

**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 can contact our Information Officer.

You can request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.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                                      | Shaun Clacey                 |
| Contact Number                            | 021 831 5430                 |
| Email Address:                            | shaun@providencewealth.co.za |

**Our details:**

Organisation: Providence Wealth (Pty) Ltd  
 Physical address: The District, Block B, 6<sup>th</sup> Floor, 41 Sir Lowry Road, Woodstock  
 Mobile: 082 900 0861  
 Organisation E-mail address: shaun@providencewealth.co.za

The Organisation is an authorised financial services provider with FSP No: 45796. We render financial services in the following product categories:

| Category I Advisory FSP |   | Advice | Intermediary Services |
|-------------------------|---|--------|-----------------------|
| 1.1                     | Long-term Insurance: Subcategory A  | ☒      | ☒                     |
| 1.3                     | Long-term Insurance: Subcategory B1   | ☒      | ☒                     |
| 1.4                     | Long-term Insurance: Subcategory C  | ☒      | ☒                     |
| 1.5                     | Retail Pension Benefits   | ☒      | ☒                     |
| 1.7                     | Pension Fund Benefits (excluding retail pension benefits)                                   | ☒      | ☒                     |
| 1.8                     | Securities and Instruments: Shares  | ☒      | ☒                     |
| 1.9                     | Securities and Instruments: Money Market Instruments  | ☒      | ☒                     |
| 1.10                    | Securities and Instruments: Debentures and Securitised Debt                                 | ☒      | ☒                     |
| 1.11                    | Securities and Instruments: Warrants, certificates and other instruments acknowledging debt | ☒      | ☒                     |
| 1.12                    | Securities and Instruments: Bonds   | ☒      | ☒                     |
| 1.13                    | Derivative Instruments  | ☒      | ☒                     |
| 1.14                    | Participatory Interests in one or more Collective Investment Schemes                        | ☒      | ☒                     |
| 1.17                    | Deposits as defined in the Banks Act – exceeding 12 months                                  | ☒      | ☒                     |
| 1.18                    | Deposits as defined in the Banks Act – 12 months or less                                    | ☒      | ☒                     |
| 1.20                    | Long-term Insurance: Subcategory B2   | ☒      | ☒                     |
| 1.21                    | Long-term Insurance: Subcategory B2-A   | ☒      | ☒                     |
| 1.22                    | Long-term Insurance: Subcategory B1-A   | ☒      | ☒                     |
| 1.26                    | Participatory Interest in a CIS 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 the representative as their Financial Advisor
- Policyholders who enter into a policy with an insurer via the Organisation

Personal information is collected directly from you through consultation and the completion of the following forms:

- Client Information Form
- Client Consent to Obtain Policy Information Form
- Client Mandate
- Application forms

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.

We may also collect policy/investment information about you from other sources such as investment companies and life companies.

## **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;
- 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 the FSP
- Providing you with advice, products and services that suit your needs as requested
- To verify your identity and to conduct client due diligence
- 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, residency status, your investments, assets, liabilities, income, expenditure, medical information, banking details and your income tax information.

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 organisation's 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 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 the organisation
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc
- Auditors of the Organisation
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority

Our representatives render financial services in the following classes of business and therefore we may need to share your information with the third party:

### **Class of Business**

| <b>Category of Financial Services</b> |
|---------------------------------------|
| Category I                            |

| <b>Class of Business</b>          |
|-----------------------------------|
| Long-term Insurance               |
| Pension Fund Benefits             |
| Short-term and Long-term Deposits |
| Investments                       |
| Forex Rates outsourced            |

### **Third parties - Investments**

Allan Gray (Pty) Ltd  
Ashburton Fund Managers  
BCI - Boutique Collective Investments  
Coronation Asset Management (Pty) Ltd  
Discovery Life Investment Services (Pty) Ltd  
Franklin Templeton Investments SA (Pty) Ltd  
Glacier & Glacier International - Sanlam Life Insurance Ltd  
Hollard Investments - Hollard Life Assurance Company  
Momentum Metropolitan Life  
Ninety One - Investec Fund Managers  
Old Mutual International - Old Mutual Life Assurance Co (SA) Ltd  
Prescient Investment Management (Pty) Ltd

### **Third parties - Risk**

BrightRock (Pty) Ltd  
Discovery Life Ltd  
Hollard Group Risk - Hollard Life Assurance Company  
PPS  
Jigsaw Underwriting Managers (Pty) Ltd

### **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 (please complete Annexure A)
- Request that we consider your objections to the processing of your personal information (please complete Annexure B)
- Lodge a complaint with the Information Regulator (please complete Annexure B)

## **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](mailto:complaints.IR@justice.gov.za)

Website: <https://www.justice.gov.za/inforeg/index.html>

**ANNEXURE A:**

**PERSONAL INFORMATION REQUEST FORM**

**Please submit the completed form to the Information Officer:**

|                |  |
|----------------|--|
| Name           |  |
| Contact Number |  |
| Email Address: |  |

Please be aware that we may require you to provide proof of identification prior to processing your request.  
There may also be a reasonable charge for providing copies of the information requested.

**A. Particulars of Data Subject**

|                  |  |
|------------------|--|
| Name & Surname   |  |
| Identity Number: |  |
| Postal Address:  |  |
| Contact Number:  |  |
| Email Address:   |  |

**B. Request**

I request the organisation to:

|  |                          |
|--|--------------------------|
| (a) Inform me whether it holds any of my personal information          | <input type="checkbox"/> |
| (b) Provide me with a record or description of my personal information | <input type="checkbox"/> |
| (c) Correct or update my personal information                          | <input type="checkbox"/> |
| (d) Destroy or delete a record of my personal information              | <input type="checkbox"/> |

**C. Instructions**

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**D. Signature Page**

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|           |
| Signature |
|           |
| Date      |

**ANNEXURE B:**

**POPI COMPLAINT FORM**

We are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Protection of Personal Information Act.

**Please submit your complaint to the Information Officer:**

Name

Contact Number

Email Address:

Where we are unable to resolve your complaint, to your satisfaction you have the right to complaint to the Information Regulator.

**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/infoereg/index.html>

**A. Particulars of Complainant**

Name & Surname

Identity Number:

Postal Address:

Contact Number:

Email Address:

**B. Details of Complaint**

**C. Desired Outcome**

**D. Signature Page**

Signature:

Date