

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 that for what it was originally intended, you may contact our Information Officer.

You may request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.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	Pauline Rudden
Contact Number	0836264301
Email Address:	pauline@pr-fs.co.za

Our details:

P Rudden Financial Services (Pty) Ltd
F4 The Courtyard, Esplanade Road, Central Park, Century City, 7441
0836264301
pauline@pr-fs.co.za

Our licence (FSP no. 45277) authorises us to carry on business in respect of the following financial products:

Long term insurance: category A, B1, B2, B2-A, B1-A and C
Pension fund benefits (includes retail pension benefits)
Participatory interests in one or more collective investment schemes
Participatory interests in a hedge fund
Securities and Instruments: Shares
Long-term, Short-term and Structured Deposits

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 a PRFS representative as their financial adviser
- Other Financial Service Providers

Personal information is collected directly from you through the completion of PRFS take on Documents, applications and other forms. These forms are completed either electronically or in hard copy. We may also collect information about you from other sources such as external third parties.

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 PRFS
- Providing you with advice, products and services that suit your needs as requested
- To verify your identity
- To transact on your behalf with financial service providers as per our contractual relationship
- To notify you of new products or industry developments that may be of interest to you
- 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, 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 our 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 who 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 PRFS (where applicable);
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc;
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Prudential Authority;
- If you have entered into a relationship with any of the companies that PRFS has contractual relationships with, we may share your information as part of our statutory and reporting obligations. These include amongst others:

Allan Gray
Coronation
Ninety One
Momentum (Investments & Life)

Nedgroup Collective Investments
Old Mutual (Investments & Life)
Old Mutual International
Glacier and Glacier International by Sanlam

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 such as:

- Bermuda or Isle of Man

We confirm 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, whether or not we hold personal information about you;
- Request, via completion of Annexure A (available on 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, via completion of Annexure B (available on request), that we consider your objections to the processing of your personal information;
- Lodge a complaint, via completion of Annexure B (available on request), with the Information Regulator.

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>