



# PSG Wealth Retirement Funds Privacy Notice

September 2024





## Introduction

- The PSG Wealth Retirement Funds are committed to protecting your privacy and to ensure that your personal information is collected and used properly, lawfully, and transparently in compliance with the Protection of Personal Information Act (POPIA).
- This privacy notice explains how we obtain, use and disclose your personal information and aims to inform you of your rights and how to exercise them.
- In this privacy notice, "Fund", refers to the PSG Wealth Retirement Annuity, Pension Preservation and Provident Preservation Funds.

## The information the Fund collects

- The Fund and its service providers, also known as operators in POPIA, processes your personal information mainly to administer your membership of the Fund and provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes explained below.
- Such personal information includes your name, age, identification documents, financial information, contact details, marital status.
- Personal information of your beneficiaries (dependants and nominees), who may be minors, includes name, age, identification documents, financial information, contact details, and marital status.
- In addition, certain special personal information may be processed under specific circumstances. This may be information about your health or criminal record or your beneficiaries' health.
- It is the Fund's responsibility to ensure that personal information is only processed lawfully. The Fund has protocols in place in this regard. Personal information will only be shared with third parties on a "need to know" basis.
- The Fund will ensure that personal information is secured by it and any service providers that process such personal information.
- The Fund will ensure that a service provider does not transfer personal information to any person or entity within or outside of the Republic of South Africa without the Fund's consent.
- Should the Fund become aware of any breach in security or unauthorised access, or any threat of such a breach or unauthorised access to personal information, it will immediately inform you thereof and of the steps taken to rectify the breach and/or unauthorised access.
- The Fund will let you know why personal information is being requested from you on any form that you are required to complete. It will also ensure that you are aware where it requests your personal information from a third party.



## Purposes for which the Fund uses your information

The Fund will use your personal information for the following purposes:

- To administer your membership of the Fund
- To provide you with information about offerings that will support and enhance your retirement benefits
- To provide products or services to you, to carry out the transaction you requested, and to maintain our relationship
- To assess and process claims
- To confirm and verify your identity, address or banking details
- To verify that you are an authorised user for security purposes
- For maintaining the accuracy of your personal information
- For the detection and prevention of fraud, crime, money laundering or other malpractice
- To trace you where you are uncontactable
- To conduct market or customer satisfaction research or for statistical analysis
- For audit and record keeping purposes
- In connection with legal proceedings and to comply with legal and regulatory requirements or industry codes to which the Fund subscribes, or which apply to us

## Disclosure and collection of information

The Fund may disclose your personal information to our service providers who are involved in the delivery of products or services to you. The Fund has agreements in place to ensure that they comply with these privacy terms.

The Fund may share your personal information with:

- third parties for the purposes listed above, for example fraud prevention agencies, law enforcement agencies, tracing agents,
- PSG Financial Services Limited for the purposes listed below, or when the Fund believes it will enhance the services and products, the Fund can offer to you, but only where you have not objected to such sharing. This includes supplementing the information that you provide to the Fund with information we receive from PSG Financial Services Limited in order to offer you a more consistent and personalised experience in your interactions with us, and to ensure that we have updated information about you, and
- Your financial adviser when applicable.

The Fund may also disclose your information:

- where the Fund has a duty or a right to disclose in terms of law or industry codes, or
- where the Fund believes it is necessary to protect our rights.



## Disclosure and collection of information

The Fund is legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of personal information. We will, on an ongoing basis, continue to review security controls and related processes to ensure that your personal information is secure.

Security policies and procedures cover:

- Physical security
- Computer and network security
- Access to personal information
- Secure communications
- Security in contracting out activities or functions
- Retention and disposal of information
- Acceptable usage of personal information
- Governance and regulatory issues
- Monitoring access and usage of personal information
- Investigating and reacting to security incidents

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that personal information that we remain responsible for, is kept secure.

We may transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

## Your rights

You have the right to request:

- **access** to any of your personal information held by the Fund or its service providers,
- **correction** of any of your personal information held by the Fund or its service providers,
- **deletion** or **destruction** of any or your personal information held by the Fund or its service providers, and
- **details of any third parties** who had been given access to your personal information for the purpose of provision of benefits.

You may request correction, deletion or destruction where your personal information is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully, or if the Fund is no longer authorised to keep it, as the case may be.



The details of the Fund's Information Officer, who you may contact for any further information, are as follows:

<b>Name</b>	Linda Kleynscheldt
<b>Email address</b>	<a href="mailto:Linda.Kleynscheldt@psg.co.za">Linda.Kleynscheldt@psg.co.za</a>
<b>Postal address</b>	PSG Wealth, Building 1, The Ingress Corner of Magwa and Lone Creek Crescents, Waterfall City, Waterval 5-Ir, Midrand, 2090

You can contact or complain to the Information Regulator using the following contact details:

<b>Information Officer and Chief Executive Officer</b>	
<b>Name</b>	Mr Mosalanyane Mosala
<b>Contact person</b>	Ms Pfano Nenweli
<b>Email address</b>	<a href="mailto:PNenweli@justice.gov.za">PNenweli@justice.gov.za</a>
<b>Deputy Information Officer</b>	
<b>Name</b>	Ms Varsha Sewlal
<b>Email address</b>	<a href="mailto:VarSewlal@justice.gov.za">VarSewlal@justice.gov.za</a>
<b>Contact details</b>	
<b>Physical address</b>	JD House 27 Stiemens Street Braamfontein Johannesburg 2001
<b>Postal address</b>	PO Box 31533 Braamfontein Johannesburg 2001
<b>Telephone number</b>	010 023 5200
<b>Website</b>	<a href="https://www.justice.gov.za/inforeg/">https://www.justice.gov.za/inforeg/</a>