

MD INVESTMENT HOUSE PRIVACY POLICY

You hereby give MD INVESTMENT HOUSE permission to gather your personal information.

1. The General Principles of our Privacy Statement

1.1. The purpose of this privacy statement is to set out how we collect, use, share and otherwise process your personal information when you use our Site, register or apply online for any MD INVESTMENT HOUSE product or services, or when you contact MD INVESTMENT HOUSE electronically.

1.2. When you engage with us, you trust us with personal information about yourself, your dependents and beneficiaries. We are committed to protecting your right to privacy.

1.3. You have the right to object to the processing of your personal information. It is voluntary to accept these terms and conditions. However, we require your acceptance to provide you with services such as activating and servicing your membership.

2. How we collect your Personal Information

2.1. Whenever you use the Site, complete an application form, contact MD INVESTMENT HOUSE electronically, or use one of the products, services, facilities, tools or utilities offered by MD INVESTMENT HOUSE on the Site, MD INVESTMENT HOUSE will collect your personal information.

2.2. We may have collected your information from other sources. If you share your personal information with any third parties, we will not be responsible for any loss suffered by you, your dependents, your beneficiaries, spouse or employees.

2.3. You understand that when you include your spouse and dependents on your application, we will process their personal information for the activation of a membership or benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this privacy statement.

2.4. 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 their consent for them.

3. Collect, share and use Personal Information

3.1. You agree that we may process your personal information for all purposes that relate to the Site and the products, services, facilities, tools or utilities offered on the Site as informative and successful as possible, it is necessary for MD INVESTMENT HOUSE to find out exactly what you need and want.

3.2. You confirm that we may share your personal information within MD INVESTMENT HOUSE for:

- administration
- fraud prevention
- the provision of MD INVESTMENT HOUSE' services, benefits and infrastructure to help you in your personal or professional capacity.

3.3. You also confirm that we may share and combine all your personal information for any one or more of the following purposes:

3.3.1 market, statistical and academic research; and

3.3.2 to customise our benefits and services to meet your needs.

3.4. Your privacy is important to us and we will therefore not sell, rent or provide your personal information to unauthorised third parties for their independent use, without your consent. We will ensure that any company or person that we pass your personal information to agrees to treat your information with the same level of protection as we are obliged to.

3.5. You agree that we may communicate with you electronically about any changes to your policy or benefits, including contributions or changes and improvements to the benefits that you are entitled to in terms of your policy or benefits.

3.6. We have a duty to keep you updated about any offers and new products that we make available from time to time. Any entity with which / in MD INVESTMENT HOUSE has a stake and /or contracted third-party service providers may communicate with you about these.

3.7. We have the right to communicate with you electronically about any changes on your policy, including your contributions or changes and improvements to the benefits you are entitled to on the policy you have chosen.

3.8. Please let us know if you do not wish to receive any direct telephone marketing from us.

4. Protection of your Personal Information

4.1. MD INVESTMENT HOUSE values the information that you choose to provide and will take appropriate, reasonable technical and organisational steps to protect your personal information from loss, misuse or unauthorised alteration. The information MD INVESTMENT HOUSE has

concerning MD INVESTMENT HOUSE clients is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information.

5. Correction of Personal Information

5.1. You have an obligation to notify us if any of your personal information held by MD INVESTMENT HOUSE changed or is no longer valid to ensure our records are up to date, you can e-mail us or you can phone our contact centre.

5.2. You have the right to know what personal information we hold about you. If you wish to receive a copy, please email us on admin@mdinvestmenthouse.co.za and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. Please note that we are entitled to charge a legally allowable fee for this service and will let you know what it is at the time of your request.

5.3. 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. This is unless the law requires us to keep it.

6. Personal information disclosed by both parties to a 3rd party

6.1. Because MD INVESTMENT HOUSE is not responsible for any representations or information or warranties or content on any third party website (including third party websites linked to this website, websites facilitated by us or websites that serve as social networks like Facebook or Twitter), MD INVESTMENT HOUSE does not exercise control over the privacy policies of these third parties and you should refer to the privacy policy of these third parties to see how they protect your privacy.

6.2. MD INVESTMENT HOUSE may enter into arrangements with its partners and other third-party suppliers in order for them to provide services to you. Those arrangements may require us to disclose your personal information to them, whether in person or by means of an application or the MD INVESTMENT HOUSE App.

6.2.1 If a third party asks us for any of your personal information, we will share it with them only if:
(a) you have already given your consent for the disclosure of this information to that third party; or
(b) we have a legal or contractual duty to give the information to that third party.

If we want to share your personal information for any other reason, we will do so only with your permission.

6.3. If we become involved in a proposed or actual merger, acquisition or any form of sale of any assets, we have the right to share your personal information with the 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 the Privacy Statement will continue to apply.

7. Changes to this Privacy Statement

7.1. MD INVESTMENT HOUSE may amend this privacy statement at any time. We will give you notice of any material changes within a reasonable time, however, we recommend that you familiarise yourself with this privacy statement regularly.