

Abacus Life Limited is a Pepkor Group Company

1. ABACUS FUNERAL COVER

- 1.1 Individual Plan: Cover for Policyholder only (18 – 54)
- 1.2 Individual Plan: Cover for Policyholder only (55 – 64)
- 1.3 Family Plan: Cover for Policyholder, 1 (one) Life Partner and up to 5 children
- 1.4 Family Plus Plan: Cover for Policyholder, 1 (one) Life Partner, up to 5 children, up to 4 (four) Individual lives between the ages of 18 – 54, and up to 4 (four) Individual lives between the ages of 55 – 64 at an additional premium per individual life, and up to 4 Seniors at an additional premium per Senior
- 1.5 Senior Plan (65 – 75)

2. BENEFIT TABLE AND PREMIUMS

2.1 BENEFIT AND PREMIUM TABLE

INDIVIDUAL COVER

COVER AMOUNT	R 15,000	R 25,000	R 35,000	R 50,000
18 – 54 PREMIUM	R 45.00	R 60.00	R 70.00	R 95.00
55 – 64 PREMIUM	R 75.00	R 105.00	R 140.00	R 190.00

SENIOR COVER

COVER AMOUNT	R 15,000	R 25,000	R 35,000	R 50,000
65 – 75 PREMIUM	R 140.00	R 215.00	R 290.00	R 400.00

FAMILY COVER

FAMILY COVER (STAND ALONE)				
INSURED PERSON	PREMIUM	BENEFIT	PREMIUM	BENEFIT
POLICYHOLDER (FUNERAL)	R 130	R 30 000	R 185	R 45 000
SPOUSE (FUNERAL) (LIMITED TO ONE (1) SPOUSE)		R 25 000		R 40 000
ACCIDENTAL DEATH BENEFIT (APPLICABLE TO POLICYHOLDER AND SPOUSE / LIFE -PARTNER) AT NO ADDITIONAL PREMIUM		R 12 500		R 20 000
CHILDREN (MAXIMUM OF FIVE (5) CHILDREN)				
CHILD 14 – 25		R 25 000		R 25 000
CHILD 6 – 13		R 12 500		R 12 500
CHILD 1 – 5		R 6 250		R 6 250
CHILD 0 -11 MONTHS		R 2 500		R 2 500
STILL BORN FROM 28 WEEKS OF PREGNANCY		R 2 500		R 2 500
MONTHLY PROVIDER BENEFIT (x6) (ON DEATH OF POLICYHOLDER ONLY)		R 1 000		R 1 000

FAMILY PLUS COVER

FAMILY PLUS COVER				
INSURED PERSON	PREMIUM	BENEFIT	PREMIUM	BENEFIT
POLICYHOLDER (FUNERAL)	R 130	R 30 000	R 185	R 45 000
SPOUSE (FUNERAL) (LIMITED TO ONE (1) SPOUSE)		R 25 000		R 40 000
ACCIDENTAL DEATH BENEFIT (APPLICABLE TO POLICYHOLDER AND SPOUSE / LIFE -PARTNER) AT NO ADDITIONAL PREMIUM		R 12 500		R 20 000
CHILDREN (MAXIMUM OF FIVE (5) CHILDREN)				
CHILD 14 – 25		R 25 000		R 25 000
CHILD 6 – 13		R 12 500		R 12 500
CHILD 1 – 5		R 6 250		R 6 250
CHILD 0 -11 MONTHS		R 2 500		R 2 500
STILL BORN FROM 28 WEEKS OF PREGNANCY		R 2 500		R 2 500
MONTHLY PROVIDER BENEFIT (x6) (ON DEATH OF POLICYHOLDER ONLY)		R 1 000		R 1 000
INDIVIDUALS (MAXIMUM OF 4 (FOUR) INDIVIDUAL LIVES PER AGE BAND)				
INDIVIDUALS (FUNERAL) (18 – 54) PER INSURED PERSON	R 35 pp	R 15 000	R 35 pp	R 15 000
INDIVIDUALS (FUNERAL) (55 – 64) PER INSURED PERSON	R 60 pp	R 15 000	R 60 pp	R 15 000
ACCIDENTAL DEATH BENEFIT PER INSURED PERSON AT NO ADDITIONAL PREMIUM		R 15 000		R 15 000
SENIORS (MAXIMUM OF FOUR (4) LIVES)				
SENIOR (FUNERAL) (65 – 75) PER INSURED PERSON	R 80 pp	R 15 000	R 80 pp	R 15 000
ACCIDENTAL DEATH BENEFIT PER INSURED PERSON AT NO ADDITIONAL PREMIUM		R 15 000		R 15 000

The terms and conditions below will clearly indicate what is or what does not apply to the option you have selected.

- 2.2 When the first premium is not paid/collected, the benefits under the Policy will automatically lapse 15 (fifteen) days after the due date of the first premium.
- 2.3 Thereafter, if 1 (one) month's premium is not paid/collected, the Policy does not lapse but is suspended for 31 (thirty-one) days, and may be reactivated and reinstated upon the payment of all outstanding premiums within 31 days of the due date of the outstanding premium.
- 2.4 The Policy will cancel/lapse if premiums are outstanding for 2 (two) consecutive months. The Policy will lapse 15 (fifteen) days after the due date of the second outstanding premium.
- 2.5 Premium is payable by debit order only
- 2.6 The debit order will be collected on the date selected by the Premium Payer;
- 2.7 The Premium Payer's choice of debit order date is limited to a day within 30 (thirty) days from the acceptance of the Policy.
- 2.8 If 1 (one) month's debit order is not paid, a double debit instruction will be submitted in the following month.
- 2.9 The Policy allows for the Premium Payer to be a person other than the Policyholder.
- 2.10 Your premium will be reviewed annually and in the event that it is required due to inflation, increase in benefits, unexpected increases in expenses, loss ratios worse than anticipated and any new regulatory requirements that directly affect this Policy. If a premium escalation is required, Abacus will give you 31 (thirty-one) days written notice thereof and will furnish you with detailed reasons as to why the escalation is necessary and any impact this may have on you.

3. POLICY SCHEDULE

You will receive your personalised policy schedule together with these Terms and Conditions that will specify the following:

- 3.1. The Abacus Funeral Cover and option(s) that you selected.
- 3.2. Full name, surname and Identity Number of the Policyholder, Premium Payer, all other Insured Persons and Beneficiaries.
- 3.3. The Policyholder must provide a correct date of birth for each Insured Person named in the Policy. If this information does not correspond with the details in the identity book or birth certificate, the Insured Persons will not be covered under the Policy.
- 3.4. The monthly premium payable to be collected by debit order including the date upon which the debit order will be collected, and
- 3.5. Your Policy number.

Please ensure that all these details are correctly recorded. In the event of any errors, please contact Abacus immediately. See contact details below.

4. INSURER

The Insurer and Authorised Financial Services Provider is Abacus Life Limited (registration number 2007/032597/06), a registered life insurer; FSP no. 47062. ("Abacus")

5. THE POLICY DOCUMENTS

- 5.1. The purchase of the Policy will be electronically recorded via telephone or other media. A written copy of the Policy will be sent to the Policyholder within 31 (thirty-one) days after the inception thereof by way of email or URL link or by SMS or post whichever medium is preferred by the Policyholder.

6. POLICY INCEPTION DATE

The Policy will inception on the date that Abacus receives the first premium.

7. QUALIFYING CRITERIA FOR ENTRY

- 7.1. The Policy is available to RSA citizens, permanent residents and valid work visa holders.
- 7.2. The minimum entry age of the Policyholder for the Individual Plan is 18 (eighteen) years and the maximum is 64 (sixty-four) years.
- 7.3. For the Family Plan, the minimum entry age of the Policyholder is 18 (eighteen) years and the maximum is 64 (sixty-four) years
- 7.4. For the Family Plan, only unmarried children of the Policyholder will qualify for cover until they are 25 (twenty-five) years old.
- 7.5. For the Family Plan, insurance cover is afforded to only 1 (one) named Life Partner of the Policyholder at any time.
- 7.6. For the Family Plan, a maximum of 5 (five) unmarried children younger than 25 (twenty-five) years, of the Policyholder or the Policyholder's Life Partner may be covered at no additional monthly premium.
- 7.7. For the Family Plan, the Policy will cover a stillbirth from the 28th (twenty-eighth) week of pregnancy of the Policyholder or her Life Partner.
- 7.8. The minimum entry age of the Policyholder for a Senior Plan is 65 (sixty-five) years and the maximum is 75 (seventy-five) years.
- 7.9. Only 1 (one) life may be covered under the Senior Plan. There is no option to include children or a Life Partner under this option.

8. BENEFIT(S)

- 8.1. If the Policyholder or the named Life Partner or named Insured Person, for whom all premiums have been paid, dies, the nominated beneficiary will receive the benefits stipulated in the Benefit and Premium Table (paragraph 2.1) depending on the option you choose.
- 8.2. The Policy includes an additional Accidental Death (unnatural causes) benefit, applicable only to Family Cover and Family Plus Cover. Please refer to the Benefit and Premium Table (paragraph 2.1) for details.
- 8.3. The Policy includes a monthly provider benefit, applicable to Family Cover and Family Plus Cover, and payable upon the death of the Policyholder only. This provider benefit will be paid in 6 (six) equal instalments commencing 1 (one) month after the payment of the lump sum benefit in respect of the death of the Policyholder.

9. COVER EXCLUSIONS

- 9.1. A waiting period of 6 (six) consecutive months or 6 (six) consecutive premium payments, whichever the later, will apply in the case of death of a Policyholder, Life Partner, Senior, Individual lives or any other Insured Person by natural causes.
- 9.2. In the event that the Policyholder and/or other Insured Persons:
 - 9.2.1. within 31 (thirty-one) days before inception of this Abacus Funeral Cover completed a waiting period; and
 - 9.2.2. such waiting period was completed in respect of the same lives insured and under a similar policy to the Abacus Funeral Cover Plan; and
 - 9.2.3. the Policyholder submits written proof of such waiting period completed to Abacus;
 then Abacus shall deduct the number of waiting period days so completed from the waiting period requirements set out in 9.1.
- 9.3. Only death arising from an accident (unnatural causes) will be covered during the Waiting Period.
- 9.4. The Policy does not cover death resulting from:
 - Intoxication by alcohol or any narcotic drug of any type;
 - Any deliberate, wrongful action or inaction (including suicide) of the Insured Person in the first 12 (twelve) months since inception of the Policy;
 - Any criminal act by the Insured Person; or
 - Any act of war, riot, strike, civil disobedience, or any military, naval or police action.
- 9.5. No life may be covered more than once under the Abacus Funeral Cover.

10. LAPSE RULE

The Policy will cancel/ lapse if premiums are outstanding for 2 (two) consecutive months.

11. REINSTATEMENT

- 11.1. The Policy cannot be reinstated after lapsing.
- 11.2. In the event that you wish to continue with Abacus Funeral Cover after the Policy has lapsed, a new Policy will be issued.
- 11.3. The Waiting Period for a new Policy issued will be calculated with reference to the waiting period under the original Policy. It will not exceed 6 (six) months in the aggregate.

12. COOLING-OFF PERIOD/RIGHT TO CANCEL

- 12.1. The Policyholder can cancel the Policy within the first 31 (thirty-one) days of inception of the Policy if no claim has been received prior to the cancellation.
- 12.2. The Policyholder must submit this instruction in writing to Abacus within 31 (thirty-one) days of inception of the Policy.
- 12.3. All premium payments made in respect of the Policy so cancelled will be refunded in full provided there has been no claim submitted and paid before receipt of the cancellation notice.

13. CLAIMS PROCEDURE

- 13.1. The claims procedure must be carefully followed in order to avoid a delay in the payment of benefits.
- 13.2. In the event of a claim, Abacus will within 2 business days after all required documents in respect of the claim have been received, inform the claimant if the claim is approved or rejected. If it is approved, payment will be disbursed within 48 hours.
- 13.3. Abacus reserves the right to cancel any benefits if there is any evidence of, or attempted submission of, a fictional claim, fraud or misrepresentation.
- 13.4. Claims must be submitted to Abacus within 6 (six) months of the death of the Insured Person. Failure to do so will result in all benefits being forfeited.
- 13.5. Please note that the term "Beneficiary" refers to the person receiving the benefit upon the death of the Policyholder.
- 13.6. You may make representations to Abacus if you disagree when your claim is rejected or if you disagree with the quantum of the benefits approved within 90 (ninety) days of receipt of the notice that your claim is rejected, or the benefits approved.
- 13.7. In the event of your claim being rejected and you do not make any representations within the 90 (ninety) day period after the rejection notice, all benefits in respect of that claim shall expire.
- 13.8. In the event of a claim being rejected and legal action not being commenced within 6 (six) months after the expiry of the 90 (ninety) day representation period, all benefits afforded under this Policy in respect of any such claim shall be forfeited.
- 13.9. All claims must be accompanied by the following clearly legible documents:
 - A copy of the Police Statement detailing the cause of death (in the event of accidental death);
 - A copy of the Death Certificate or
 - A copy of the Notification of Death (BI-1663);
 - A copy of the deceased Insured Person's identity document;
 - A copy of the Beneficiary's identity document;
 - The bank details and a copy of a bank statement of the Beneficiary receiving the benefit; and
 - Written confirmation of previous waiting periods completed. (If applicable)
- 13.10. Abacus reserves the right to request any other additional documents that it, in its sole discretion, deems necessary to accurately assess the claim. These documents may include, but are not limited to:
 - An original certified copy of a Marriage/Registration Certificate or a sworn affidavit that the Insured Person was married to his/her Life Partner;
 - In the event that a child's surname is different from that of the Insured Person's surname, an affidavit is required to explain the nature of the relationship to the Insured Person;
 - An original certified copy of the Baptismal Certificate a child reflecting his/her parent details;
 - Original certified copies of adoption papers of a child;
 - Marriage or Birth Registration Documentation in respect of Stepchildren.

Abacus Life Limited is a Pepkor Group Company

14. COMPLAINTS PROCEDURE

14.1. Should you have any complaints, please contact Abacus (see contact details below) and have the following information available:

- Policy Number;
- Identity Number; and
- Nature of Enquiry.

14.2. If your complaint is not resolved within 30 (thirty) days, you may refer it to the Ombudsman for Long-term Insurance, the FAIS Ombud or Financial Sector Conduct Authority. Please see contact details below.

15. TERMINATION OF BENEFITS

The cover terminates:

- In respect of the other Insured Persons, upon the death of the Insured Person; and
- In respect of children, when the child/ children reach their 25th (twenty-five) birthday.
- On the death of the Policyholder.

16. CHANGE OF BENEFICIARY AND/OR INSURED PERSON

Should you wish to change the details of your Beneficiaries or the Insured Persons, please contact Abacus (see contact details below) and have the following information available:

- Name and Surname
- Identity Number
- Contact Details

17. REPLACEMENT

If this Policy is being purchased to replace another Policy that has been cancelled or will be cancelled in the near future, the Policyholder should be aware that it may change the extent of their applicable cover. The Policyholder must contact their financial advisor in order to be informed of the consequences of the changes.

18. NOTIFICATION OF DEATH

Abacus must be notified in the event of the Policyholder or Insured Person passing away, even if no claim is submitted.

Failure to inform Abacus of the death of the Policyholder or Insured Person where applicable will result in continued deductions of the premiums for that person.

19. EXPLANATION OF WORDS

- 19.1. "Beneficiary" – The person entitled to receive the benefit upon the Policyholder's death.
- 19.2. "Insured Person" – The person named in the Policy Schedule and covered by the Policy.
- 19.3. "Life Partner" – a spouse in a marriage or a partner in a civil partnership concluded in terms of the Civil Union Act, 2006.
- 19.4. "Policyholder" - The person in whose name this Policy is issued.
- 19.5. "Premium Payer"- The person responsible for paying the premium for this Policy
- 19.6. "Waiting Period" – The period before natural death is covered which is 6 (six) consecutive months from the date the policy incepts or 6 (six) premiums whichever is longer.

20. CONTACT DETAILS

Abacus Life Limited Head Office:	Telephone Number:	0800 777 444
	Physical Address	171 Katherine Street, Building 3, Sandown, Sandton, 2031
	Postal Address	PO Box 4208, Johannesburg, 2001
	Email Address:	customer@abacus-insurance.co.za
Customer Care:	Telephone Number:	0800 777 444
	Facsimile Number:	086 454 9716
	Email Address:	customer@abacus-insurance.co.za
Claims:	Telephone Number:	0800 777 444
	Facsimile Number:	086 674 1495
	Email Address:	claims@abacus-insurance.co.za
Complaints:	Telephone Number:	0800 777 444
	Facsimile Number:	086 249 8496
	Email Address:	complaints@abacus-insurance.co.za
Compliance:	Telephone Number:	0800 777 444
	Email Address:	compliance@abacus-insurance.co.za
Ombudsman for Long-term Insurance:	Telephone Number:	0860 103 236
	Facsimile Number:	021 674 0951
	Email Address:	info@ombud.co.za
	Postal Address:	Private Bag X45, Claremont, 7735
Fais Ombud	Telephone Number:	012 762 5000
	Sharecall Number:	0860 663 247
	Email Address:	info@faisombud.co.za
	Postal Address	PO Box 74571, Lynnwood Ridge, 0040
Financial Sector Conduct Authority	Telephone Number:	0800 203 722
	Facsimile Number:	012 346 6941
	Email Address:	complaints@fsc.co.za
	Postal Address	P.O. Box 35655, Menlo Park, 0102

ABACUS FUNERAL COVER
DISCLOSURE TO POLICYHOLDERS

IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002
IMPORTANT - PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS
(This notice does not form part of your insurance contract or any other document)



Abacus Life Limited is a Pepkor Group Company

As an insurance Policyholder, or prospective insurance Policyholder, you have the right to the following information:

1. ABOUT THE FINANCIAL SERVICES PROVIDER

- 1.1 Abacus Life Limited ("Abacus Life") (Registration Number 2007/032597/06) is a public unlisted company duly incorporated and authorised as a Financial Services Provider according to the laws of the Republic of South Africa.
- 1.2 Abacus Life is authorised to carry on business as an authorised financial services provider in respect of Category 1: Long-term Insurance subcategory A, Long-term Insurance subcategory B1, Long-term Insurance subcategory B1 – A under FSP License Number 47062.
- 1.3 Abacus Life performs the selling of the product, collection of premium and the settling of claims.
- 1.4 Abacus Life is situated at 171 Katherine Street, Building 3, Sandown, Sandton, 2031. The telephone number is 0800 777 444.
- 1.5 Abacus Life is in possession of current professional indemnity insurance.
- 1.6 The contact details of their Compliance Officer is: Mr. Riaan Cromhout on 010 285 0934, via email compliance@abacus-insurance.co.za

2. ABOUT THE INSURER

ABACUS LIFE LIMITED (Registration No. 2007/032597/06)			
Physical Address:	171 Katherine Street, Building 3, Sandown, Sandton, 2031		
Postal Address:	PO Box 4208, Johannesburg, 2001		
Telephone Number:	0800 777 444		
	Claims Department:	Complaints Department:	Customer Care Department:
Telephone Number:	0800 777 444	0800 777 444	0800 777 444
Facsimile Number:	086 674 1495	086 249 8496	086 454 9716
E-mail:	claims@abacus-insurance.co.za	complaints@abacus-insurance.co.za	customercare@abacus-insurance.co.za

2.1 Manner of Payment of Policies:

2.1.1. Monthly Paid Policies:

You have received a Policy Schedule which provides all the details of the premiums payable by you in terms of the Funeral Cover.

2.1.2. Stop Payment of Premium:

If the premium is not paid on the date that it was due to be paid as a result of payment having been stopped by you, this policy will be cancelled from the date that the premium was due to be paid.

2.1.3. Policy Lapse:

2.1.3.1. Where the **first premium** is not paid / collected the benefits under the Policy will automatically lapse 15 (fifteen) days after due date of first premium.

2.1.3.2. Thereafter, if 1 (one) month's premium is not paid / collected, the Policy does not lapse but is suspended for 31 (thirty-one) days, and may be reactivated and reinstated upon the payment of all outstanding premiums within 31 (thirty-one) days of the due date of the outstanding premium.

2.1.3.3. If 1 (one) month's premium is not paid, a double debit order instruction will be submitted in the following month.

ABACUS FUNERAL COVER
DISCLOSURE TO POLICYHOLDERS
IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002
IMPORTANT - PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS
(This notice does not form part of your insurance contract or any other document)



Abacus Life Limited is a Pepkor Group Company

2.1.3.4. The Policy will cancel/ lapse if premiums are outstanding for 2 (two) consecutive months. The Policy will lapse 15 (fifteen) days after due date of the second outstanding premium.

3. OTHER MATTERS OF IMPORTANCE

- 3.1. You must be informed of any material change to the information referred to in paragraphs 1 and 2.
- 3.2. The Policy constitutes a Life policy of insurance.
- 3.3. The purchase of the Policy will be electronically recorded via telephone, or other medium. A written copy of the Policy will be sent to the Policyholder within 31 (thirty-one) days after the inception thereof by way of email or by SMS or post whichever medium is preferred by the Policyholder.
- 3.4. If your complaint is not resolved within 30 (thirty) days, you may refer it to the Ombudsman for Long-term Insurance or FAIS Ombud or Financial Sector Conduct Authority.
- 3.5. Abacus Life may cancel your policy by giving you 31 (thirty-one) days' written notice of its intention to cancel this policy. You may cancel your policy at any time by giving Abacus Life 31 (thirty-one) days' notice in writing.
- 3.6. You are entitled to a copy of the policy wording and policy schedule free of charge.

4. WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Take note as to what is said to you.
- Do not be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

5. PARTICULARS OF THE OMBUDSMEN AND FINANCIAL SERVICES BOARD

The Ombudsmen are available to advise you in the event of claims problems which are not satisfactorily resolved by the insurance intermediary or the insurer.

FAIS OMBUD		OMBUDSMAN FOR LONG-TERM INSURANCE		FINANCIAL SECTOR CONDUCT AUTHORITY	
Telephone Number:	012 762 5000	Telephone Number:	0860 103 236	Telephone Number:	0800 203 722
Sharecall Number:	0860 663 247	Facsimile Number:	021 674 0951	Facsimile Number:	012 346 6941
Email Address:	info@faisombud.co.za	Email Address:	info@ombud.co.za	Email Address:	complaints@fsca.co.za
Address:	PO Box 74571, Lynnwood Ridge, 0040	Address:	Private Bag X45, Claremont, 7735	Address:	PO Box 35655, Menlo Park, 0102



POLICY AND PROCEDURES

Document Title : External Privacy Statement

Section/Category : Regulatory

Origination Date : 2021/04/23

Pages: 7

Applicable To : All Pepkor divisions/businesses and employees

Version 2021, Issue 1

PEPKOR HOLDINGS LIMITED

REGISTRATION NUMBER 2017/221869/06

EXTERNAL PRIVACY STATEMENT

1. Introduction

1.1. For purposes of this Statement:

- 1.1.1. **“Applicable Laws”** means all laws, regulations that Pepkor is required to comply with;
- 1.1.2. **“Client”, “Supplier” or “you”** means any prospective, new or existing client or supplier or vendor of Pepkor and its subsidiaries; and
- 1.1.3. **“Pepkor” or “we” or “us”** means Pepkor Holdings Limited, its direct and indirect subsidiaries and business units (the Pepkor group of companies). To obtain more information on the Pepkor group of companies please refer to **Pepkor Retail Segments**.
- 1.1.4. **“Personal information”** means information relating to an identifiable, living, natural person, and where applicable an identifiable, existing juristic person, including, but not limited to, the name, race, gender, marital status, address and identifying number of a person, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person.

1.2. This Statement sets out how your personal information will be used by Pepkor and applies to any information, including personal and special personal information, you give to Pepkor or which Pepkor may collect from third parties.

1.3. It is important that you read this Statement carefully before submitting any personal information to Pepkor.

1.4. By submitting any personal information to Pepkor you provide consent to the processing of your personal information as set out in this Statement.

1.5. The provisions of this Statement are subject to mandatory, unalterable provisions of Applicable Laws;

1.6. Please do not submit any personal information to Pepkor if you do not agree to any of the provisions of this Statement. If you do not consent to the provisions of this Statement, or parts of the Statement, Pepkor may not be able to provide its products and services to you.

Disclaimer:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor) and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.

2. **How to contact us**

If you have any comments or questions about this Statement please contact the Information Officer at popia-io@pepkor.co.za.

3. **Amendment of this Statement**

- 3.1. We may amend this Statement from time to time for any of the following reasons:
- 3.1.1. to provide for the introduction of new systems, methods of operation, services, products, property offerings or facilities;
 - 3.1.2. to comply with changes to any legal or regulatory requirement;
 - 3.1.3. to ensure that our Statement is clearer and more favourable to you;
 - 3.1.4. to rectify any mistake that may be discovered from time to time; and/or
 - 3.1.5. for any other reason which Pepkor, in its sole discretion, may deem reasonable or necessary.
- 3.2. Pepkor will take reasonable steps to notify you of such an amendment, including publication on our website. It is your responsibility to check the website often.

4. **Privacy and indemnity**

- 4.1. Pepkor takes your privacy and the protection of your personal information very seriously, and we will only use your personal information in accordance with this Statement and applicable data protection legislation. It is important that you take all necessary and appropriate steps to protect your personal information yourself (for example, by ensuring that all passwords and access codes are kept secure).
- 4.2. We have implemented reasonable technical and operational measures to keep your personal information secure.
- 4.3. **You hereby indemnify and hold Pepkor harmless from any loss, damages or injury that you may incur as a result of incorrect or incomplete personal information to Pepkor.**

5. **Information which we may collect about you**

- 5.1. You, as the data subject, consent to the collection of the following information about you:
- 5.1.1. personal information that may include your name, address, contact details, date of birth, place of birth, identity number, passport number, bank details, details about your employment, tax number and financial information;
 - 5.1.2. records of correspondence or enquiries from you or anyone acting on your behalf;
 - 5.1.3. details of transactions you carry out with us;
 - 5.1.4. details of contracts, sales or leases you carry out with us;
 - 5.1.5. sensitive or special categories of personal information, including biometric information, such as images, fingerprints and voiceprints.
 - 5.1.6. consumer credit information at any credit bureau or third party, subject to clauses 9.1.16 to 9.1.18 below.
- 5.2. Where you provide us with the personal information of third parties you should take steps to inform the third party that you need to disclose their details to us, identifying

Disclaimer:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor) and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.

us. In addition, you should not share their personal information with us, unless they have consented to you sharing such information with us and to us processing such information in accordance with this Statement.

6. Information of children

- 6.1. We do not intend to collect and/or process any personal information of children, unless we make this clear. If you do provide any personal information to us of children then you warrant that this is done with the consent of the child's parent or legal guardian to use this information as set out in this Statement.

7. Suppliers and vendors

- 7.1. In the course of our business agreement we may collect personal information about you as a data subject to ensure that the business agreement and matters relating to the agreement can be fulfilled.
- 7.2. We may also do due diligence on you to ensure that you meet the requirements set out in our procurement procedures.
- 7.3. If you provide any personal information of other persons to us, such as employees or your directors, you warrant that you are authorised to share their personal information with us for purposes set out in the Statement.

8. How we collect information

- 8.1. You may provide personal information to us either directly or indirectly (through an agent acting on your behalf, or an introducer), by completing an application form for our products and services or requesting further information about our products and services, whether in writing, through our website, over the telephone or any other means.
- 8.2. We may also collect your personal information for lawful purposes from your appointed agent, any regulator, or other third party that may hold such information.

9. Use of information collected

- 9.1. We may use, transfer and disclose your personal information for the purposes of:
- 9.1.1. providing you with the services, products or offerings you have requested, and notifying you about important changes to these services, products or offerings;
 - 9.1.2. managing your account or relationship and complying with your instructions or requests;
 - 9.1.3. detecting and preventing fraud and money laundering and/or in the interest of security and crime prevention;
 - 9.1.4. assessing and dealing with complaints and requests;
 - 9.1.5. operational, marketing, auditing, legal and record keeping requirements;
 - 9.1.6. verifying your identity or the identity of your beneficial owner;
 - 9.1.7. transferring or processing of your personal information outside of the Republic of South Africa to such countries that may not offer the same level of data protection as the Republic of South Africa, including for cloud storage purposes and the use of any of our websites;

Disclaimer:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor) and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.

- 9.1.8. complying with Applicable Laws, including lawful requests for information received from local or foreign law enforcement, government and tax collection agencies;
 - 9.1.9. recording and/or monitoring your telephone calls and electronic communications to/with Pepkor in order to accurately carry out your instructions and requests, to use as evidence and in the interests of crime prevention;
 - 9.1.10. conducting market research and providing you with information about Pepkor's products or services from time to time via email, telephone or other means (for example, events);
 - 9.1.11. where you have unsubscribed from certain direct marketing communications, ensuring that we do not sent such direct marketing to you again;
 - 9.1.12. disclosing your personal information to third parties for reasons set out in this Statement or where it is not unlawful to do so;
 - 9.1.13. monitoring, keeping record of and having access to all forms of correspondence or communications received by or sent from Pepkor or any of its employees, agents or contractors, including monitoring, recording and using as evidence all telephone communications between you and Pepkor;
 - 9.1.14. improving or evaluating the effectiveness of Pepkor's business or products, services or offerings;
 - 9.1.15. prevention and control of any disease;
 - 9.1.16. determining whether you meet the criteria for inclusion in certain direct marketing campaigns of Pepkor products and/or services, where applicable;
 - 9.1.17. conducting an affordability assessment in the event that you applied for credit;
 - 9.1.18. pre-vetting Clients or Suppliers before we deal with them;
 - 9.1.19. sharing your unique identifiers (such as your telephone number or identity number) with third parties, including other entities in the Pepkor Group to do data matching for purposes of enriching (improving) our or their personal information, direct marketing, marketing analysis pre-vetting of Clients and Suppliers and other matters that may be in our legitimate or the legitimate interests of third parties; and
 - 9.1.20. tracing you and collecting from you any outstanding debt due in terms of a credit agreement entered into with Pepkor.
- 9.2. We may from time to time (and at any time) contact you about services, products and offerings available from Pepkor or specific subsidiaries which we believe may be of interest to you, by email, phone, text or other electronic means, unless you have unsubscribed from receiving such communications. You can unsubscribe from receiving such communications.

Disclaimer:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor) and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.

10. **Disclosure of your information**

- 10.1. Your personal information may be shared with the Pepkor group of companies, our agents and sub-contractors, and selected third parties who process the information on our behalf.
- 10.2. We may also disclose your personal information to third parties in the following circumstances:
 - 10.2.1. to any of the other Pepkor group of companies subsidiaries, business partners or other third parties to –
 - 10.2.1.1. assess and monitor any of your applications for Pepkor's products or services;
 - 10.2.1.2. determine which products and services may be of interest to you and/or to send you information about such products and services, unless you object or choose not to receive such communications *[NOTE: Subject to the direct marketing provisions of POPIA.];*
 - 10.2.1.3. have a better understanding of your circumstances and needs to provide and improve Pepkor's products and services;
 - 10.2.1.4. to any relevant person and/or entity for purposes of prevention, detection and reporting of fraud and criminal activities, the identification of the proceeds of unlawful activities and the combating of crime;
 - 10.2.2. to any regulator or supervisory authority, including those in foreign jurisdictions, if Pepkor is required to do so in terms of Applicable Laws;
 - 10.2.3. to a prospective buyer or seller of any of our businesses or assets;
 - 10.2.4. to any person if we are under a duty to disclose or share your personal information in order to comply with any Applicable Laws, or to protect the rights, property or safety of Pepkor, other clients or other third parties; and/or
 - 10.2.5. to your agent, or any other person acting on your behalf, an or an introducer.
- 10.3. We may transfer your information to another of Pepkor's entities, an agent, sub-contractor or third party who carries on business in another country, including one which may not have data privacy laws similar to those of the Republic. If this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.
- 10.4. If you do not wish us to disclose this information to third parties, please contact us at the contact details set out above. We may, however, not be able to provide products or services to you if you do not agree to such disclosure.

11. **Retention of your information**

We may retain your personal information indefinitely, unless you object, in which case we will only retain it if we are permitted or required to do so in terms of Applicable Laws. However, as a general rule, we will retain your information in accordance with retention periods set out in Applicable Laws, unless we need to retain it for longer for a lawful

Disclaimer:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor) and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.

purpose. (For example, for the purposes of complaints handling, legal processes and proceedings.)

12. **Access to, correction and deletion of your personal information**

12.1. You may request details of personal information which we hold about you under the Promotion of Access to Information Act, 2000 ("PAIA"). Fees to obtain a copy or a description of personal information held about you are prescribed in terms of PAIA. Confirmation of whether or not we hold personal information about you may be requested free of charge. If you would like to obtain a copy of your personal information held by Pepkor, please refer to our PAIA Manual ([PAIA Manual](#)).

12.2.

12.3. You may request the correction of personal information Pepkor holds about you. Please ensure that the information we hold about you is complete, accurate and up to date. If you fail to keep your information updated, or if your information is incorrect, Pepkor may limit the products and services offered to you or elect not to open the account. Please refer to our PAIA Manual ([PAIA Manual](#)) for the prescribed form for correction of your personal information.

12.4. You have a right in certain circumstances to request the destruction or deletion of and, where applicable, to obtain restriction on the processing of personal information held about you. If you wish to exercise this right, please refer to our PAIA Manual ([PAIA Manual](#)) to access the prescribed form.

12.5. You have a right to object on reasonable grounds to the processing of your personal information where the processing is carried out in order to protect our legitimate interests or your legitimate interests, unless the law provides for such processing.

13. **Complaints**

13.1. Should you believe that Pepkor has utilised your personal information contrary to Applicable Laws, you undertake to first attempt to resolve any concerns with Pepkor:

Name of Private Body:	Pepkor Holdings Limited
Authorised Information Officer:	Venette van Zyl
Email address of Information Officer:	popia-io@pepkor.co.za
Postal address:	PO Box 6100, Parow East, 7501
Street address:	36 Stellenberg Road, Parow Industria
Phone number:	+27 21 929 4800

Disclaimer:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor) and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.

- 13.2. If you are not satisfied with such process, you may have the right to lodge a complaint with the Information Regulator, using the contact details listed below:

Tel: 012 406 4818

Fax: 086 500 3351

Email: infoereg@justice.gov.za

Disclaimer:

The contents of this document should only be used for and by Pepkor Holdings Limited (Pepkor) and may not be distributed unlawfully. Older versions are not deemed official. Only the latest version is acceptable.