

PROTECTION OF PERSONAL INFORMATION PRIVACY POLICY

OLEA RISK SERVICES SOUTH AFRICA (PTY) LTD
T/A OLEA SOUTH AFRICA

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Olea Risk Services South Africa (Pty) Ltd T/A Olea South Africa is an authorised Financial Services Provider | FSP 44335

Directors: V. de Charnacé* (*Chairman*), RNP Hood (*CEO*), Bukhosi Khumalo (*Executive Director*), DA Strydom, O. Canuel*, O. Dubois*

*French

1. OLEA SOUTH AFRICA – WHO ARE WE

Olea South Africa Registration number 2011/131118/07 is an authorised financial services provider. FSP number 44335.

Co-founded as The Apio Group in 2011, Olea South Africa became part of the Olea group of companies in 2021, unlocking significant potential and becoming the only Pan African broking business in South Africa with an extensive footprint in Africa, operating in North, West Central, East and Southern Africa.

2. PURPOSE OF THIS PRIVACY POLICY

Respecting and protecting your Personal Information is very important to Olea South Africa. It is also a constitutional right, legal and good business practice requirement, which we take very seriously.

When you share your personal information with us, you trust us to keep it private.

The Protection of Personal Information Act (POPIA) outlines how we gather, use, and disclose the information we collect from you.

The purpose of this Privacy Policy is to disclose how we collect, use, share and otherwise process your personal information, in line with the POPIA.

3. SAFEGUARDING YOUR PERSONAL INFORMATION AND MAINTAINING CONFIDENTIALITY

When providing our services to you, we are jointly accountable with you for appropriately managing and protecting your personal information.

We will keep your personal information confidential. You may have given us this information yourself or we may have collected it from other sources, under specific legal conditions.

4. ACTING FOR OTHER PARTIES

You must make sure you have the consent of any individuals whose personal information you give us (including but not limited to your employees) before giving it to us.

We will process any third-party information given to use in line with purposes set out in this privacy policy and / or allowed for by law.

5. TYPE OF INFORMATION COLLECTED

- We collect and use your personal information to give you access to the services and products we offer as well as the goods and services of the providers with whom we have contractual agreements in place.

- Type of information collected is dependent on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide us and what information is optional.
- With your consent, we may supplement the information provided to us with information received from other providers in order to offer more consistent and personalised experience in your actions with us.
- When you elect to take up offerings from our contractual providers, they may require additional information from you and will be subject to the same legal requirements as us.
- We have a duty to take all reasonable and practical steps to ensure your personal information is complete, accurate, not misleading and up to date. We will always get your consent before collecting any personal information from you for this purpose.

6. SOME INFORMATION IS AUTOMATICALLY COLLECTED

When you use any of our digital channels like websites and digital apps, we receive, and store information generated by your activities (usage data gathered by cookies) and other information that are automatically collected from your browser or mobile device.

The main types of cookies we use are:

1. **Essential cookies:** These help the website work properly.
2. **Functional cookies:** They remember info about you, like your preferences.

HOW TO DELETE COOKIES

Your web browser might automatically accept cookies, but you can delete them manually.

Here's how to do it in Google Chrome:

1. Open Google Chrome.
2. Click on the three dots in the top-right corner to open a menu.
3. Choose "Settings" from the menu.
4. Click on "Clear browsing data" in a new tab.
5. Select "Cookies and other site data." Pick a time range.
6. Click "Clear data."

Find instructions for other browsers here: <https://www.digitaltrends.com/computing/how-to-delete-cookies/>

Remember, not accepting cookies might mean you can't access parts of our website.

Most of this data is generally not personally identifiable. However, some of this data, either alone or when linked with other information, may allow your identity to be discovered. We treat this combined data as personal information, and we protect it accordingly.

- **Cookies** are small text files that are created when you view a website. They gather usage data which includes information about the sites you visited, the number of times you visit, the date, time and length of your visit, which products or services you viewed and which areas of the site you visited. We may assign you one or more unique identifiers to help keep track of your future visits.
- **Other information** automatically collected may include your IP address, browser type and version, preferred language, geographic location, wireless or Bluetooth technology on your device, operating system and computer platform.

INFORMATION COLLECTED THROUGH ONLINE ADVERTISING

We use service providers (such as Google, DoubleClick and Programmatic Buying) to help us deliver our banner advertisements and other online communications. To understand which types of offers, promotions and advertising are most appealing to our customers - these service providers may collect and use some of your personal information. This information is aggregated and cannot be linked to you.

- **Data aggregation** is any process in which information is gathered and expressed in a summary form using specific variables such as age, profession, income and interests.

These service providers show Olea South Africa's ads on sites on the internet, and they use the information stored in cookies based on your prior visits to Olea South Africa's website. If you don't want your personal information to be used in this way, you can opt out of the use of cookies, by visiting any of the following sites:

- Google at <https://www.google.com/policies/privacy/ads/>
- Network Advertising Initiative at http://www.networkadvertising.org/managing/opt_out.asp

7. HOW WE USE YOUR INFORMATION

We only use your personal information for the purposes for which it was collected and agreed to by yourself when providing it.

This may include:

- Transactions on products and services you requested.
- Underwriting.
- Assessing and processing claims
- Claims history.
- Identity verification.
- Conducting credit references searches or verification.
- Fraud detection.
- Market research.
- For audit and record keep purposes.
- In connection with legal proceedings.

- Provision of services and products either requested or recommended by us, to maintain our relationship with you.
- Communications on our products or regulatory matters which affect you.
- In connection with and comply with legal and regulatory requirements or when it is otherwise allowed by law.
- Where necessary to provide Group-wide services, benefits and infrastructure to assist you in your personal or profession capacity.

8. SHARING YOUR INFORMATION

We may need to share your personal information with providers, whose services or products you elect to use. Contractual Agreements are in place to ensure they comply with our privacy terms and conditions.

We may also share your personal information with and obtain information from third parties for the purposes mentioned above.

If a third-party request your personal information, it will be shared only if:

- You have given consent for the disclosure of this information to the third-party.
- We have a legal or contractual obligation to give the information to that third-party including insurers and re-insurers. This information could be sourced either directly or through a database, abbreviated or in a coded form and includes sharing of information on Industry Registers, such as SAIA.
- Where we have a duty or a right to disclosure in terms of applicable legislation, the law and where it may be necessary to protect our rights.

We will never sell your personal information or share it with other parties for their own marketing use.

9. SHARING YOUR PERSONAL INFORMATION OUTSIDE SOUTH AFRICA

We may need to transfer your personal information outside South Africa. We will ensure that any country, company or person that we share your personal information with is subject to a law, binding corporate rules or binding agreement which provide an adequate level of protection of your personal information.

10. PROTECTING YOUR INFORMATION

We take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access and disruption of services. Our security controls are designed to maintain an appropriate level of data confidentiality, integrity, and availability. We regularly test our website, data centres, systems, and other assets for security vulnerabilities.

However, we cannot guarantee the security of any personal information that you willingly disclose online. Please note that we process and collect your personal information when you use our website, contact us electronically or complete a quotation or application form online. Always keep this information safe and never disclose it to anyone.

11. YOUR RIGHTS

You have the right to access, correct, and sometimes delete your personal information.

You can exercise specific rights with regards to the data we hold about you, such as:

- You may at any time request us to confirm whether we hold information about you. We will respond to such a request at no charge.
- You may also request a copy of the record containing any personal data about you held by us, and details of any third parties who have/ or have had access to your information. We will respond within a reasonable time. In certain circumstances, we may or must refuse your request, in accordance with the provisions of Promotion of Access to Information Act (POPIA). A request for this to be provided with a copy of the record, or a description about the personal information held by us, may be subject to a fee prescribed by the applicable data protection law in order to meet our costs in providing you with the information concerned. If a fee is payable, you may request an estimate of the fee before requesting a copy of your personal information. We may require you to pay a deposit for all or part of the fee.
- In certain circumstances, you have the right to request us to correct or delete personal information we keep about you, which is inaccurate, irrelevant, excessive, out-of-date, incomplete, misleading or obtained unlawfully. Please note that we can only amend data that is under our control.
- You also have a right to request us to destroy or delete a record of personal information about you that we are no longer authorised to retain but we are not obliged to accede to your request to correct or delete any information. In circumstances where we do not accede to your request, we will take reasonable steps to attach a copy of your request to the information concerned.
- You have the right to be notified that information about you is being collected and, in the event of unauthorised access, to be notified of such unauthorised access.
- In certain circumstances, you have the right to object to the processing of your personal information. This would be the case where we process your information on the basis that it protects your legitimate interests, or where the processing is necessary for our legitimate interests or those of a third party to whom the information is supplied.

In order to fulfil your requests under this section, we may require some details such as:

- your name/ company's name
- company registration number / identity number
- email address
- postal address
- telephone/cell number
- your signature
- the date of the request

- signed authority from the individual whose data is required if you are applying on their behalf.

Contact our Information Officer to exercise these rights.

Information Officer : Caron Whitfield
Telephone Number : +27 (11) 799 6400
Postal Address : P O Box 70182, Bryanston, 2021
Physical Address : 6 Georgian Crescent West, Bryanston
Email Address : caronw@olea.co.za
Website : www.olea.co.za

12. CONCERNS AND COMPLAINTS

If you have concerns about your information, contact us first. You can also complain to the Information Regulator.

The Information Regulator (South Africa)

Postal Address : P O Box 31533, Braamfontein, Johannesburg, 2017
Physical Address : Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191
General Enquiries Email : enquiries@inforegulator.org.za

13. DEFINITION OF PERSONAL INFORMATION

Your personal information is defined by the protection of personal information act as:

“Means information relating to an identifiable, living, natural person and where it is applicable, an identifiable, existing juristic person, including but not limited to:

- Information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person.
- Information relating to the education or the medical, financial, criminal or employment history of the person.
- Any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person.
- The biometric information of the person.
- The personal options, views or preference of the person.

- Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.
- The views or opinions of another individual about the person.
- The name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person”.

14. CHANGES TO THIS STATEMENT

We may update this privacy policy over time, so please visit our website for updates.