

RISKX

Your data. Assured.

Data Privacy Statement





We take your privacy seriously and are committed to protecting your Personal Data.

This Statement sets out how your personal information (PI) will be used by Risk X Data Assurance and applies to any information, including personal and special personal information (SPI), you give to Risk X Data Assurance or which Risk X Data Assurance may collect from third parties.



You must read this Statement carefully before submitting any personal information to Risk X Data Assurance

By submitting any personal information to Risk X Data Assurance, you provide consent to the processing of your personal information as set out in this Statement.

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

Please do not submit any personal information to Risk X Data Assurance 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, Risk X Data Assurance may not be able to provide its products and services to you.



How to contact us

If you have any comments or questions about this Statement, please contact the Information Officer at dataprivacy@risk-x.co.za

Amendment of this Statement

We may amend this Statement from time to time for any of the following reasons:

- to provide for the introduction of new systems, methods of operation, services, products, property offerings or facilities;
- to comply with changes to any legal or regulatory requirement;
- to ensure that our Statement is clearer and more favourable to you;
- to rectify any mistake that may be discovered from time to time; and/or
- for any other reason which Risk X Data Assurance, in its sole discretion, may deem reasonable or necessary.

Risk X Data Assurance will take reasonable steps to notify you of such an amendment, including publication on our website.

The information which we may collect about you

You, as the data subject, consent to the collection of the following information about you:

- 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, government identity number and financial information;
- records of correspondence or enquiries from you or anyone acting on your behalf;
- details of transactions you carry out with us;
- details of contracts, or sales you carry out with us;
- sensitive or special categories of personal information, including information relating to criminal records and credit status
- information relating to juristic entities with which Risk X Data Assurance may transact from time to time



When 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 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.

You may provide personal information to us either directly or indirectly, whether in writing, through our website, over the telephone or any other means.

We may also collect your personal information for lawful purposes from your appointed agent, any regulator, or other third parties that may hold such information.

How we use the personal information we collect

We may use, transfer and disclose your personal information for the purposes of:

- providing you with the services, products or offerings you have requested, and notify you about important changes to these services, products or offerings;
- managing your account or relationship and complying with your instructions or requests;
- detecting and preventing fraud and money laundering and/or in the interest of security and crime prevention;
- assessing and dealing with complaints and requests;
- operational, marketing, auditing, legal and record-keeping requirements;
- transferring or processing 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;
- complying with Applicable Laws, including lawful requests for information received from local or foreign law enforcement, government and tax collection agencies;

- recording and/or monitoring your telephone calls and electronic communications to/with Risk X Data Assurance in order to accurately carry out your instructions and requests, to use as evidence and in the interests of crime prevention;
- conducting market research and providing you with information about Risk X Data Assurance's products or services from time to time via email, telephone or other means (for example, events);
- where you have unsubscribed from certain direct marketing communications, ensuring that we do not send such direct marketing to you again;
- disclosing your personal information to third parties for reasons set out in this Statement or where it is not unlawful to do so;
- keeping a record of and having access to all forms of correspondence or communications received by or sent from Risk X Data Assurance or any of its employees, agents or contractors, including monitoring, recording and using as evidence all telephone communications between you and Risk X Data Assurance;
- human resources management and payroll;
- supply chain management and logistics;
- improving or evaluating the effectiveness of Risk X Data Assurance's business or products, services or offerings; and
- prevention and control of any disease.



We may from time to time (and at any time) contact you about services, products and offerings available from Risk X Data Assurance 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 by emailing dataprivacy@risk-x.co.za

Disclosure of your information

Your personal information may be shared with Risk X Data Assurance, our affiliated companies, our agents and sub-contractors, as well as carefully chosen third parties responsible for processing this information on our behalf.

We may also disclose your personal information to third parties in the following circumstances:

- to any of the other Risk X Data Assurance subsidiaries, business partners or other third parties to –assess and monitor any of your applications for Risk X Data Assurance's products or services;
- to any regulator or supervisory authority, including those in foreign jurisdictions, if Risk X Data Assurance is required to do so in terms of Applicable Laws;

- o to a prospective buyer or seller of any of our businesses or assets;
- o to any person, if we are under a duty to disclose or share your personal information to comply with any Applicable Laws, or to protect the rights, property or safety of Risk X Data Assurance, other clients or other third parties

We may transfer your information to another of Risk X Data Assurance'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.



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 such disclosure is necessary.

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

Access to, the correction of, and deletion of your personal information

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 Risk X Data Assurance, please review our PAIA Manual located at https://risk-x.co.za/paia_manual

You may request the correction of personal information Risk X Data Assurance 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, Risk X Data Assurance may limit the products and services offered to you.

You have a right in certain circumstances to request the destruction or deletion of and, where applicable, to obtain restrictions on the processing of personal information held about you. If you wish to exercise this right, please contact us using the contact details set out above.

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

Complaints

Should you believe that Risk X Data Assurance has utilised your personal information contrary to Applicable Laws, you undertake to first attempt to resolve any concerns with Risk X Data Assurance:



Name of Private Body:

Risk X Data Assurance (Pty) Ltd

Designated Information Officer:

Andrew Dalrymple

Email address of Information Officer:

dataprivacy@risk-x.co.za.

Postal address:

Workspace, 11 Imam Haron Road, Claremont,
Western Cape, 7708

Street address:

Workspace, 11 Imam Haron Road, Claremont,
Western Cape, 7708

Phone number: +27 (0) 21 035 1403

**If you are not satisfied with our process,
you may have the right to complain to the
Information Regulator, using the contact
details listed below:**

Tel: 012 406 4818

Fax: 086 500 3351

Email: inforeg@justice.gov.za