

VDB Brokers Privacy Statement

Definitions

- “We”, “us” and “our” refers to VDB Brokers (Pty) limited, a private company with limited liability, as well as an authorised financial services provider, registration number 2020/940667/07 and FSP number 51449.
- “You” and “Your” refers to you as the owner of the plan.
- “Your personal information” refers to personal information about you, your spouse, your dependents and your beneficiaries (as relevant). It includes information about health, financial status, gender, age, contact numbers and addresses.
- “Process information” means the automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information.
- “Competent person” means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child, for example a parent or legal guardian.

1. When you engage with us, you trust us with personal information about yourself, your spouse, your dependents, your family and beneficiaries. You understand that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.
2. We are committed to protecting your right to privacy.
3. The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act (“POPIA”).
4. You have the right to object to the processing of your personal information. It is voluntary to accept these terms and conditions. However, we require your acceptance to activate and service your policy. This means that if you do not accept the terms of this Privacy Statement, we cannot activate and service your policy. The acceptance of these terms and conditions and the permission given to process your personal information will continue after your death.
5. We will keep your personal information confidential. You may have given us this information yourself or we may have collected it from other sources. If you share your personal information with any third party, we will not be responsible for any loss or harm suffered by you, your spouse, your dependents or your beneficiaries.
6. You warrant that when you give us personal information about your spouse, your dependents, or your beneficiaries, you have received their permission to share their personal information with us for the purposes set out in this Privacy Statement or any other related purposes.
7. You understand that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. We will furthermore process their information set out in this Privacy Statement.
8. If you are giving consent for a person under 18 (a minor) you confirm that you are a competent person and that you have authority to give consent for them.
9. By signing this form, you confirm you give us consent that we may:
 - 9.1 Share with the appointed financial advisor the policy information, including your personal information, necessary to ensure the efficient administration of the policy and to ensure that we comply with all relevant legislation; as well as
 - 9.2 Share your health information with the financial advisor during any underwriting process.
10. You agree that we may process your personal information for the following purposes:
 - 10.1 Underwriting and administering this policy and for the assessment of any claims under this policy;
 - 10.2 using automated means (without human intervention in the decision-making process) to make a decision about you or your application for any product or service. You may query the decision made about you.
 - 10.3 Enabling Triarc and any third party provider or financial services provider or its representative approved by Triarc to advise you of, or offer to you, any enhanced benefits or new products that become available from time to time which you may become entitled to or qualify for; and

- 10.4 Providing relevant information, including your personal information, to a contracted third party who requires such information to render a service to you in relation to this policy, provided that such contracted third party agrees to keep the information confidential.
11. You consent and agree that we may process your information, including personal and special personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists;
- 11.1 You also consent to us communicating such personal information to local and international Regulatory Bodies.
- 11.2 You understand that we may terminate this agreement with immediate effect if you are found to be on a sanctions list.
12. We have a duty to take all reasonably practicable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To enable this, we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.
13. We have the right to communicate with you electronically about any changes on your policy, including your contributions or changes and improvements to the benefits you are entitled to on the policy you have chosen.
14. We have a duty to keep you updated about any offers and new products that we make available from time to time. Triarc and any third-party services providers may communicate with you about these
15. You may opt out of Electronic Marketing on www.vdbbrokers.co.za / 087 057 9711. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.
16. You have the right to know what personal information we hold about you. If you wish to receive a copy, please complete a form called "Access to Personal Information" and specify the information you would like. This form can be found on VDB Brokers website at www.vdbbrokers.co.za. We will take all reasonable steps to confirm your identity before providing details of your personal information.
17. You have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all the steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it. This is unless the law requires us to keep it.
18. We are required to collect and keep personal information in terms of the following laws;
- The Electronic Communications and Transactions Act (ECT)
 - The Financial Intelligence Centre Act (FICA)
 - The Financial Advisory and Intermediary Services Act (FAIS)
 - The Consumer Protection Act (CPA) and
 - Long Term Insurance Act (LTIA)
19. You agree that we may transfer your personal information outside South Africa;
- if you give us an email address that is hosted outside South Africa; or
 - to administer certain services, for example, cloud services
20. If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us.

If you are not satisfied after this process, you have the right to lodge a complaint with the information Regulator, under POPIA.

The contact details are:
The Information Regulator (South Africa) SALU Building
316 Thabo Schume
Street Pretoria
Tel: 012 406 4818
Fax: 086 500 3351
Email: infoereg@justice.gov.za