



## Penpro Umbrella Funds POPIA MANUAL

(Provident, Pension, Preservation Pension, Preservation Provident Funds  
administered by Penpro Administrators (Pty) Limited)

### PREAMBLE

The **Protection of Personal Information Act** (POPIA) exists in order to give effect to your constitutional right to privacy, by safeguarding your personal information when processed by a responsible party. The Act is available on <https://popia.co.za/>

As a 'responsible party', Penpro Administrators is required to inform you why we hold your personal information, how we use it, the conditions under which it is disclosed and your rights with respect to your personal information.

We are committed to protecting your privacy and will ensure that your personal & sensitive information is used appropriately and according to the law.

### DEFINITIONS

**Personal Information** broadly means any information relating to an identifiable, living natural or juristic person (companies, CC's etc.) and includes, but is not limited to:

- **Personal details:** name, email, telephone, address.
- **Demographic information:** ID number, gender, age.
- **Biometric information:** photo (ID), signature, voice or facial recognition, etc.

**Sensitive information** includes employment history, financial statements, pension contributions, beneficiary nominations, salary, marital status & details, death & divorce claims, housing loans, etc.

**Consent** means any voluntary, specific and informed expression of will in terms of which permission is given for the processing of personal information, regardless of the form in which it is given.

**Constitution** means the Constitution of the Republic of South Africa, 1996.

## 1. Penpro Administrators – who we are:

Penpro is a Pension Fund Administrator registered in terms Section 13B of the Pension Fund Act 24 of 1956 as amended under the auspices of the Financial Sector Conduct Authority (FSCA). Penpro Administrators is the authorised administrator of:

- Penpro Provident Fund 12/8/36952
- Penpro Pension Fund 12/8/36951
- Penpro Preservation Provident Fund 12/8/37030
- Penpro Preservation Pension Fund 12/8/37029

## 2. What information we collect:

We collect and process your personal information, as described above, to provide you with pension administration services. For certain administration functions, we are required to collect and process sensitive information.

## 3. How we use your information:

We will collect and use your personal and sensitive information only for purposes in accordance with the pension administration agreements in place with your employer and investment management service providers. This may include:

- a) to provide products or services to you and to carry out the transaction you requested;
- b) information required for risk benefit purposes;
- c) Information required for the assessment and processing of benefit claims;
- d) confirmation and verification of your identity;
- e) for purposes of establishing your claims history;
- f) for the detection and prevention of fraud, crime, money laundering or other malpractice;
- g) conducting company, market or customer satisfaction research;
- h) information for audit and record keeping purposes;
- i) information for legal proceedings;
- j) compliance with legal and regulatory requirements.

## 4. Disclosure of your information:

We may disclose your personal information to insurance and investment service providers whose services or products you elect to use. These service providers are required to ensure that your personal and sensitive information is suitably protected.

We may also share your personal information with and obtain information about you from third parties for the purposes listed in 3 above.

We may also disclose your information where we have a duty or a right to disclose in terms of legislation or where it may be necessary to protect our rights.

## 5. Safeguarding your information:

POPIA requires us to adequately protect the personal and sensitive information we hold and to avoid unauthorised access and use. We will continuously review our security controls and processes to ensure that your personal information is secure.

If we need to transfer your personal information to another party for processing or storage, we will ensure that it is suitably protected and only shared with parties authorised to receive it.

## 6. Your rights to access and correction of your personal information:

You have the right to know what personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information subject to applicable legislation.

We will take all reasonable steps to confirm your identity before providing details of your personal information to you or others or making changes to your personal information.

You can contact us at the numbers and addresses listed below for any further information and requests:

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|-----------------------------|--|
| <b>Information officer:</b> | Dean Birnie  |
| <b>Website:</b>             | <a href="http://www.penpro-admin.co.za">www.penpro-admin.co.za</a> |
| <b>Email address:</b>       | <a href="mailto:dean@penproadmin.com">dean@penproadmin.com</a>     |
| <b>Telephone number:</b>    | +27 860 736 776  |
| <b>Fax number:</b>          | +27 865 883 496  |
| <b>Postal address:</b>      | PO Box 442, Ballito, KZN, 4420                                     |

## 7. Amendments

Our POPIA protocols may change from time to time without notice. Please check our website periodically to inform yourself of any changes.