

## **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You can request access to the information we hold about you at “any time” and if you think that we have outdated information, please request us to update or correct it.

<b>Our Information Officer's Contact Details</b>	
Name	Ms N Archary
Contact	011 064 1600
Email Address:	info@moneymessages.co.za

### **Our details:**

**MONEY MESSAGES Close Corporation**  
**140A Kelvin Drive. Morningside. Sandton**  
**011 064 1600**  
[info@moneymessages.co.za](mailto:info@moneymessages.co.za)

The organisation is a financial education and wellness solutions company. We do not provide financial advice.

### **The source of collection of your personal information:**

We collect personal information directly / indirectly from the following data subjects:

- Prospective clients who enquire about our offering
- Clients who have appointed us as their financial education and wellness provider
- Companies who have agreed to use our services for the benefit of their employees
- Employers who have selected to use as their employee wellness provider for their employees



- Individuals and their families who have chosen to subscribe to our financial education and coaching services.

Personal information is collected directly/ indirectly from you through the completion of information obtained from our website and learning platform when you subscribe to our online financial wellness solutions, through virtual and face-to face engagements and coaching sessions. You may be required to complete online application forms, questionnaires and feedback survey. These may be 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 information about you from other sources such as external third parties and from cookies on our website.

**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 terms and conditions as outlined in our agreements and on our website
- Providing you with information and services that suit your needs as requested
- To verify your identity
- To notify you of new products or developments that may be of interest to you
- To confirm, verify and update your details
- To comply with any legal and regulatory requirements
- To identify trends in behaviour
- To improve our offering to you
- To provide feedback to employers who have chosen these services for their employees.

This information is general information based on user registration, experience, progress, course completion, challenges and gaps and to identify trends in behaviour.



Some of your information that we hold may include, your first and last name, email address, delivery address, other contact information, your title, birth date, gender, occupation, and your banking details.

### **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:

- Your employer (where applicable);
- The Compliance Officer of the organisation (where applicable);
- Analytics and search engine providers assisting in the enhancement of our websites;
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc;
- Auditors of the Organisation;
- Regulatory or governmental authorities
- Some of our suppliers
- Our network of financial services providers upon request or if the client/employee/employer/individual has agreed to in recommendation with solutions required or suggested.

### **The Transfer of your personal information outside of the Republic of South Africa**

Your information may be hosted on servers managed by a third-party service provider, which may be located outside of South Africa. The third-party service providers are located in:

Planned transborder flows of personal information

All information is stored on a South African server.

An SSL certificate is installed on the server. No credit card or payment information is stored on the website. Anti-hacking measures and a firewall are in place.



## 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/infoereg/index.html>

