



**INFORMATION
REGULATOR
(SOUTH AFRICA)**

*Ensuring protection of your personal information
and effective access to information*

REGISTRATION CERTIFICATE

Registration Number:01061/2022-2023/IRRTT

This is to certify that **Tebogo Segoe** and **Vanessa Wolters** have been registered with the Information Regulator by **Worldwide Financial Solutions (Pty) Ltd** as the Information Officer and Deputy Information Officer respectively, in terms of section 55(2) of the Protection of Personal Information Act 4 of 2013 on the 19th of January 2022.

**Chief Executive Officer
INFORMATION REGULATOR**

NB: Please note that it is your responsibility to ensure that the particulars of an Information Officer and/or Deputy Information Officer(s) are correct and updated on an annual basis or as and when it becomes necessary.

Worldwide Financial Solutions (Pty) Ltd Privacy Statement

DEFINITIONS

"We", "us" and "our" refers to **Worldwide Financial Solutions (Pty) Ltd** a private company with limited liability, an authorised financial services provider (FSP) number 51651, as well as a tax practitioner registration number PR-000518, registered under the company laws of the Republic of South Africa, registration number 2020/494708/07.

The principal place of business of all three companies is: 11 Phoenix Park, Victoria Park, Somerset West, 7130

"You" and "your" refers to you as the principle party of the business relationship/policy/financial services/tax affairs. "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 or tax status, gender, age, contact numbers and addresses and or any other information that may be required in the ordinary course of Worldwide Financial Solutions (Pty) Ltd 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 Worldwide Financial Solutions (Pty) Ltd, 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 Worldwide Financial Solutions (Pty) Ltd as your Financial Services Advisory or Intermediary or tax practitioner, 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 (Product or service supplier) to Worldwide Financial Solutions (Pty) Ltd and any third party provider or other party(ies) or its representative approved by Worldwide Financial Solutions (Pty) Ltd 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), tax affairs provided that such contracted third party agrees to keep the information confidential.
- ❖ Our website contains links to affiliate and other websites. External links on this site may include embedded content. Embedded content from other websites behaves in the exact same way as if the visitor has visited the other website. We only attach links to Secure Socket Layer (SSL) websites (as our website is) for your and our safety. This said, we do not claim responsibility for any privacy policies, practices and/or procedures of other such websites. Therefore, we encourage all users and visitors to be aware when they leave our website.
- ❖ These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracking your interaction with the embedded content if you have an account and are logged in to that website.
- ❖ Your personal data is captured when you submit a contact form. We keep contact form submissions for customer service purposes, but we do not use the information submitted for marketing purposes.
- ❖ We use Google Analytics to collect site traffic statistics. Analytics tracks and reports website traffic. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network. You can opt-out of Google Analytics by installing the Google Analytics opt-out browser add-on.

For more information, please visit the [Google Privacy & Terms](#)

- ❖ This website collects: Voluntary information completed by the user of the website, cookies, third party tracking technologies and server logs.
We may collect and may make use of your personal information to assist in the operation of our website and to ensure delivery of the services you need and request.
We do not sell your information to any third parties.
- ❖ In terms of the storage of your valued personal information we think it prudent to let you know precisely where your signed documentation, advice records, and all personal documents are stored and that is on [Google Workspace](#). The link provided here was issued by Google and it explains all the technical aspects of the extreme amount of emphasis that Google places on data security. All users of Worldwide Financial Solutions (Pty) Ltd's premium Google Workspace account have further 2-factor authentication enabled to further assist in preventing fraudulent activities.
 - More specifically each client (company and/or individual) is allocated a reference number and a corresponding Google Drive folder that is editable & viewable by all users of Worldwide Financial Solutions (Pty) Ltd. A client may choose to have their Google Drive folder viewable/editable only by a specific user at their discretion, in which case the onus rests on the client or the client's representative to make these wishes known explicitly please.
 - This Google Drive folder is an encrypted URL within that is only accessible within Worldwide Financial Solutions (Pty) Ltd's domain but may be and is shared to the client and whomever else the client chooses to share view access with. Only view access is permitted for the client's safety as well as Worldwide Financial Solutions (Pty) Ltd's.
 - Please understand that Worldwide Financial Solutions (Pty) Ltd works purely with Google Workspace in terms of data encryption / spread sheets / emails / working documents so if a client has some or other issue with this fact then it is pertinent to make this very clear at the outset of the engagement with Worldwide Financial Solutions (Pty) Ltd. In this event we would not take on the client from the outset of the engagement as we do not trust any other platform with our valued client's data.
- ❖ 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 Worldwide Financial Solutions (Pty) Ltd 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 (Provider/FSP) 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 Worldwide Financial Solutions (Pty) Ltd 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 Worldwide Financial Solutions (Pty) Ltd.

- ❖ You may opt out of marketing of any additional services and or products by notifying (Provider/FSP) 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 Worldwide Financial Solutions (Pty) Ltd's Promotion of Access to Information Act (PAIA) Manual to Accessing Information. Request this by sending an email to popia@wwfs.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);
 - Long Term Insurance Act (LTIA); and
 - Income Tax Act, 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.
- ❖ We may change this Privacy Statement at any time. The most updated version will always be available on wwfs.co.za or on request until 1st March 2022 - popia@wwfs.co.za 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 directly 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: 11 Phoenix Park, Victoria Park, Somerset West, 7130	SALU Building, 316 Thabo Sehume Street,

<p>Tel: 0217700077 Email address: popia@wwfs.co.za</p>	<p>PRETORIA Tel: 012 406 4818 Fax: 086 500 3351 infoereg@justice.gov.za</p>
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