

Follow @JPF_jannieparsonsfuturefinancials on the following social media platforms:



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PRIVACY POLICY

for Jannie Parsons Future Financials (Pty) Ltd FSP Nr: 1013

Jannie Parsons Future Financials (Pty) Ltd, trading as JPF (JPFIN), located at 154 Orion Avenue, Sterrewag, Monument Park, Pretoria, Gauteng, 0181 (hereinafter referred to as 'We', 'Us', or 'Our').

Respecting and protecting your Personal Information is very important to Us. It is a Constitutional right, a legal requirement as per the Protection of Personal Information Act, 4 of 2013 (the Act), and a good business practice which we take very seriously. We are committed to protecting your privacy and will take the necessary measures to ensure that any and all information, including Personal Information (as defined in the Act) provided by you or collected from you, is processed in accordance with the provisions of the Act and stored in a safe and secure manner.

This privacy policy, together with Our terms of use which can be obtained from our website, <https://jpfin.co.za/>, governs the manner in which We treat your personal information and/or personal data which We collect from you or you provide to Us.

YOU AGREE THAT THIS PRIVACY POLICY AND OUR TERMS OF USE GOVERN YOUR USE OF OUR WEBSITE. ALL DISPUTES OVER PRIVACY AND YOUR DATA SHALL BE GOVERNED AS SET OUT IN THIS PRIVACY POLICY AND IN OUR TERMS OF USE.

The “responsible party”, as referred to in the Protection of Personal Information Act No. 4 of 2013 (“POPI”) is Jannie Parsons Future Financials (Pty) Ltd. We have appointed the JPF Key Individual as our Information Officer. Should you have any questions, comments, or requests related to this privacy policy, please contact the Information Officer at the following address: 154 Orion Avenue, Sterrewag, Monumentpark, Pretoria, 0181. You can also reach us by phone at 012 460 0526 or by email at info@jpfin.co.za.

In line with the 8 Conditions in the Protection of Personal Information Act, 4 of 2013 (the Act), we

- ✓ Accept joint responsibility and accountability with you to responsibly manage and protect your Personal Information when providing our services and solutions to you;
- ✓ Undertake to receive, only from you, and process the Personal Information that is necessary for the purpose to assist you with your required solutions, conclude the necessarily related agreements and consider the legitimate legal interests of everyone concerned, as required by the Act and to respect your right to withdraw your consent for the processing of your Personal Information;
- ✓ Undertake to only use your Personal Information for the purpose required to assist you or provide solutions to you;
- ✓ Undertake not to share or further process your Personal Information with anyone if not required for assisting you with your solutions or by the law;
- ✓ Undertake to be open and transparent and notify you as and when required by law regarding why and how your Personal Information needs to be collected;
- ✓ Undertake to safeguard and protect your Personal Information in our possession;
- ✓ Undertake to freely confirm what Personal Information we have, to update and correct the Personal Information, and to keep it for no longer than legally required.

INFORMATION WE MAY COLLECT FROM YOU

We may collect and process the following data about you:

- Information that you provide by filling in forms on Our website, <https://jpfm.co.za/> or JPF App. This includes but is not limited to information provided at the time of registering to use Our site or app, subscribing to Our service, posting material or requesting further services. We may also ask you for information when you enter a competition or promotion sponsored by Us, and when you report a problem with Our site.
- If you contact Us, We may keep a record of that correspondence.
- We may also ask you to complete surveys that We use for research purposes, although you do not have to respond to them.
- Details of transactions you carry out through Our site and of the fulfilment of your orders.
- Details of your visits to Our site or app including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for Our own billing purposes or otherwise and the resources that you access.

PERSONAL INFORMATION

- We need to collect and process some of your personal information in terms of various laws and to provide products and services to you, to confirm, update and enhance our records from time to time to provide you with these goods or services.
- Acceptance of these terms are voluntary, but it is a requirement for the provision of the products and services to you.

- If you do not accept these terms, we cannot activate and service your policy/ies
- This personal information forms the basis of our assessment and terms that we or our third parties, individually, or jointly offers, all personal information must be correct, complete and up to date.
- We will comply with all relevant regulations in dealing with your personal information and will always keep it secure and confidential.
- The personal information we collect about you: Race, gender, nationality, marital status, age, physical & mental health, disability, language preference, education, identity number, telephone / cellphone number, email address, postal & physical addresses, biometric information, financial information, credit bureau checks, criminal history, employment history, claims records form pathology and other blood tests, medical schemes, personal behaviour, social media, lifestyle, health, occupation and hobbies, as set out in the application form/s.

Some of this information may only be collected in the event of a claim to assess and validate the claim.

- Additional information that will be required in some instances, mainly short-term insurance: Vehicle details including registration, VIN and engine numbers, overnight locations, physical and additional addresses, security and tracking information of properties and vehicles, personal asset information, etc, as set out in the proposal / application form/s

SANCTION SCREENING:

You consent and agree that:

- We may process your information, including personal and special information, to conduct sanction screening against all mandatory and non-mandatory sanction lists and to perform transaction monitoring activities.
- We may communicate such personal information to local and international regulatory bodies
- We may terminate our agreement with you with immediate effect if you are found to be on a sanctions list.

IP ADDRESSES AND COOKIES

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to Our advertising agents, advertisers and business partners. This is statistical data about Our users' browsing actions and patterns and does not identify any individual.

For the same reason, We may obtain information about your general internet usage by using a “cookie file” which is stored on the hard drive of your computer or on your app. “Cookies” refers to information that is sent from Our website to your hard drive where it is saved and contains information to personalise your experience on Our website. In this way, the next time you use Our website or app, We will know who you

are and that you have visited Our website before. They help Us to improve Our site or app and to deliver a better and more personalised service. They also enable Us to:

- estimate Our audience size and usage pattern.
- store information about your preferences and so allow Us to customise Our site or app according to your individual interests.
- speed up your searches.

You may refuse to accept cookies by activating the setting on your browser which allows you to refuse the setting of cookies. However, if you select this setting, you may be unable to access certain parts of Our site. Unless you have adjusted your browser setting so that it will refuse cookies, Our system will issue cookies when you log on to Our site or app.

Please note that Our advertisers and business partners may also use cookies, over which We have no control.

PERSONAL INFORMATION HELD BY OR DISCLOSED BY YOU TO A THIRD PARTY

Your personal information will not be sold by Us. However, due to the fact that We are not responsible for any representations or information or warranties or content on any website or app other than Our website and app (including without limitation websites linked to this website or app), We do not exercise control over third party's privacy policies and you should refer to the privacy policy of any such third party to establish how such third party protects your privacy.

If a third party request any personal information, we'll only share this information if:

- You have consented to the disclosure of said personal information to this third party
- We have a legal obligation to disclose your personal information to the third party
- For risk or fraud prevention, or for both
- For any purposes as mentioned in this policy

WHERE WE STORE YOUR PERSONAL DATA

The data which We collect from you may be transferred to, and stored at, a destination outside the Republic of South Africa ("RSA"). It may also be processed by staff operating outside the RSA who work for Us or for one of Our suppliers. Such staff may be engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

The data We collect from you and that We transfer to a third party outside of the Republic of South Africa shall only be to a third party who is subject to a law, binding corporate rules (as defined in POPI) or binding agreement (as defined in POPI) which provides an adequate level of protection that:

- is in accordance with this policy;
- includes provisions that are substantially similar to what is contained in this privacy policy to the further transfer of your data.

Further agreement to transferring your personal data outside of South Africa:

- If you provide us with an email address that is hosted outside of South Africa
- To administer certain services, for example cloud services
- Other purposes as mentioned in this policy

All information you provide to Us is stored on Our secure servers. Any online payment transactions will be encrypted on a third party payment platform; we do not have access to your payment details, except for the date and time and whether it was successful or not. Where We have given you (or where you have chosen) a password which enables you to access certain parts of Our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although We will do Our best to protect your personal data, We cannot guarantee the security of your data transmitted to Our site; any transmission is at your own risk. Once We have received your information, We will use strict procedures and security features to try to prevent unauthorised access.

USES MADE OF THE INFORMATION

We use information held about you in the following ways:

- To ensure that content from Our site or app is presented in the most effective manner for you and for your computer.
- To provide you with information, products or services which We feel may interest you.
- To carry out Our obligations arising from any contracts entered into between you and Us.
- To allow you to participate in interactive features of Our service.
- To notify you about changes to Our service
- To respond to your queries
- To assess and process claims
- To conduct credit reference searches or verification, only if you authorise this or if it is a requirement to provide you with solutions
- For operational purposes required to assist you with the required solutions
- For audit & record-keeping purposes

- To enable Us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
- Reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

We may also use your data, or permit selected third parties to use your data, to provide you with information about goods and services which may be of interest to you and We or they may contact you about these by post or telephone.

If you are an existing customer, We may contact you by electronic means (email, SMS or WhatsApp) with information about goods and services similar to those which were the subject of a previous transaction with you.

DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information to any member of Our group. We may disclose your personal information to third parties:

- In the event that We sell or buy any business or assets, in which case We may disclose your personal data to the prospective seller or buyer of such business or assets.
- If Jannie Parsons Future Financials (Pty) Ltd t/a JPF (JPFIN) or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation.
- In order to enforce or apply Our terms of use or terms and conditions of auction and other agreements.
- To protect the rights, property, or safety of Jannie Parsons Future Financials (Pty) Ltd t/a JPF (JPFIN) and/or JPFIN.co.za, Our customers, or others.

This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

YOUR RIGHTS

You have the right to ask Us not to process your personal data for marketing purposes. You can exercise the right at any time by contacting Us at info@jpfm.co.za.

Our site may, from time to time, contain links to and from the websites of Our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that We do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

You have the right and obligation to ask us to update & correct your personal information and the right to request us to delete your personal information. Where We cannot delete your personal information due to legal requirements, we will take all reasonable steps to make the data anonymous. You agree that We may keep your personal information until you request Us to delete or destroy it, unless We are required to keep the data as a legal requirement.

We will only retain your personal information for as long as is necessary. We undertake to regularly review the personal data We hold and to delete your personal information which We no longer require. We will keep your personal information for only so long as We need it in order to:

- to honour your choices;
- to fulfil the purposes described in this document; or
- as required or permitted by applicable laws and regulations.

The following are some examples of laws that require us to collect and keep personal information:

- The Financial Advisory and Intermediary Services Act (FAIS);
- The Banks Act;
- The Financial Intelligence Centre Act (FICA); and
- The National Credit Act (NCA)

If We have utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with the Us. Should We not resolve the complaint to your satisfaction, you have the right to escalate the complaint to the Information Regulator.

DATA QUALITY

We have a duty to take all reasonable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To do this, we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.

ACCESS TO INFORMATION

You have the right to know what personal information we hold about you. If you want to receive a copy, please complete the request access form from Us at info@jpfin.co.za. We'll take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to a fee for this service and will let you know what the fee is at the time of this request.

You can correct factual errors, review and/or update information held about you at any time by contacting us at the following email address: info@jpfin.co.za.

Any access request may be subject to a fee to meet Our costs in providing you with details of the information We hold about you.

CHANGES TO OUR PRIVACY POLICY

Any changes We may make to Our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.

CONTACT

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to the Information Officer, Orion Ave 154, Sterrewag, Monumentpark, Pretoria, 0181; Tel: +27 (0) 12 460 0526; Email: info@jpfm.co.za.

APPLICABLE LAW

This privacy policy will be governed by the laws of the Republic of South Africa. You consent to the jurisdiction of the South African Courts for any dispute which may arise out of this privacy policy.

COPYRIGHT WARNING

The Copyright Act, 1978, governs the making or printing of copies or other reproductions of the content of Our Website. No part of Our Website nor any content contained on Our Website may be copied or reproduced in whole or in part without the prior written consent of Jannie Parsons Future Financials (Pty) Ltd t/a JPF (JPFIN). All rights are reserved.”

Jannie Parsons Future Financials (Pty) Ltd is an authorised Financial Service Provider (FSP nr: 1013).
Underwritten by Guardrisk Life Limited (Reg. No. 1999/013922/06) and FSP 76, a
licensed life insurer in terms of the Insurance Act. T's and C's apply.