

INFORMED HEALTHCARE SOLUTIONS (PTY) LTD PRIVACY POLICY:

Updated 2026 09 01

Privacy Policy

Informed Healthcare Solutions (Pty) Ltd is an approved Licensed Financial Services Provider, authorised and regulated by the FSCA (FSP Licence No 12239). Our registered office address is Unit 1, 119-on-Main, 119 Main Road, Heathfield, 7800 Cape Town. Our office telephone number is 021 712 8866.

This Privacy Policy describes how Informed HealthCare Solutions (Pty) Ltd. collects and processes personal information about you, how we use and protect this information and your rights in relation to this information, in accordance with the requirements of the Protection of Personal Information Act (POPIA).

For the purposes of the Protection of Personal Information Act of 2013 and all other relevant legislation, Informed Healthcare Solutions (Pty) Ltd. is the 'data controller' (i.e., the company (who is) responsible for, and which controls the processing of, your personal data).

What are your privacy rights and options?

- 1. The Right of access to information.** You have the right to request confirmation as to whether we hold personal information about you. You have the right to request a copy of the record of the personal information or a description of the personal information we hold about you. Submission of access request forms together with the details of the access request procedure can be found in our PAIA Manual.
- 2. Right to request correction or deletion of personal information.** You can request by law the correction, updating or deletion of the personal information held by us. You can also request, where allowed by law, the destruction or deletion of a record of information held by us (in certain circumstances and subject to applicable law). Submission for the request for correction or deletion forms together with the details of the request for correction or deletion procedure can be found in our PAIA Manual.
- 3. Right to object to the processing of personal information.** You may restrict or object to the processing of your personal data (in certain circumstances and subject to applicable law). Submission of objection forms together with the details for the objection procedure can be found in our PAIA Manual.
- 4. The right to obtaining your personal information in a usable format.** Your personal information you have provided to Informed HealthCare Solutions (Pty) Ltd will be sent to you in a structured, commonly used, and machine-readable format (known as "data portability") (in certain circumstances and subject to applicable law).
- 5. The right to withdraw consent.** Where you have provided personal data voluntarily, or otherwise consented to its use, the right to withdraw your consent.
- 6. The right to opt out of direct marketing.**
- 7. The right to lodge a complaint with the Information Regulator.** You have the right to lodge a complaint with the Information Regulator. You can contact the Information Regulator on 010 023 5207 (telephone number) and can lodge a complaint via email on inforeg@justice.gov.za

Please afford us the opportunity to correct our mistakes before contacting the Information Regulator by contacting our Information Officer: Email richard@ihshealth.co.za, or telephone on 021 712 8866.

What Personal information do we collect?

We collect and process only the personal information that we need to provide you with products and services, and appropriate advice.

We collect and process personal information about the following data subjects: Individuals including clients, members, depend(e)ants, and beneficiaries.

We collect information from our service providers, our corporate clients and from our employees, potential employees, and new recruits.

Information that you provide.

Personal information about you will be obtained, whenever you make an appointment with us, complete forms or ask us to complete transactions for you. Personal information is also provided by third parties such as our providers and corporate clients we represent.

The following categories of personal information that we may collect directly or indirectly from you include:

Personal details, contact details, employment details, economic or financial information and information relating to legal requirements for the services we provide.

The processing of your personal data will only be done when it is necessary for the performance of a contract with you, or where it is necessary to take steps to enter a contract. It will only be processed for compliance with a legal obligation either with ourselves or with a third party. It can also be processed if it is necessary for the purposes of legitimate interests pursued by ourselves or a third party.

We will also obtain personal information you provide when you send us feedback, contact us for any reason and by any medium, sign up to a service or share information.

We may retain a record of any contact you make with us. You will find full details on the personal information collected and processed in our PAIA manual.

Do we collect children's personal information?

Children are minors under the age of 18.

We collect and use personal information of children for normal business activities usually because children are listed as beneficiaries (of) or depend(e)ants on some products and services that we provide.

When we collect and use personal information of children this is with the consent of their parents or legal guardians and is protected in accordance with legislation.

Personal Information about other individuals

If you give us information on behalf of someone else, you do confirm that the other person has appointed you to act on his/her behalf and has agreed that you can:

- give consent on his/her behalf to the processing of his/her data;
- receive on his/her behalf any data protection notices;
- give consent to any transfer of his/her data;

How your personal data will be used.

We collect and process personal data for the following purposes:

- to help identify you and any business that you conduct with us.
- administration: and information necessary to conduct your preferred business with us.

- client profiling to ensure that we are cognisant of your financial needs.
- compliance with our legal obligations under any statutory or regulatory requirements.
- For law enforcement, investigations, or court proceedings where requested and where this request is legal.
- share with our providers where there is a legal obligation to do so.

What is our lawful basis or ground for using your personal data?

Under laws that are designed to protect your personal data, we need to have “a lawful basis or ground” each time we use, share, or otherwise process your personal data.

By reading and agreeing to this Privacy Policy, you are consenting to us processing your personal data as detailed within this Privacy Policy.

We may also need to process your personal data to comply with any legal or regulatory obligations which may be applicable.

Our legitimate interest in making sure our clients are provided with seamless, consistent, and high-quality services.

Do we share information with third parties?

Informed HealthCare Solutions (Pty) Ltd will never sell your personal information and does not share personal information with third parties for their own marketing purposes.

We engage with third parties to help provide services for you, and our service providers are obligated to handle personal information in accordance with the law and the contracts we have with them. The list of these providers is available on request.

Certain uses of your personal data, or other processing activities, may be necessary for the purposes of our legitimate interests or the legitimate interests of a third party.

How long will we store your data?

We will store your data for as long as it is needed to fulfil our contractual obligations, or to otherwise comply with applicable laws. Please note that there are FSCA regulations in place for the retention of personal data.

How do we protect and store your data?

All client electronic data is encrypted and backed up off site. We have a UPS to ensure that we are not affected by load shedding and to ensure that no client data is compromised during load shedding. We have installed Mimecast which provides a fully integrated, cloud based service that combines solutions for email security, archiving and continuity.

Our website's email server is protected by SSL/TLS and data centres with ISO-27001 certified protection. The server is protected by a Plesk Firewall for Linux, SSL and TLS certification, Anti-Virus and Anti-Malware protected by ImunifyAV.

Our websites are www.medicalaidcomparisons.co.za and www.medical-aid-gap-cover.co.za

Please see our Website Privacy Document which refers specifically to our website security protocols. In addition, our website has a cookie notice and policy.

Contact details

We welcome your feedback and questions. If you wish to contact us or our Information Officer, please email us at: richard@ihshealth.co.za specifying that the communication is for the Information Officer.

You can also write to us: Informed HealthCare Solutions (Pty) Ltd., Milward and King House, 119 Main Road, Heathfield, 7800 Cape Town.

Changes to this privacy policy

Informed HealthCare Solutions (Pty) Ltd. reserves the right to update this privacy policy from time to time. We will advise you of any changes to this privacy notice on our website and the changes will take effect immediately once published.

POPI Regulator

Should you have any complaints about the way we handle your data, you may direct them to:

The Information Regulator

Address: JD House, 27 Stiemans Street, Braamfontein, Johannesburg, 2001.

Postal Address: P.O. Box 31533, Braamfontein, Johannesburg, 2017.

Email: complaints.IR@justice.gov.za

Website: www.justice.gov.za