



Privacy Policy

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Policy Owner	Matthew Richardson
Responsible Business Unit	Compliance

About this Privacy Policy

This Policy sets out the categories of personal information that Chartered Employee Benefits (“Chartered”) may collect from you as well as how Chartered processes and protect that personal information.

If you have any questions regarding this Policy or your personal information, please see our contact details below. Chartered may amend this Policy from time to time and it is your responsibility to ensure that you are aware of any changes that may have been made. Should Chartered make any material changes to this Policy we will notify you.

Our Contact Details

Should you have any questions or require any further information, you may contact us at:

Information Officer

Chartered Wealth Solutions
2 North Road
Dunkeld West
Johannesburg
2196

E-Mail: Compliance@charteredwealth.co.za
Tel: +27(0) 11 502 2800

Chartered Employee Benefits (Pty) Ltd (1999/021569/07) is a registered Financial Service Provider (FSP No. 24323)

What information do we collect from you?

Chartered may collect the following information from you for the purposes outlined below:

- A list of product or services that you express an interest in;
- Your name, address, date of birth/registration, identity/passport/registration number, marital details, gender, residency details, company/incorporation information, bank details, details about your employment, tax information, investment or financial product information and financial information.
- Record of correspondence from you or anyone acting on your behalf;
- Details on transactions you carry out with us.

To the extent permissible by law, Chartered may implement systems designed to intercept and monitor your communications with Chartered’s Associates. As part of this process of intercepting and monitoring these communications, we may record such communications for disclosure on the basis set out in this Policy.

How and why do we collect your information?

Chartered may collect your information in a number of ways that include:

1. Information that you volunteer

During the onboarding process, you may be required to provide certain information to enable Chartered to process your information to:

- Provide you with the product(s)/service(s) that you have requested, managing our relationship with you, acting on your instructions and notifying you of any changes to our services;
- Verify your identity in terms of our obligation under the Financial Intelligence Centre Act, 38 of 2001;
- Detect and prevent fraud to the extent that we are in a position to do so;
- Comply with any laws or regulations, including law enforcement, government and tax collection agencies, treaties and codes;
- Assist in improving our products and/or services; and
- Refer you to one of the Chartered associated companies.

2. Intercepted communications

Throughout the course of the relationship, Chartered may intercept and record your information as mentioned above in order to accurately carry out your instructions, ensure the level of service provided is of the highest standard and comply with any legislation/regulations;

3. Automatic collection

As and when you make use of the Website, Chartered automatically receives and records information on our server logs from your browser or mobile platform, including your location, IP address, cookie information, and the page you requested. We treat this data as non-personal information, except where we are compelled to do otherwise by law or legal authority.

Chartered only aggregate this data in order to better understand the traffic to the Website and how we may improve the Website.

4. Cookies

Chartered does not make use of any cookies or track visitor behaviour to Chartered Websites nor does Chartered record or store any visitor information

other than that information which the visitor volunteers by way of completing an expression of interest form.

As a data subject, you have the right to object to Chartered processing of your personal information. Should you wish to exercise this right, please contact Chartered at the details provided above.

How long do we store you information

Chartered is required to ensure that your personal information is accurate and maintained in a secure environment for a period of time no longer than is necessary for the purposes for which we are processing your personal information.

As a general rule this means that Chartered will retain your information for a period of 7 years after the termination of our services with you. However, Chartered may be required to retain your information for longer where we are required to do so for tax, legal, regulatory, complaints or accounting purposes.

Sharing your personal information

During the course of the relationship, Chartered may disclose your information to the following third parties:

- Chartered associated companies;
- Third parties that provide Chartered with services, including technical support, products, hosting services, reporting services and general services that may be related to the product/service that we provide you;
- Professional advisers, judicial, regulatory and law enforcement bodies; and
- A third party that may acquire all or part of our assets or shares, or that succeeds us in carrying on all or part of our business.

Accessing your personal information

In terms of the Promotion of Access to Information Act, 2 of 2000, you have the right to request the details of your personal information that we hold. The fees associated with such request are prescribed in terms of this Act. Confirmation of whether we hold your personal information may be requested free of charge. For further information on how to request access to your personal information, please review our Promotion of Access to Information Act Manual at www.charteredebs.co.za.

Your data protection rights

In terms of the Protection of Personal Information Act, 4 of 2013 and the Promotion of Access to Information Act, 2 of 2000, you have the right to:

- Request that your Personal Information which we have collected be corrected, reduced, returned or deleted, subject to any other law/regulation that may require Chartered to retain such information.

- Access your personal information that we hold. Chartered shall grant access to the aforementioned personal information during office hours and within a reasonable time after receiving a written request for access

Complaints

Should you have an issue with Chartered processing your personal information or would like to make a complaint in relation to the personal information held and processed by Chartered you may contact the Chartered Information Officer. Alternatively, you may contact the Information Regulator.

Information Officer

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The Information Regulator

JD House, 27 Stiemens Street
Braamfontein
Johannesburg
2001

E-Mail: complaints.IR@justice.gov.za

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