

# Comprehensive Medical & Financial Solutions (Pty) Customer Privacy Policy

Comprehensive Medical & Financial Solutions (Pty) Ltd (CMFS) is committed to keeping your Personal Information confidential and secure through good practice, professionalism and integrity. We protect the privacy of our clients and treat all dealings in the strictest confidence.

## 1 The Personal Information we collect

We collect and process your Personal Information to provide you with access to services and products provided by us and our financial product providers. The type of Personal Information we collect will depend on the purpose for which it is collected and is limited to only the specific information required for that particular service. We collect information directly from you, for example, when you complete forms, or when you submit enquiries via email or our web site to us.

*Cookies: We use cookies on our website. A cookie is a small piece of data that a website stores on the visitor's computer or mobile device. These data files do not contain personal information, but they do contain a personal identifier that allows us to associate your personal information with a certain device. We do not store any personal information in our cookies that could be read or understood by other web users.*

## 2 Use and analysis of your Personal Information

We may use and analyse your information to:

- Process the services and products you have requested and bought from or through us, and keep you updated with your order progress.
- Provide further relevant services or products to you, with your prior consent.
- Respond to any questions or concerns you may have about using our products or services.
- Prevent and detect fraud or other crimes.
- Provide aggregated reports to third parties, such as the Financial Sector Conduct Authority, as required by the Protection of Personal Information Act (Number 4 of 2013). **Such reports will not contain any information which may identify you as an individual.**

## 3 To whom do we disclose your information

We disclose your Personal Information to our financial product providers who are involved in the delivery of products or services to you, as agreed with you. We have agreements in place to ensure that they comply with the privacy requirements as required by the Protection of Personal Information Act. We will not freely provide, sell, rent, or trade your Personal Information to any third party. We may disclose information to a third party only when we have a legal obligation or duty to do so or where it is necessary to protect our legal rights.

## 4 How we safeguard your information

The security of your Personal Information is important to us. We are legally obliged to provide adequate protection for the Personal Information we hold and to stop unauthorized access and use of Personal Information. We will, on an on-going basis, continue to review our security controls and related processes to ensure that your Personal Information remains secure.

Unless you instruct us otherwise, we retain your Personal Information for as long as needed to provide the required products and services to you, and to comply with our legal obligations.

## 5 Respecting your rights and choices

You have the right to request a copy of the Personal Information we hold about you, as well as to ask us to update and correct your Personal Information by contacting us at the contact details provided below. We will take all reasonable steps to confirm your identity before making changes to Personal Information we may hold about you.

We urge you to keep your Personal Information updated, as we cannot accept responsibility for errors resulting from incorrect information, such as sending information to outdated e-mail addresses.

## 6 Changes to this notice

Please note that we may amend this Policy from time to time, of which you will be notified via your preferred method of communication.

## 7 How to contact us

If you feel that your privacy was not treated in accordance with our Policy, or if you believe that your privacy has been compromised by one of our staff members, please contact the responsible person, Mrs. Pikkie Pretorius, at 018 004 0029 / 082 726 9488 or [pikkie@cmfs.co.za](mailto:pikkie@cmfs.co.za)

## 8 How to contact the Information Regulator

If you are not satisfied with our treatment of your Personal Information, you are welcome to contact the Information regulator at [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za).