible at all times by the Company management for any business purpose. These systems may be subject to periodic unannounced inspections and should be treated like other shared filing systems. All system passwords and encryption keys must be available to the Company management and the designated IT personnel, and the Employee and/or Contractor may not use passwords that are unknown to their supervisor or the designated IT personnel or install encryption programs without turning over encryption keys to their supervisor or your designated IT personnel. All e-mail messages are Company records. The contents of e-mail, properly obtained for legitimate business purposes, may be disclosed within the Company without the Employee's and/or Contractor's permission.

Therefore, the Employee and/or Contractor should not assume that messages or telephone calls are confidential. Back-up copies of e-mail may be maintained and referenced for business and legal reasons.

## 13. Breach of security / unauthorised access to information

The Should the Company experience any security breach, it is required, by law, to notify the Regulator; and the data subject(s) whose information have been affected by the breach, unless the identity of such data subject(s) cannot be established.

Therefore, the Employee and/or Contractor should report any known or suspected breach of information to the appointed Information Officer.

Failure to report the aforementioned breach will subject the Employee and/or Contractor in transgression to disciplinary action, which may include dismissal.

The Company has established a complaints process to deal with allegations of leaked information. This will be addressed by the Compliance Officer.

## 14. Corporate policy guideline

### 14.1. Acceptable uses of Personal Information

The Company provides access to its server and e-mail access is intended to be for business reasons only. The Company encourages the use of the server and e-mail because they make communication more efficient and effective. However, the server and e-mail are Company property, and their purpose is to facilitate Company business. Every Employee and/or Contractor has a responsibility to maintain and enhance the Company's public image and to use Company e-mail and access to the server in a productive manner. To ensure that all Employees and/or Contractors are responsible, the following guidelines have been established for using e-mail and the server. Any improper use of the server or e-mail is not acceptable and will not be permitted.

The Employee and/or Contractor acknowledges that:-

- The Company may be held vicariously liable for the acts of its Employees and/or Contractors, even where the Company is not at fault, for any damages caused by the Employee's and/or Contractor's conduct;
- Employees and/or Contractors may not make representations to third parties or the public beyond the scope of their normal responsibilities or actual authority;
- Methods other than email must be used to communicate special personal information.

### 14.2. Unacceptable uses of Personal Information

The Company acknowledges that Employees and/or Contractors need reasonable access to data subjects' personal information in order to fulfill their tasks.

The Employees and/or Contractors may not process the Employee's and/or Contractor's personal information without obtaining the requisite consent, following the protocols discussed in this policy and in the Act.

### 14.3. Queries and clarification of policy

Where an employee is uncertain as to the content of this policy or requests further clarification of issues which are addressed in this policy, they are required to contact the Compliance Officer for clarification.

## 15. Possible offences

The Employee and/or Contractor must note that should they fail to adhere to this policy, they may be disciplined and/or dismissed and may face action brought by the Information Regulator which may see them liable to face a fine or imprisonment.

# Appendix A

Application form to request access to record of personal information held by the Company in terms of the Protection of Personal Information Act, No 4 of 2013 (as amended)

**A. Particulars of person requesting access to the record:**

Full Names and Surname: \_\_\_\_\_

Identity Number: \_\_\_\_\_

Postal Address: \_\_\_\_\_

Telephone Number:(\_\_\_\_) \_\_\_\_\_ Fax Number: (\_\_\_\_) \_\_\_\_\_

Email Address: \_\_\_\_\_

Capacity in which request is made when made on behalf of another person:

\_\_\_\_\_  
\_\_\_\_\_

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**B. Particulars of person on whose behalf request is made: (This section must only be completed if a request for information is made on behalf of another person):**

Full Names and Surname: \_\_\_\_\_

Identity Number: \_\_\_\_\_

**C. Particulars of record (provide full details of the record to which access is requested):**

Description of record or portion of the record requested:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. Reference Number/ Heading (if Applicable):

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3. Any further particulars of record:

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Signed at \_\_\_\_\_ this day \_\_\_\_ of \_\_\_\_\_ year \_\_\_\_\_.

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SIGNATURE OF REQUESTER / PERSON ON WHOSE BEHALF REQUEST IS MADE

REQUEST RECEIVED FROM: \_\_\_\_\_

ACTING ON BEHALF OF: (if Applicable) \_\_\_\_\_

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SIGNATURE OF INFORMATION OFFICER OF THE COMPANY

## Appendix B

### Protection of Personal Information Act Policy – To be Signed by an Employee of the Company

I have received a copy of Company's Protection of Personal Information Act Policy on the \_\_\_\_ of \_\_\_\_\_ 20\_\_\_\_. I recognise and understand that the Company's e-mail, Internet and/or intranet systems are to be used for conducting the Company's business only.

I have read the aforementioned document and agree to follow all policies and procedures that are set forth therein. I further accept the contents and agree to abide by the standards set in the document for the duration of my employment / contract with the Company.

I understand that the Company's need to implement this policy and agree to adhere thereto.

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Employee's Signature

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Date

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Employee's Printed Full Name and Surname

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Company Signature

(on behalf of the company)