



# BioCertica

## **PROTECTION OF PERSONAL INFORMATION (POPI) ACT 4 OF 2013 CONSENT AND NOTICE**

BioCertica Wealth Management is an Authorised Financial Services Provider FSP 46147.

## OUR BUSINESS

In terms of the POPI Act, 2013 the FSP is regarded as a Responsible Party.

## INFORMATION THAT WE COLLECT

Primarily, your personal information (PI) is collected and processed by us to facilitate your access to the services and products offered by our contractually-affiliated providers, and to aid our service improvement. The specific information we gather is contingent upon its intended use, and will solely be processed for that purpose. When feasible, we will clarify what information is mandatory for you to share, and what is optional for us to provide and finalize any insurance-related transactions. Your obligation is to provide certain fundamental information, the absence of which will prevent us from performing a needs analysis, providing suitable advice, generating quotes, proposals, or initiating or finalizing the requested transaction. This basic information is mandated by the legislation pertinent to the requested financial product and our FSP licence obligations. With your consent, we may enhance the information you provide with data from other providers to deliver a more tailored and consistent experience in your interactions with us. Should you decide to avail the offerings from our contractually-bound providers, they might also need additional information from you, which will be governed by the same privacy regulations we adhere to.

## HOW WE USE YOUR INFORMATION

Your Personal Information (PI) will solely be used for the intended purposes that you consented to at the time of collection. This could encompass: supplying you with products or services and executing the transactions you requested; conducting underwriting; evaluating and processing claims; performing credit reference checks or verification; verifying your identity; assessing and managing credit; examining claims history; detecting and mitigating fraud, crime, money laundering, or other misconduct; conducting market or customer satisfaction research; maintaining records for auditing purposes; assisting in legal proceedings; delivering our services, executing your requested

services, and continuously improving our relationship with you; providing you with updates regarding our business and regulatory changes that might affect you; adhering to legal and regulatory requirements or as permitted by law. The nature of the contract between you and the FSP might necessitate additional processing of your PI, which will be consistent with the original purpose of its collection.

## DISCLOSURE OF YOUR INFORMATION

We may disclose your PI to our providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with and obtain information about you from: Third parties for the purposes listed above; Other companies in the industry when we believe it will enhance the services and products we can offer to you, but only where you have not objected to such sharing; Other third parties from whom you have chosen to receive marketing information.

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

## SAFEGUARDING YOUR INFORMATION

Your Personal Information (PI) may be shared with our service or product providers that you choose to utilize. We've established agreements to ensure they adhere to our privacy policies and conditions. Additionally, your PI may be exchanged with, and obtained from, third parties for the purposes mentioned previously; industry peers if we believe it enhances the services and products we can provide you, given that you haven't objected to such sharing; and other third parties from whom you've opted to receive marketing information. Moreover, we reserve the right to disclose your information when required or permitted by relevant legislation or law, or when it's necessary to safeguard our rights.

## YOUR RIGHTS

You possess the rights to: access the Personal Information (PI) we hold about you; request updates, corrections, or deletion of your PI; oppose the processing of your PI; and file a complaint with the Information Regulator at [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za), or alternatively, visit their website at [www.justice.gov.za](http://www.justice.gov.za). Prior to

disclosing your PI details or implementing changes to your PI, we will take every reasonable measure to verify your identity. Any such request for access

This process is aligned with the original purpose of the PI collection.

may be subject to a legally permitted fee. For any information requests, our contact details are as follows:

**Information Officer**

**Name:** GJ van Wyk

**Telephone:** 0123689900

**E-mail:** info@biowealth.co.za

**Physical Address:**

Unit 18, Cecilia Square, Cecilia Street, Paarl, 7646

**Telephone:** 0872502272

## **DIRECT MARKETING BY MEANS OF UNSOLICITED ELECTRONIC COMMUNICATIONS**

The Client and/or the Competent person, either as a data subject or acting on behalf of the data subject, hereby provides consent for the processing of the data subject's personal information for the purposes of direct marketing. This includes, but is not limited to, any form of electronic communication such as automated calling machines, fax machines, text messages, WhatsApp, or emails.

## **CHANGES TO THIS NOTICE**

This Notice may be updated periodically. We recommend regularly visiting our website to stay abreast of any changes.