Protection of Personal Information Declaration

The Protection of Personal Information Act (POPIA) requires Prospercare Benefit Solutions Pty Ltd ("Prospercare"), Sanlam Developing Markets Limited (Sanlam) and Ness Consulting (Pty) Ltd (NESS) to inform you how we use, disclose, and destroy personal information we obtain from you. Prospercare, Sanlam and NESS are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently, securely, and according to applicable law. Prospercare, Sanlam and NESS undertake not to divulge to any party not signatory to this Policy, any information you supplied and relating to your policy without your prior written consent, unless required by law.

By signing this declaration, I consent to the following:

- My personal information may be collected, processed, recorded, used for purposes of concluding and administering this policy and must be safeguarded during the rendering of financial services to me.
- Prospercare, Sanlam and NESS will use my personal information only for the purposes for which it was collected and agreed to with me.
- Prospercare, Sanlam and NESS may add to my personal information, information received from other product providers and third parties to offer a more comprehensive and appropriate service to me.
- Sanlam may verify, share, and disclose my personal information to their product providers and third parties whose services or products they use in order to adequately and appropriately render financial services to me.
- Prospercare, Sanlam and NESS may also disclose my information where it has a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect its rights.
- Sanlam may collect and process my personal information for Sanlam's own marketing purposes to ensure their products and services remain applicable and appropriate.
- Prospercare, Sanlam and NESS will adequately protect my personal information to avoid unauthorized access and use of my personal information.

Furthermore, I understand that:

- I have the right to access my personal information.
- I have the right to ask Prospercare, Sanlam and NESS to update, correct or delete my personal information.
- Once I object to Prospercare, Sanlam and NESS processing my personal information, Prospercare, Sanlam and NESS may no longer process my personal information, unless to conclude outstanding business. In the event that I object to Prospercare, Sanlam and NESS processing my personal information, cover in terms of the Policy may terminate as the processing of the personal information is material to servicing the Policy.
- Should I wish to withdraw my consent to process my personal information, I must do so in writing. You can contact Sanlam on 0860 222 556 or on GBGAPServicing@sanlamsky.co.za and request the information you would like or to withdraw your consent.
- Once I withdraw my consent, I understand that Prospercare/Sanlam is still obliged under other legislation to keep the information for at least 5 years after termination of the relationship between Prospercare/Sanlam and myself.
- Sanlam may send your personal information to service providers outside the Republic of South Africa for storage or further processing on Sanlam's behalf. Sanlam will ask your consent before we send your information to a country that does not have information protection legislation similar to that of the Republic of South Africa.
- Sanlam's complete privacy policy is available on www.sanlam.co.za and at a branch nearest to you.
- Where required for any other purpose listed above, Sanlam may share your personal information with other companies within the Sanlam Group*, service providers and other insurers either directly or through a data base for the same purposes listed above. Sanlam may also collect your personal information from other insurers, service providers, law enforcement agencies and other providers, which may assist in saving cost and combating fraud.
- The Sanlam Group* may provide you with information about its financial products and other services, which may include text messages, emails, and the like. Would you like to receive such direct marketing via our electronic platforms?
 Yes
 No

*Sanlam Group includes all the companies and businesses, whether corporate or unincorporated, that comprises the Sanlam Group or is under the direct or indirect control of Sanlam Limited, and includes its representatives. See www.sanlam.co.za for more information.			
I acknowledge that I h	nave read and understood this declaration.		
Company:	Company number:	ID number:	

Policy Holder Signature

Date signed