

Privacy Policy

Privacy Statement

We are committed to respecting your privacy and protecting the information you give to us.

Austen Morris Associates strives to protect you, the client, by adhering to the following principles:

1. For Your Benefit

In order to provide investment products and services that best suit your needs, we may collect the following non-public personal information about you: Information provided by you on account applications and other forms, such as your name, address and telephone number. Information from your interactions with Austen Morris Associates, such as account inquiries by mail, e-mail, or telephone, or your entry of information into our interactive tools and on our web site. Information about your transactions with us or others, such as your account number and balance, transaction history, cost basis information, and other financial information.

2. Our Commitment

We do not disclose any non-public personal information about you to non-affiliated third parties except as directed by law. To service your account and to effect transactions that you request or authorize, we may provide your non-public personal information to companies that perform administrative or marketing services on our behalf. We require these outside companies to protect the confidentiality of your information and to use the information only for the purpose for which the disclosure is made. We restrict access to your non-public personal information to our employees who need to know that information to provide products and services to you. Furthermore, we maintain physical, electronic, and procedural safeguards to protect your non-public personal information. We will continue to adhere to the privacy policy described in this notice even after your account is closed or becomes inactive. Austen Morris Associates will not collect personally identifiable information about you through our web sites except when you agree to provide it. Austen Morris Associates' web site may contain links to other web sites. Austen Morris Associates is not responsible for the privacy practices or the content of these web sites.

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.

Our Information Officer's Contact Details	
Name	Westley Van Rooijen
Contact Number	0115140745
Email Address:	Westley.vr@austenmorris.com

Our details:

Austen Morris Associates Africa

1st Floor AMA Africa House, The Braes Office Park, 193 Bryanston Drive, Bryanston, Sandton, 2191

0115140745

Westley.vr@austenmorris.com

The Organisation is an authorised financial services provider with FSP nr 43758. We render financial services in the following product categories:

1.01	A & IS	Long-Term Insurance : Category A
1.02	A & IS	Short-Term Insurance : Personal Lines
1.03	A & IS	Long-Term Insurance : Category B1
1.20	A & IS	Long-Term Insurance : Category B2
1.21	A & IS	Long-term Insurance Subcategory B2-A
1.22	A & IS	Long-term Insurance Subcategory B1-A
1.23	A & IS	Short-term Insurance Personal Lines A1
1.04	A & IS	Long-Term Insurance : Category C
1.05	A & IS	Retail Pension Benefits
1.06	A & IS	Short –Term Insurance: Commercial Lines
1.07	A & IS	Pension Funds Benefits (excluding retail)
1.14	A & IS	Participatory interests in Collective Investment Schemes
1.18	A & IS	Deposits defined in the Banks act – 12 months or less
1.16	A & IS	Health Service Benefits
1.10	A & IS & S	Debentures and Securitised debt
1.08	A & IS & S	Shares
1.09	A & IS & S	Money Market Instruments
1.10	A & IS & S	Debentures and Securitized Debt
1.11	A & IS & S	Warrants, Certificates and other Instruments
1.13	A & IS & S	Derivative Instruments
1.26	A & IS & S	Participatory Interest in Hedge Funds

The source of collection of your personal information:

We collect personal information directly from the following data subjects:

- Prospective clients who enquire about our financial services
- Clients who have appointed the representative as their broker
- Policyholders who enter into a policy with an insurer via the Organisation

Personal information is collected directly from you through the completion of application forms and regulatory compliance forms. These forms are 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.

Law authorising or requiring collecting of the personal information:

As an authorised financial services provider, we are obligated in terms of the following legislation to collect your personal information insofar as it relates to the rendering of the relevant financial services to you:

- Financial Advisory and Intermediaries Services Act 37 of 2002;
- Financial Intelligence Centre Act 38 of 2001;
- Insurance Act 18 of 2017;
- Short-Term Insurance Act 53 of 1998;
- Long-Term Insurance Act 52 of 1998;
- Medical Schemes Act

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 contract concluded between yourself and the FSP
- Providing you with advice, products and services that suit your needs as requested
- To verify your identity and to conduct credit reference searches
- To issue, administer and manage your insurance policies
- To process insurance claims and to take recovery action
- 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

Some of your information that we hold may include, your first and last name, email address, a home, postal or other physical address, other contact information, your title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

Some of the aforementioned personal information may be mandatory to provide within the context of product providers' underwriting requirements and disclosures.

Failing to provide compulsory information may lead to our organisation's inability to carry out the functions necessary to perform as an authorised financial services provider.

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 such as the Financial Sector Conduct Authority and the Prudential Authority;
- If you have entered into a Short-Term Insurance: Commercial Lines Policy, Short-Term Insurance: Personal Lines Policy, Long-Term Insurance Policy, Pension Fund, Short-Term and Long-Term Deposits Products, Investments and Health Services Benefits. the

Organisation may share your information as part of its statutory and reporting obligations with:

Liberty and Stanlib
Discovery
Momentum
Allan Gray
Sanlam
Old Mutual
Investec/Ninety-One Asset Management
Astute
Health Squared
Ambledown
Unity Health
KeyHealth
Agility

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:

- Hong Kong

We confirm that the level of protection afforded to your personal information by that third country or international organisation is equal to the protection afforded by the POPI Act.

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

If 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

Website: <https://www.justice.gov.za/infoereg/index.html>

Changes to the privacy statement and your duty to inform us of changes

We may modify or amend this policy statement from time to time. We will notify you appropriately when we make changes to this privacy statement. We do however encourage you to review this statement periodically to be always informed about how we are processing and protecting your personal information.

This version was last updated on 25th April 2023 and historic versions can be obtained by contacting us.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising.

Promotional Offers from Us

We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You may receive marketing communications from us if you have requested information from us or purchased services or products from us or if you provided us with your details when you entered a competition or registered for a promotion and, in each case, you have not opted out of receiving that marketing.

Opting Out

You can ask us to stop sending you marketing messages at any time by Contacting us at any time.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a product/service purchase, warranty registration, product/service experience or other transactions.

Cookies

Privacy Statement: How we use Cookies: Cookies are very small text files that are stored on your computer when you visit some websites. We use cookies to help identify your computer so we can tailor your user experience, track shopping basket contents and remember where you are in the order process. You can disable any cookies already stored on your computer, but these may stop our website from functioning properly.

For more information about the cookies we use, please see our [Cookie Policy](#).

ANNEXURE A:

PERSONAL INFORMATION REQUEST FORM

Please submit the completed form to the Information Officer:

Name

Contact Number

Email Address:

Please be aware that we may require you to provide proof of identification prior to processing your request.

There may also be a reasonable charge for providing copies of the information requested.

A. Particulars of Data Subject

Name & Surname

Identity Number:

Postal Address:

Contact Number:

Email Address:

B. Request

I request the organization to:

(a) Inform me whether it holds any of my personal information

☐

(b) Provide me with a record or description of my personal information

☐

(c) Correct or update my personal information

☐

(d) Destroy or delete a record of my personal information

☐

C. Instructions

D. Signature Page

Signature

Date

ANNEXURE B:

POPI COMPLAINT FORM

We are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Protection of Personal Information Act.

Please submit your complaint to the Information Officer:

Name	
Contact Number	
Email Address:	

Where we are unable to resolve your complaint, to your satisfaction you have the right to complain to the Information Regulator.

The Information Regulator: Adv Pansy Tlakula

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email: complaints.IR@justice.gov.za

Website: <https://www.justice.gov.za/inforeg/index.html>

A. Particulars of Complainant

Name & Surname	
Identity Number:	
Postal Address:	
Contact Number:	
Email Address:	

B. Details of Complaint

C. Desired Outcome
D. Signature Page
Signature:
Date