

PRIVACY STATEMENT

DEFINITIONS

“We”, “us” and “our” refers to **Genlife Financial Services** a private company with limited liability, as well as a licensed financial services provider (FSP) registered under the company laws of the Republic of South Africa, registration number **2012/045509/07**.

The principal place of business of both companies is: **476 Kings Highway, Lynwood, Pretoria**.

“You” and “your” refers to you as the principle party of the business relationship/policy/financial services. “Your personal information” refers to personal information about you, your spouse, your dependants and your beneficiaries (as may be relevant). It includes information about health, financial status, gender, age, contact numbers and addresses and or any other information that may be required in the ordinary course of Genlife performing its duties.

“**Process information**” means the activities of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information.

“**Competent person**” means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child, for example a parent or legal guardian.

- ❖ When you engage with us, you trust us with personal information about yourself, your spouse, your dependants, your family and beneficiaries. You understand that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement. We are committed to protecting your right to privacy. The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act (“POPIA”).
- ❖ You have the right to object to the processing of your personal information. It is voluntary to accept these terms and conditions. This means that if you do not accept the terms of this Privacy Statement, process any of your personal information. The acceptance of these terms and conditions and the permission given to process your personal information will continue after your death, if there is a surviving spouse, or may cease, in the event there is the appointment to manage your affairs should there be no beneficiaries who may require the continuance of our support in our advisory and or intermediary capacity.

- ❖ We commit to keeping your personal information confidential. You may have given us this information yourself or we may have collected it from other sources e.g. product supplier. If you share your personal information with any third parties beyond our channels, we will not be responsible for any loss or harm suffered by you, your spouse, your dependants or your beneficiaries.
- ❖ You provide us the necessary assurance that when you give us personal information about your spouse, your dependants, or your beneficiaries, you have received their permission to share their personal information with us for the purposes set out in this Privacy Statement or any other related purposes.
- ❖ You understand that when you include your spouse and/or dependents in any interaction with Genlife, we will process their personal information in the ordinary course of performing our duties for you and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.
- ❖ If you are giving consent for a person under 18 (a minor) you confirm that you are a competent person and that you have authority to give consent for them.
- ❖ By appointing Genlife as your Financial Services Advisory or Intermediary, you confirm that you give us consent to process your personal information and that we may:
 - Share with our carefully selected range of services and or product suppliers your benefits/policy information, including your personal information, necessary to ensure the efficient administration of the benefits/policy and to ensure that we comply with all relevant legislation; as well as
 - Share your ordinary personal information and as may be necessary special personal information for purposes of performing our duties to you in the ordinary course of the business relationship.
- ❖ You agree that we may process your personal information for the following purposes:
 - Administration, maintenance and advisory purposes to ensure your best interests (including those of your dependents or beneficiaries) during the course of the business relationship;
 - Enabling any connected entity to Genlife and any third party provider or other party(ies) or its representative approved by Genlife to advise you of, or offer to you, any enhanced

- benefits or new products that become available from time to time which you may become entitled to or qualify for; and or
- Providing relevant information, including your personal information, to a contracted third party who requires such information to render a service to you in relation to your benefits/ policy(ies), provided that such contracted third party agrees to keep the information confidential.
- ❖ Further to the above, if a third party asks us for any of your personal information, we will share it with them only if:
- You have already given your consent for the disclosure of this information to that third party;
 - We have a legal or contractual duty to give the information to that third party; or
 - For any of the purposes set out below.
- ❖ You confirm that we may share your personal information within Genlife for the following purposes:
- Administration;
 - Fraud prevention; and
 - Where necessary to provide additional services, benefits or advice (not limiting to) to help you in your consumer capacity of financial products and or related services.
- ❖ You consent and agree that we may process your information, including personal and special personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists;
- You also consent to us communicating such personal information to ALL relevant Regulatory Bodies as well as to other entities, as may be necessary and obligatory, if you are matched to one of these sanctions lists;
 - You understand that we may and shall terminate this agreement with immediate effect if you are found to be on a sanctions list, without notice.
- ❖ You also confirm that we may share and combine all your personal information for any one or more of the following purposes:
- Market, statistical and research; and

- To tailor our advisory and intermediary services to meet your needs.
- You agree that your personal information may be shared with third parties such as product and services suppliers contracted to Genlife and or used for research and statistical purposes within the Company or with parties outside of the Company who may be responsible for these activities of the organisation (where applicable). We assure you that your personal information will only be shared, if it is in your best interest and where these parties keep your information confidential. No personal information will be made available to a third party unless that third party has agreed to abide by strict confidentiality protocols that we require.
- ❖ If we want to share your personal information for any other reason, we will do so only with your permission and explicit consent.
- ❖ We have a duty to take all reasonable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To enable this, we will always try to obtain personal information from you directly, and update such on at least an annual basis. If necessary, where we are unable to do so, we will attempt to make use of verifiable independent third-party data sources.
- ❖ We have the right to communicate with you electronically about any changes on your benefits / policy(ies), including your costs or changes and improvements to the benefits/policy(ies) you have chosen.
- ❖ We have a duty to keep you updated about any offers and new products or updates to existing products in the ordinary course of our business relationship with you and a such will make information available to you from time to time. Any entity with which Genlife partners and or contracted third-party service or product providers/supplier may communicate with you about these.
- ❖ Please let us know if you do not wish to receive any direct telephone marketing from Genlife.
- ❖ You may opt of marketing of any additional services and or products by notifying Genlife directly. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.

- ❖ You have the right to know what personal information we hold about you. If you wish to receive a copy, please complete an ‘Access Request Form’ and specify the information you would like a copy of. This form is part of the Genlife’s PAIA Manual to Accessing Information and can be found on Genlife’s website at www.genlife.co.za under “Legal” at the bottom of the “Home” page or on request from Genlife by sending a formal written request to lorraine@genlife.co.za. We will take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.
- ❖ You have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it, unless the law requires us to keep it for a defined period of time, after which it may be deleted.
- ❖ We are required to collect and keep personal information in terms of the following laws:
 - The Electronic Communications and Transactions Act (ECT)
 - The Financial Intelligence Centre Act (FICA)
 - The Financial Advisory and Intermediary Services Act (FAIS)
 - The Consumer Protection Act (CPA); and
 - Long Term Insurance Act (LTIA); amongst others.
- ❖ You agree that we may transfer your personal information outside South Africa (if applicable):
 - If you give us an email address that is hosted outside South Africa; or
 - To administer certain services, for example, cloud services; or
 - Where required to administer any off-shore product or financial services as may be determined in the course of the business relationship and your specific portfolio. We will ensure that any country, company or person that we pass (if necessary) your personal information to agrees to treat your information with the same level of protection as we are obliged to.
- ❖ If we become involved in a proposed or actual sale, merger, acquisition of any assets, we have the right to share your personal information with third parties in connection with the transaction. In the case of a merger, acquisition or sale, the new entity will have access to your personal information. The terms of this Privacy Statement will continue to apply.

Genlife is an authorized financial services provider – FSP 43895

- ❖ We may change this Privacy Statement at any time. The most updated version will always be available on www.genlife.co.za or on request, as may be necessary at any time.
- ❖ If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us. If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA.

(Provider/FSP) Information Officer	Information Regulatory
Business Address	SALU Building, 316 Thabo Sehume Street, PRETORIA
Tel:	Tel: 012 406 4818
Fax:	Fax: 086 500 3351
Email address:	info@justice.gov.za

MANUAL
in terms of Section 51 of
The Promotion of Access to Information Act (PAIA)
2/2000
(the "ACT")

Details	Date
First compilation date	23/07/2021

This document serves as the information manual as required by Section 51(1) of the Promotion of Access to Information Act, No.2 of 2000 (the "Act") for a private body. It provides information on the records held and the process that is to be followed to request access to such records.

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1. INTRODUCTION

Genlife Financial Services (Pty) Ltd, hereinafter referred to as (“Genlife”) is an authorized financial service provider specializing in group funeral insurance and administration of funeral policies. The following Category I financial services license applies:

- Long Term Insurance (Subcategory A)

Genlife offers a wide range of group funeral plans at competitive rates. Service offering includes funeral cover to Trade Unions, Employers, Church groups, funeral homes and many more. Funeral plans include cover for the whole family including extended and nominated members, single members and single members with children.

Genlife’s focus is administration of funeral policies on behalf of underwriters. Underwriting is a term used by insurers to describe the process of assessing risk, ensuring that the cost of cover is proportionate to the risks faced by the individual or group concerned. People or groups with the same or similar risk pay the same or similar premium rates.

Genlife has an active corporate social investment program making a difference through the Genlife G.I.F.T Foundation. The G.I.F.T Foundation is the channel through which we dedicate our corporate social responsibility.

2. COMPANY CONTACT DETAILS (Section 51 (1) (a))

Persons designated/duly authorised persons:

Directors: Mr. Japie Venter (Managing)

 Mrs. Lorraine Heislitz-Venter

 Mr. Jaco Venter

CEO: Mrs. Lorraine Heislitz-Venter

Mrs Lorraine Heislitz Venter, as the CEO is also the Information Officer of the entity in terms of the Protection of Personal Information Act.

Postal Address: PO Box 65007, Erasmusrand, Pretoria, 0165

Street Address: 476 Kings Highway, Lynwood, Pretoria

Telephone Number: 012 450 5581

Email: admin@genlife.co.za / lorraine@genlife.co.za

3. **THE ACT** (Section 51(1) (b))

3.1 The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.

3.2 Requests in terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.

3.3 Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC. The contact details of the Commission are:

Postal Address: Private Bag 2700, Houghton, 2041

Telephone Number: +27-11-877 3600

Fax Number: +27-11-403 0625

Website: www.sahrc.org.za

4. **APPLICABLE LEGISLATION** (Section 51 (1) (c)).

NO	REF	ACT
1	No 61 of 1973	Companies Act
2	No 98 of 1978	Copyright Act
3	No 55 of 1998	Employment Equity Act
4	No 95 of 1967	Income Tax Act
5	No 66 of 1995	Labour Relations Act
6	No 89 of 1991	Value Added Tax Act
7	No 37 of 2002	Financial Advisory and Intermediary Services Act
8	No 75 of 1997	Basic Conditions of Employment Act
9	No 25 of 2002	Electronic Communications and Transactions Act
10	No 2 of 2000	Promotion of Access to Information Act
11	No 30 of 1996	Unemployment Insurance Act
12	No 4 of 2013	Protection of Personal Information Act
13	No 12 of 2004	Prevention and Combating of Corrupt Activities Act
14	No 85 of 1993	Occupational Health and Safety Act
15	No 4 of 2002	Unemployment Insurance Contributions Act
16	No 89 of 1991	Value Added Tax Act
17	No 5 of 1998	Employment Equity Act
18	No 57 of 2002	Disaster Management Act
19	No 38 of 2001	Financial Intelligence Centre Act
20	No 9 of 2017	Financial Sector Regulation Act
21	No 52 of 1998	Long Term Insurance Act
22	No 130 of 1993	Compensation for Occupational Injuries and Diseases Act

5. Schedule of Records (Section 51 (1) (d)).

Records	Subject	Availability
Public Affairs	<ul style="list-style-type: none"> Public Product Information Public Corporate Records Media Releases 	Freely available on website www.genlife.co.za
Financial	<ul style="list-style-type: none"> Financial Statements Financial and Tax Records (Company & Employees) Asset Register Management Accounts 	Proprietary (Pty Ltd) - Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA

Marketing	<ul style="list-style-type: none"> • Market Information • Public Customer Information: <ul style="list-style-type: none"> ○ Product Brochures ○ Owner Manuals • Field Records • Performance Records • Product Sales Records • Marketing Strategies • Customer Database • Dealer Franchise Documents 	<p>Limited Information available on web site. (see above)</p> <p>Request in terms of PAIA</p> <p>In our annual report freely available</p> <p>Request in terms of PAIA</p> <p>Request in terms of PAIA</p> <p>Request in terms of PAIA</p> <p>Request in terms of PAIA</p>
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6. **FORM OF REQUEST** (Section 51 (1) (e))

To facilitate the processing of your request, kindly:

6.1. Use the prescribed form, available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

6.2. Address your request to the Head of the Company (CEO).

6.3. Provide sufficient details to enable the COMPANY to identify:

- (a) The record(s) requested;
- (b) The requester (and if an agent is lodging the request, proof of capacity);
- (c) The form of access required;
- (d) (i) The postal address or fax number of the requester in the Republic;
(ii) If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
- (e) The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

7. **PRESCRIBED FEES** (Section 51 (1) (f)).

The following applies to requests (other than personal requests):

7.1. A requestor is required to pay the prescribed fees (R50.00) before a request will be processed;

- 7.2. If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- 7.3. A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- 7.4. Records may be withheld until the fees have been paid.
- 7.5. The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

8. Approval of information manual

This information manual has been prepared in accordance with Section 51(1) of the Promotion of Access to Information Act, No.2 of 2000 and is hereby approved:

Signed at: Pretoria on this 26 day of July 2021

Name: Lorraine Heislitz Venter (Chief Executive Officer)



Signature