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The Financial Sector Conduct Authority: FSP 17112

Council for Medical Schemes: ORG 35

www.cmac.co.za

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We respect your privacy and will protect your personal information. We are compliant with the Protection of Personal Information and can be accessed from our Website under POPIA.

Security safeguards:

CMAC execute due diligence procedures for assessing the use of third-party service providers, and these procedures are always adhered to have access to personal information and processing. Consent will be obtained from any reasonable party should CMAC use a third party to process personal information, if applicable under POPIA. CMAC maintains and implements adequate organisational and security measures in dealing with confidentiality and integrity of personal information in its possession and to in managing associated risks. CMAC may include standardised clauses in all agreements ensuring security, privacy, breach notification requirements, and data processing is met at all times. CMAC will return personal information to a client on termination of an agreement or contract with a responsible party unless otherwise permitted by law or permission granted to maintain the personal information beyond termination of agreement, or if instructed by a client to retain information on their behalf consenting in writing information may be kept.

A data subject may permit CMAC to access personal information held by another party and mechanisms will be in place ensuring data subjects have access to and correct their personal information and exercise any rights they may have under applicable laws.

Special personal information will be under strict control ensuring it is suitably protected, including encryption, access control to systems and data and as far as possible and practical, records should be kept. If required by law consent does not need to be collected (such as employment equity, disability, health and safety or other regulations). Consent for processing of any categories must be collected and kept as evidence. Explicit consent must be acquired from legal guardians, parents or caregivers where the information of children (minors under age 18) or people incapable of managing their own affairs (people with diminished mental capacity) is collected or processed.

All direct marketing activities are to be reviewed and approved by CMAC prior to implementation and execution. Direct marketing must comply with CMAC policies and standards and where voluntary communications are provided to data subjects regarding products or services, opt out mechanisms are implemented upholding any request from the data subject. Promotional messages may be sent to a data subject on an opt-out (or opt-in) basis as required by law.

Any automated decision-making and profiling (behavioural or other tracking activities) based on special categories of personal information must be approved by CMAC. The logic of the decision must be explained to the data subject and representation about any decision made by such systems must be channelled through a process and provide to the data subject.

CMAC adhere to the cross-border information flows and requirements as stipulated in POPIA for the transmission of personal information across international borders.

CMAC does have an internal privacy policy and all parties within CMAC, such as but not limited to employees and advisors, agree to adhere to the policy and are bound by it. Where there is no conflict of interest, privacy rights of data subjects are protected and security safeguards are applied, personal data and information may be shared between CMAC entities to achieve the purpose for which it was collected.

Privacy Impact Assessments must be performed by CMAC relating to high risk areas where processing of personal information is likely or has been identified as high risk.

CMAC employees and advisors receive training and are made aware of information security, data protection and privacy on an ongoing or/annual basis. Contact Agreements with employees and advisors within CMAC include confidentiality, privacy, and data protection clauses.

Third-party management is done by CMAC by way of risk assessments and due diligence requirements based on the services they provide to CMAC as well as the volumes, sensitivity and type of personal information processed by the third party if applicable, and the risk and potential impact to any data subject by such processing of personal information. Contractual agreements with third parties include privacy, data protection, information security, and data handling clauses.

Accountability and Purpose Specifications:

CMAC recognises itself as a responsible party under POPIA and as an operator with regards to our clients, medical schemes and corporate entities who use our services and products. Compliance with applicable laws and regulations are adhered to. Suitable records management policies, standard, and guidelines are developed to ensure appropriate retention, restriction, archival, deletion and destruction of records of personal information. Personal information is only kept for as long as the client and provider (data subject) have a relationship with CMAC, or as otherwise permitted by law or by contractual agreements. Records are suitably disposed of within a fair and reasonable time or securely archived for historical and/or evidence purposes.

Any incompatible or additional purpose of processing of personal information by CMAC must be compatible with the original purpose for which it was collected, and change must be disclosed by CMAC to the data subject. Any consent must be obtained if necessary.

Personal information is used for specific purposes only and record keeping is maintained by CMAC. Data subject to be made aware of the purposes for which CMAC collects and use their personal information at point of collection of any future interactions with the data subject.

CMAC will maintain a PAIA Manual as contemplated in Section 51 of PAIA. The PAIA Manual will be published on the CMAC Website. All PAIA requests and procedures are handled by CMAC.

As a Financial Services Provider, CMAC may process personal information for the following additional purposes provided for in law:

- Compliance with any applicable laws.
- Provide holistic solution, which include financial and other solutions, providing advice and impact to our data subjects or provided in contractual agreements by responsible parties.
- Protect its employees, clients and their members, third parties and other stakeholders against financial loss due to dishonesty, malpractice, and improper conduct, with or without their consent (data subject).

The data subject should be made aware of at least the following, where personal information is collected:

- Purpose of collecting the personal information (what it will be used for)
- Laws which authorise the collection and processing
- If information will be transferred to third parties or across international borders
- If information will be used for automated decision making and profiling, suitable logic surrounding such processing and any consequential processing
- Consequences of the failure to provide this information
- The rights they have in terms of their personal information

Data Breach Reporting:

Outgoing: CMAC will notify the Information Regulator should a breach or incident regarding personal information occur and as soon as information and details of the breach are available. Notification will be within the said guidelines of 72 hours or reasonably possible after confirmation of the breach.

Incoming: In the event of a data breach, being made aware of a breach or unauthorised access to personal information in their possession, all third parties and stakeholders in CMAC must report such an incident to CMAC directly via the info channel info@cmac.co.za or the appropriate Advisor. Upon receipt of such information the Info channel and or Advisor must immediately notify CMAC Compliance Officer.

Affected data subjects will be notified as soon as reasonably practical after a breach or incident. The following information will be included:

- The identity of the individual(s) who gained unauthorised access to the personal information, if known, or under the guidance of the Information Regulator
- The steps taken by CMAC to address the breach
- The personal information compromised in the breach
- Steps the data subject can take to protect themselves against the consequences of the breach

All reported breaches and incidents are placed on record and maintained by CMAC Compliance Officer or appointed person dealing with data breach within CMAC. Where CMAC is the operator and a breach or incident is discovered within CMAC relating to a client that is a responsible party, the responsible party will be notified by CMAC and CMAC will be under guidance of the responsible party on how best to resolve the matter. Without instruction from the responsible party, CMAC will not report a breach to the Information Regulator directly or interact with them.

Instances where prior authorisation is required from the Information Regulator must be identified by CMAC. Requests must be made to the Information Regulator in accordance with their prescribed guidelines and processes. Should CMAC be the operator, the responsible party must ensure that such authorisation is required, and approval is obtained from the Information Regulator. Records of prior authorisation requests and responses as well as outcomes of such request from the Information Regulator are kept and maintained by CMAC. The responsible party will be notified should CMAC become aware or identify a processing activity which requires such authorisation.

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The main target audience for the CMAC website are: The broad public, our Advisors, our clients and any other person or organisation seeking our services.

The CMAC Website contains information such as but limited to our vision, mission, objectives, functions, history, service delivery, and providers.

To help you find information, the site provides a contact function, brochures relating to our products and providers as well as various other important information. Our site confirm access to our Facebook page, LinkedIn, and X (Twitter).

Acronyms Used:

PMB – Prescribed Minimum Benefits

CDL – Chronic Disease List

DSP – Designated Service Provider

CMS – Council for Medical Schemes

CMAC – Care Medical Aid Consultants

FSP – Financial Services Provider

Advisor – Our CMAC Advisors (Brokers)

Q&A – Question & Answer

POPIA – Protection of Personal Information Act

CMAC has appointed the following person as the information officer/compliance officer: Pieter Swart
e-mail: pieter@cmac.co.za

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