

Privacy Notice

As SFP representatives, we will process and protect your personal information as required by relevant laws and the South African constitution. You have the right to request access to the personal information we have collected and for you to request updating or to correct it.

We collect, process, collate, store, analyse and disclose personal information to provide you with financial advice and intermediary services on financial products within the requirements of the Financial Advisory and Intermediary Service (FAIS) Act, which may include:

- financial planning and providing recommendations and advice on financial solutions;
- ongoing reviews of your financial planning and the performance of your financial solutions;
- collecting data about your financial provisions from third parties for use in financial planning and ongoing reviews;
- collecting data of minor children, where relevant, to the advice and intermediary services provided;
- obtaining quotations and supporting applications to product providers, which may include information for underwriting purposes;
- aiding you in servicing and claims on your existing products;
- statistical analysis;
- and any purposes related to the above.

The FAIS Act requires that we consider your personal and financial situation, along with your goals and dreams when providing advice and intermediary services. Therefore, we need to collect and process wide-ranging personal information that includes but is not limited to your personal, family, financial and health information.

We also have to process and store your data to meet other legislation requirements, such as combating financial crimes, in the case of the Financial Intelligence Centre Act (FICA) and the provision of financial products, becoming relevant with the application of the Long-term Insurance Act.

In addition, credit information may also be collected, stored, and processed per the National Credit Act requirements for purposes related to the provision of credit.

You must provide complete and accurate information; otherwise, the appropriateness of any advice or services rendered may be compromised. Please inform us immediately if your information changes. We will retain your information as long as necessary to meet the FAIS Act's requirements and other legislation.

We may share your personal information within the group and with other service providers where required for any of the purposes listed above. This may include, but is not limited to, administrative support staff, other intermediaries, legal consultants, financial planning or product specialists, and product providers.

We may send your personal information to service providers outside the RSA for storage or further processing on SFP's behalf. We will not send your information to a country that does not have information protection legislation similar to that of the Republic of South Africa unless we have a binding agreement with the service provider that ensures effective adherence to the principles for processing of information under the Protection of Personal Information Act No 4 of 2013.

We may provide you with information about financial products and other services, including text messages, emails, newsletters and the like. If you do not want to receive such information, please let us know in writing to opt-out.

See www.sfpadvice.co.za for more information.