



PROTECTION OF PERSONAL INFORMATION POLICY

This notice sets out how we obtain, use, secure and share personal information provided to us as is required by the Protection of Personal Information Act.

In this notice “we” refers to ARGEN Actuarial Solutions, a registered Financial Services Provider. FSP No. 38235. Reg. No. 2000/031130/07.

PERSONAL INFORMATION

Personal information is collected from Financial Service Providers and other Organisations whom we service, or directly from individuals who voluntarily and knowingly submit their information to us.

It is our intention that this policy will protect an individual’s personal information from being prejudiced in any way and that we adhere to all the relevant privacy laws applicable in South Africa.

USE OF INFORMATION

We collect personal information in order to:

- Perform Statutory Actuarial valuations on retirement funds;
- Perform calculations to determine an individual’s future earnings prospect or to determine the loss of income or loss of support suffered as a result of a detrimental event;
- Confirm and verify an individual’s identity;
- Keep track of an individual’s claim history;
- Keep proper records for audit purposes;
- Follow an individual’s instructions;
- Detect and prevent fraud, money laundering and any other criminal offences and malpractices;
- Track down an individual or organisation whom is owed a benefit;
- Make sure our business suits the needs of our customers; and
- For any other purpose that would be discussed with the party concerned.

Information submitted by an individual or organisation is only used for the purposes for which it was intended. Copies of correspondence that may contain personal information, is stored in archives for record-keeping and data backup purposes only.

We will not, without an individual’s consent, share information with any other third parties, unless we are legally required to do so.

SECURITY

We strive to ensure the security, integrity and privacy of personal information submitted to us. We will review and update our security measures in accordance with future legislation and technological advances. Unfortunately, while no data transmission over the internet (via emails, cloud backups or other transmissions) can be guaranteed to be totally secure, we will endeavour to take all reasonable steps to protect the personal information of the individual or organisation we are providing a service for, whether directly or indirectly.

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We may engage with other organisations to provide support or supplementary services. These third parties are obliged to respect the confidentiality of any personal information provided to them. A service level agreement will be put in place to ensure a contractual obligation to this effect.

We have the following security measures in place:

- Data is stored on a secure server which is access controlled.
- A backup of the server is made daily to a local storage device and to an offsite server, to ensure continuity of work in case of any technical or other problems. These back up devices are encrypted.
- Firewalls, anti-virus and anti-malware software and other restricting measures are in place to monitor and control the flow of information on our server. These programs are updated regularly to ensure up-to-date protection.
- Computers and other devices with access to our server are password protected with minimum password requirements, and with automatic locks. These devices are also further secured with encryption software and with the above mentioned security software.
- We are serviced by a company of network and information technology specialists to ensure the personal information provided to us is kept secure, and to review and upgrade our existing security systems. These include regular reviews of our network health, vulnerability scanners and usage monitoring.
- All employees are required to sign an employment agreement which includes a confidentiality clause.

We will not reveal any personal information to anyone unless:

- Legal or regulatory requirements compel us to do so.
- It is in the public interest.
- We obtain permission from the individual or organisation.
- We require to do so to protect our rights.

ACCESS TO INFORMATION

You have the right to request a copy of the personal information we hold about you. Please note that any such request may be subject to a payment of a legally allowable fee. You have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before making any changes to the personal information we have.

CHANGES TO THIS NOTICE

We reserve the right to amend this Notice from time to time. Please visit our website periodically to view any such amendments.

PLEASE CONTACT US

You can visit our website for more information or to review the content of this Notice at: <http://www.argen.solutions>

Or by contacting one of our Branches directly:

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