



PSG KONSULT GROUP CLIENT PRIVACY NOTICE





By viewing this site and using our services and products, you acknowledge that you have read and consent to the terms of this privacy notice. PSG Konsult Limited (registration number: 1993/003941/06) ('PSG Konsult') maintains and owns this site, as well as the services and products it features.

This notice sets out:

- who we are
- what information we collect
- how we use your information
- to whom we disclose your information
- how we safeguard your information
- your rights to access and correct information
- changes to this notice
- how to contact us

1. Who we are

- In this notice, 'PSG', 'PSG Konsult group' or 'we' refers to one or more of the companies in the PSG Konsult group that operate in South Africa.

2. What information we collect

- We collect and process your personal information to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes.
- The type of personal information (e.g. identity number, age, sex, occupation, residential address, banking details, etc.) we collect will depend on the purpose for which it is collected and used. We will only collect personal information that we need for that purpose.
- We collect personal information directly from you when you provide us with your personal details e.g. when you purchase a product or service from us, when you submit enquiries to us or when you contact us. Where possible, we will inform you if the information is required or optional.
- With your consent, we may also supplement the personal information you provide us with information we receive from other companies in the PSG Konsult group, to offer you a more consistent and personalised experience in your interactions with PSG.
- We may also collect information about your transactions and experiences over time as you use this site. This is done through the use of 'cookies'. Cookies are small text files consisting of encrypted information assigned to a computer's browser. This information is given to your browser by our web server when you visit our website. The data is stored on your browser. The cookie is sent back to our web server each time you visit our website. Cookies are not computer programmes. They cannot gather information or function on their own. They cannot collect any personal information about you or your machine and cannot gather data or information about what you do on the internet. Cookies merely enable us to provide a more effective and customised online service to you. While you can set up your internet browser to disable cookie technology, we do not recommend that you do this as some parts of this website and our online services may not function properly, or at all.
- We also gather and analyse information on users' routine visits to this website. We use this information to monitor the areas of the website that are used most frequently and use this knowledge for future website enhancements. This information is pooled information, and individual behaviour or patterns cannot be identified.

3. How we use your information

We will use your personal information only for the purpose of rendering services to you, and specifically for the purpose for which the information was collected or agreed with you e.g.:

- to provide our products or services to you, to effectively carry out the transaction you requested and to maintain our relationship
- for underwriting purposes
- to assess and process claims
- to conduct credit reference searches or verification
- to confirm and verify your identity or to verify that you are an authorised user for security purposes
- for operational purposes and, where applicable, credit scoring and assessment and credit management
- for the detection and prevention of fraud, crime, money laundering or other malpractice
- for debt tracing or debt recovery
- to conduct market or customer satisfaction research or for statistical analysis
- for audit and record-keeping purposes
- in connection with legal proceedings

4. To whom we disclose your information

We may disclose your personal information to any company in the PSG Konsult group and to our service providers who are involved in the delivery of products or services to you. This may include service providers and/or third parties located outside the Republic of South Africa ("RSA") to cater for information that may be transferred offshore and/or information that is stored in a cloud, where the cloud servers are located outside RSA.

We may also disclose your information where we have a legal obligation or duty to do so, or where it is necessary to protect our legal rights.

5. How we safeguard your information

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

Our 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 the personal information we remain responsible for is kept secure.

6. Your rights to access and correct information

You have the right to request a copy of the personal information we hold about you. To do this, please send an email to clientservice@psg.co.za and specify which information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information.

You have the right to ask us to update, correct or delete your personal information. You may do this by contacting client services (clientservice@psg.co.za) and requesting the correction or deletion of any information we hold. We will take all reasonable steps to confirm your identity before making changes to personal information we hold about you.

7. Changes to this notice

Please note that we may amend this notice from time to time. Please check this website periodically to inform yourself of any changes.

8. How to contact us

If you have questions about this notice, believe we have not adhered to it, need further information about our privacy practices or wish to give or withdraw consent, exercise preferences or access or correct your personal information, please contact us.

Email: clientservice@psg.co.za

Telephone: 0860 774 774