

PRIVACY NOTICE AND POLICY

(In accordance with the Protection of Personal Information Act, No. 4 of 2013 – “POPIA”)

Introduction

The **Protection of Personal Information Act, No. 4 of 2013 (“POPIA”)** gives effect to the constitutional right to privacy by regulating the way personal information is collected, processed, stored, and shared.

This Privacy Notice sets out how **Credora Financial Services (Pty) Ltd** (“Credora”) collects, uses, and protects personal information in the course of its business operations and when providing financial and intermediary services.

Credora respects the privacy of all individuals and juristic entities (“data subjects”) and is committed to complying with POPIA’s principles of lawful, minimal, and secure processing.

By providing your personal information to Credora, you consent to its processing in accordance with this policy.

Responsible Party

Credora Financial Services (Pty) Ltd

FSP Number: 43148

Physical Address: 194 Bancor Avenue, Colab Building, Menlyn Maine, Waterkloof Glen Ext 2, Pretoria, 0181

Telephone: 012 881 4580

Email: compliance@credora.co.za

Information Officer:

Mr Warren Bennett

Email: compliance@credora.co.za

What Personal Information We Collect

Personal information refers to information that identifies or relates to an individual or juristic person. Credora may collect and process the following types of information:

- Names, identification numbers, registration or VAT details;
- Contact information (telephone numbers, email, postal and physical addresses);
- Financial and banking details;
- Employment and professional information;
- Policy, claims, or risk assessment details;
- Any other personal information necessary to fulfil contractual or legal obligations.

In limited instances, Credora may collect **special personal information** (such as medical, health, or biometric data) where required by law or consent.

How We Collect Personal Information

Credora may collect personal information:

- Directly from you (via application forms, email correspondence, or calls);
- Through third parties (insurers, brokers, assessors, service providers, or industry databases);
- From regulatory or public sources (FSCA, CIPC, credit bureaus, or verification platforms); or
- Through our business systems.

Why We Collect Personal Information

Credora processes personal information to:

- Conduct financial and risk assessments;
- Underwrite, administer, and service insurance products;
- Process and manage claims;
- Comply with FAIS, FICA, and POPIA requirements;
- Facilitate payments and collections;
- Maintain internal records and compliance registers; and
- Communicate with clients, brokers, and service providers.

Personal information is processed only for lawful and legitimate business purposes.

Disclosure of Personal Information

Credora may share personal information with:

- Insurers, underwriting managers, and reinsurers;
- Regulatory authorities such as the **Financial Sector Conduct Authority (FSCA)**, **FAIS Ombud**, or the **Information Regulator**;
- Financial, legal, and IT service providers acting on our behalf;
- Auditors, compliance officers, and consultants; and
- Other authorised third parties where required by law, contract, or consent.

All third-party recipients are bound by confidentiality agreements and are required to process information in accordance with POPIA.

Security of Personal Information

Credora takes the security of personal information seriously and implements reasonable technical and organisational measures to protect it from:

- Loss, misuse, unauthorised access, alteration, or destruction.

These include:

- Encrypted data storage and restricted access;
- Secure email and file transfer protocols;
- Password and multi-factor authentication;
- POPIA training and employee confidentiality undertakings; and
- Regular system backups and data protection reviews.

Retention of Personal Information

Personal information is retained only for as long as necessary to fulfil its intended purpose or as required by law.

Examples include:

- FAIS and FICA (5-year retention requirements);
- Tax and employment legislation.

Once no longer required, personal information is securely destroyed or de-identified in accordance with Credora's **Data Retention and Destruction Policy**.

Your Rights as a Data Subject

Under POPIA, you have the right to:

- Be informed about the collection and use of your personal information;
- Request access to your personal information;
- Request correction or deletion of your information;
- Object to the processing of your personal information;
- Withdraw consent at any time; and
- Lodge a complaint with the **Information Regulator**.

Information Regulator (South Africa)

JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

📮 PO Box 31533, Braamfontein, 2017

☎ 010 023 5200 | ✉ complaints.IR@justice.gov.za

🌐 www.inforegulator.org.za

Cross-Border Transfers

Credora may transfer personal information outside South Africa for storage, processing, or backup purposes. Such transfers will occur only where:

- The recipient is subject to laws or agreements providing protection at least equal to POPIA; or
- The data subject has provided consent; or
- The transfer is necessary to perform a contract or service.

Direct Marketing

Credora may use your contact information for direct marketing only if:

- You are an existing client and have not opted out; or
- You have given explicit consent.

You may withdraw consent or opt out at any time by emailing compliance@credora.co.za.

Cookies and Website Tracking

Credora's website may use cookies and analytics tools to improve user experience and performance. Cookies do not collect personally identifiable information unless you voluntarily provide it.

You may disable cookies in your browser settings at any time.

Information Collected through Online Advertising

We use service providers (such as **Google Ads**, **DoubleClick**, and **Programmatic Buying platforms**) to assist in delivering online banner advertisements and other digital communications.

To better understand which offers, services, or content are most relevant to our clients and website visitors, these service providers may collect and use certain information about your browsing behaviour on Credora's website and other sites.

This data is **aggregated and anonymised**, meaning it cannot be linked to you personally.

- **Data aggregation** is a process where information is collected and presented in summary form based on variables such as geographic region, interests, or general demographics.

These service providers may show **Credora's advertisements** on third-party websites based on your previous visits to **Credora's website**. If you do not wish for your browsing data to be used in this manner, you can opt out of interest-based advertising by visiting:

- **Google Ads:** <http://www.google.com/policies/privacy/ads/>
- **Network Advertising Initiative:** http://www.networkadvertising.org/managing/opt_out.asp

Please note that disabling cookies or opting out may limit the functionality and personalised experience of Credora's website.

Amendments to this Notice

This Privacy Notice and Policy may be updated from time to time.

The most recent version will always be available on www.credora.co.za or on request from the Information Officer.

Contact Information

Credora Financial Services (Pty) Ltd

Authorised Financial Services Provider | **FSP No. 43148**

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☎ 012 881 4580 | ✉ compliance@credora.co.za

Information Officer: Mr Warren Bennett

Effective Date: 01 November 2025

Reviewed: 01 November 2026

Approved By: Warren Bennett, Director and Information Officer

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