

CFAO HEALTHCARE SOUTH AFRICA PROPRIETARY LIMITED

WEBSITE PRIVACY POLICY

1. INTRODUCTION

This privacy policy ("**Privacy Policy**") applies to how we collect, use and Process your Personal Information (described below) when you visit our website available at <https://cfaohealthcare.com/cfao-healthcare-south-africa/> (the "**Website**") or use any of our services ("**Services**") (defined below). Please read this Privacy Policy carefully.

2. THE PERSONAL INFORMATION THAT WE COLLECT ABOUT YOU

- 2.1. We may collect, acquire, receive, record, organise, collate, store, update, change, retrieve, read, Process, analyse, use and share your Personal Information in the manner as set out in this Privacy Policy. When we perform one or more of these actions, we are "**Processing**" (and "**Process**" has a corresponding meaning) your Personal Information.
- 2.2. "**Personal Information**" refers to private information about an identifiable natural or juristic person. Personal Information does not include information that does not identify a person (including in instances where that information has been anonymised). The Personal Information that we collect about you may differ on the basis of the Services that you receive from CFAO Healthcare South Africa Proprietary Limited ("**CFAO Healthcare**").
- 2.3. We may Process various types of Personal Information as follows:
 - 2.3.1. **Identity Information**, which includes information concerning your name and surname, date of birth, identity or passport number, gender, race and marital status;
 - 2.3.2. **Contact Information**, which includes your physical and postal addresses, email addresses and telephone numbers, as well as company secretarial information that has been disclosed in relation to you;
 - 2.3.3. **Financial Information**, which includes bank account and payment card details, financial statements and VAT registration numbers;
 - 2.3.4. **Location Information**, which entails use of various technologies to determine your actual location, such as geographical data from your access device (which is usually based on the GPS or IP location when you visit the Website);
 - 2.3.5. **Log Information**, when you use the Website, we may automatically collect and store certain information in server logs when you access the Website, which may include your site activity information, such as details of how, when and for how long you accessed the Website, what links you went to, what information is available on the Website ("**Content**") you accessed and the amount of Content viewed;
 - 2.3.6. **Medical Information**, which includes patient data, medical aid information, full medical records, medical claims history and current health status;
 - 2.3.7. **Inferred Information**, when you interact with our products and services, we may Process certain information about you based on those interactions; and
 - 2.3.8. **Device Information**, when you access our platforms, we may collect details about the device you are using, including the type of device, your browser or operating system, and your Internet Protocol ("**IP**") address.
- 2.4. We may also Process Special Personal Information which is a more sensitive type of Personal Information about you. Some categories of particularly sensitive Personal Information include information about your health or sex life, racial or ethnic origin, religious or philosophical beliefs, sexual orientation, criminal behaviour or biometric information, and require higher levels of protection. We need to have further justification for Processing this type of Personal Information. We have implemented appropriate policies and safeguards, which we are required by law to maintain, to Processing this Special Personal Information. We may Process special categories of your Personal Information in the following circumstances:

- 2.4.1. in limited circumstances, with your explicit written consent;
 - 2.4.2. where we need to carry out our legal obligations;
 - 2.4.3. where it is needed in the public interest,
 - 2.4.4. where applicable data protection legislation specifically enables or requires us to do so.
- 2.5. We may also Process, collect, store and/or use aggregated data, which may include historical or statistical data ("**Aggregated Data**") for any purpose. Aggregated Data may be derived from your Personal Information but is not considered Personal Information, as this data does **not** directly or indirectly reveal your identity. However, if we combine or connect Aggregated Data with your Personal Information in a manner that has the result that it can directly or indirectly identify you, we will treat the combined data as Personal Information, which will be managed in accordance with this Privacy Policy.

3. HOW WE COLLECT YOUR PERSONAL INFORMATION

3.1. We collect your Personal Information in three ways, namely:

- 3.1.1. through direct or active interactions with you;
- 3.1.2. through automated or passive interactions with you; and
- 3.1.3. from third parties, including third party service providers.

3.2. Direct or active collection from you

- 3.2.1. We may require that you submit certain information to enable you to make use of the Services and/or Website, to facilitate the conclusion of an agreement with us or that is necessary for our fulfilment of our statutory or regulatory obligations. We may also collect Personal Information directly from you when you communicate directly with us, for example via e-mail or telephone calls, when you complete feedback forms or surveys, attend forums, enter competitions or promotions, post comments or content on our social media pages, or when you sign up to utilise our services.
- 3.2.2. If you contact us, we reserve the right to retain a record of that correspondence, which may include Personal Information.
- 3.2.3. The Personal Information and Special Personal Information that we actively collect from you may include any of the Personal Information listed in clause 2 of this Privacy Policy.

3.3. Passive interactions with you

- 3.3.1. We passively collect some of your Personal Information from the access device which you use to access and navigate through the Website, using various technological means, for instance, using server logs to collect and maintain log information.
- 3.3.2. We also use cookies and anonymous identifiers which enable our computer system to recognise you when you next visit the Website to distinguish you from other users and to improve our Service to you.
- 3.3.3. A cookie is a small piece of data (an alphanumeric identifier) which our computer system transfers to your access device through your web browser when you visit the Website and which is stored in your web browser. When you visit the Website again, the cookie allows the site to recognise your browser. Cookies may store user preferences and other information.
- 3.3.4. You may disable the use of cookies by configuring your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do so, you may not be able to enjoy all of the features and functionality of the Website.
- 3.3.5. The information which we may passively collect from your access device may include your identifying information, contact details, device and device event information, site activity information, log information, telephony log information, location information, unique application numbers and any other information which you permit us, from time to time, to passively collect from your access device.

3.4. Personal Information collected from third parties

3.4.1. We receive Personal Information about you from various third parties and public sources, including:

- 3.4.1.1. third parties, such as external healthcare providers, medical aid service providers or information that is publicly or commercially available;
- 3.4.1.2. third parties who provide Personal Information to responsible parties, who in turn provide this Personal Information to CFAO Healthcare; and
- 3.4.1.3. our information technology service providers.

4. HOW WE USE YOUR PERSONAL INFORMATION

4.1. We use the information we collect from you for the following purposes:

- 4.1.1. to provide you with information, products or Services you request from us;
- 4.1.2. in order to refer you to an appropriate third-party service provider;
- 4.1.3. to communicate with you;
- 4.1.4. to provide you with support;
- 4.1.5. to provide effective advertising (for example to be provide you with news, special offers and general information about other goods, services and events which we offer, that are similar to those that you have already hired or enquired about); and
- 4.1.6. for other lawful purposes that are relevant to our business activities or regulatory functions.

5. COMPULSORY PERSONAL INFORMATION AND CONSEQUENCES OF NOT SHARING WITH US

5.1. Where we are required to Process certain Personal Information by law, or in terms of an agreement that we have with you, and you fail to provide such Personal Information when requested to do so, we may be unable to perform in terms of the agreement we have in place or are trying to enter into with you. In this case, we may be required to terminate the agreement and/or relationship, upon notification to you, which termination will be done in accordance with the terms of the agreement and all applicable legislation.

6. HOW WE SHARE THE INFORMATION WE COLLECT AND RECEIVE

6.1. We will not sell your Personal Information to third parties for their marketing purposes.

6.2. We may share your Personal Information with:

- 6.2.1. our affiliates, in other words, other companies in our group;
- 6.2.2. we may disclose your Personal Information to a limited number of our employees and third party service providers (other than those who we refer you to), who we assist you to interact with;
- 6.2.3. our business partners. We may share de-identified information with select business partners;
- 6.2.4. other parties in response to legal Process or when necessary to conduct or protect our legal rights;
- 6.2.5. companies that provide services to us. Companies that provide services to us or act on our behalf may have access to information about you. These companies are limited in their ability to use information they receive in the course of providing services to us or you; and

6.2.6. third-parties where you provide consent. In some cases, third-parties (often advertisers) may wish to attain information about you in order to promote their products to you, or for whatever other reason. We may share information with third-parties where you provide consent in the form of an explicit opt-in. Before we ask you to opt-in, we will endeavour to provide you with a clear description of what data would be shared with the third-party. Remember that once you have opted in to allow us to send your information to the third-party, we cannot control what they do with your data; therefore, be sure to investigate their privacy policies before providing permission for us to share your information.

7. YOUR RIGHTS

- 7.1. You have the right to ask us not to contact you for marketing purposes. You can exercise this right at any time by using any of the various "opt-out" options that we will always provide to you when we communicate with you. We will not send you marketing messages if you tell us not to but we will still need to send you medical-related messages.
- 7.2. You have the right to object to the Processing of your Personal Information for a legitimate interest (or those of a third party) and if there is something about your particular situation which makes you want to object to Processing on this ground as you feel it impacts on your fundamental rights and freedoms.
- 7.3. You have the right to withdraw your consent to us Processing your Personal Information at any time. This will not affect the lawfulness of any Processing we carried out before you withdrew your consent. Withdrawing your consent may limit our ability, or that of a third party, to provide certain products or services to you. However, we may still Process your Personal Information where your consent is not required by law.
- 7.4. You have the right to ask us to restrict the Processing of your Personal Information. This means you can request that we temporarily suspend Processing in certain limited circumstances, which may vary depending on the laws that apply in your jurisdiction.
- 7.5. Our websites uses cookies. If you wish to reject our cookies, you can configure your browser to do so.
- 7.6. We want to make sure that any data we hold about you is up to date. So, if you think your Personal Information is inaccurate, you can ask us to correct or remove it.

8. RETENTION OF DATA

We will retain your Personal Information only for as long as is necessary for the purposes set out in this Privacy Policy or to comply with our legal obligations, resolve disputes, and enforce our legal agreements and policies.

9. KEEPING YOUR PERSONAL INFORMATION UPDATED AND CORRECT

- 9.1. In accordance with applicable legislation and the rules of CFAO Healthcare, we will take all necessary steps to ensure that the persons responsible for the maintenance of your Personal Information do so in a manner that ensures that it is accurate, complete, not misleading and is up to date.
- 9.2. It is your responsibility to advise us or the persons responsible for the maintenance of your Personal Information should any of Personal Information we have about you be incorrect, incomplete, misleading or out of date, by notifying us at the contact details set out in clause 16 below.

10. OUR COMMITMENT TO SECURITY

The security of your data is important to us. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. However, will take reasonable technical and organisational measures to secure the integrity of retained information and protect it from misuse, loss, alteration, destruction and the risk of unauthorized access or disclosure of your Personal Information. We will do our best to protect your Personal Information and we will use up to date technology that will help us to do this. We will at all times comply with our obligation under applicable law.

11. TRANSFER OF DATA

- 11.1. We are based in and operate from South Africa. Your information, including Personal Information, may be transferred to and maintained on servers located outside of your country of residence, where the data privacy laws, regulations and standards, may not be equivalent to the laws in your country of residence.
- 11.2. We might transfer your Personal Information to places outside of South Africa and store it there, where our suppliers might Process it. If that happens, your Personal Information will only be transferred to and stored in a country that has equivalent, or better, data protection legislation than South Africa or with a service provider which is subject to an agreement requiring it to comply with data protection requirements equivalent or better than those applicable in South Africa.
- 11.3. Your use of our website, followed by your submission of information to us, represents your consent to such transfer.
- 11.4. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

12. CHILDREN

- 12.1. Our Services may also be applicable to children (a natural person under the age of 18 years). We will not knowingly collect or Process Personal Information in respect of children without express permission to do so from a competent person (any person who is legally competent to consent to any action or decision being taken in respect of any matter concerning a child). If you are under the age of 18, we are entitled to rely on any actions taken in regard to your use of our Services as having been taken by such competent person.
- 12.2. We will not Process the Personal Information of children, save for when such Processing:
 - 12.2.1. is carried out with the prior consent of a competent person (i.e. a parent, guardian or custodian);
 - 12.2.2. is necessary for the establishment, exercise or defence of a right or obligation in law;
 - 12.2.3. forms an integral part of our operations as a health care provider, for instance when the child is our patient and medical records are generated and Processed in this regard;
 - 12.2.4. is necessary to comply with a legal obligation;
 - 12.2.5. is for historical, statistical or research purposes, to the extent that (i) the purpose serves a public interest and the Processing is necessary for the purpose concerned; or (ii) it appears to be impossible or would involve a disproportionate effort to ask for consent, and sufficient guarantees are provided for to ensure that the Processing does not adversely affect the individual privacy of the child to a disproportionate extent, or (iii) the Personal Information has deliberately been made public by the child with the consent of a competent person.

13. LINKS TO OTHER WEBSITES

Our website or social media platforms may contain links to and from websites, mobile applications or services of third parties, advertisers or affiliates. Please note that we are not responsible for the privacy practices of such other parties and advise you to read the privacy statements of each website you visit which collects Personal Information.

14. CONSUMER PROTECTION ACT, PROTECTION OF PERSONAL INFORMATION ACT AND OTHER LAWS

- 14.1. If this Privacy Policy or any provision in this Privacy Policy is regulated by or subject to the Consumer Protection Act, 68 of 2008 ("CPA") the Protection of Personal Information Act, 4 of 2013 ("POPIA") or other laws, it is not intended that any provision of this Privacy Policy contravenes any provision of the CPA, POPIA or such other laws. Therefore, all provisions of this Privacy Policy must be treated as being qualified, to the extent necessary, to ensure that the provisions of the CPA, POPIA and such other laws are complied with.
- 14.2. No provision of this Privacy Policy:

14.2.1.does or purports to limit or exempt us from any liability (including, without limitation, for any loss directly or indirectly attributable to our gross negligence or wilful default or that of any other person acting for or controlled by us) to the extent that the law does not allow such a limitation or exemption;

14.2.2.requires you to assume risk or liability for the kind of liability or loss, to the extent that the law does not allow such an assumption of risk or liability; or

14.2.3.limits or excludes any warranties or obligations which are implied into this Privacy Policy by the CPA (to the extent applicable), POPIA (to the extent applicable), or other applicable laws or which we give under the CPA (to the extent applicable), POPIA (to the extent applicable), or other applicable laws, to the extent that the law does not allow them to be limited or excluded.

15. CHANGES TO THIS PRIVACY POLICY

We may update this privacy policy from time to time. Any changes that we may make to our privacy policy will be posted on our website and will be effective from the date of posting.

16. QUERIES

16.1. If you have questions about our Privacy Policy, please contact us at information.officer@cfao.com.

16.2. If you feel that attempts by CFAO Healthcare to resolve the matter have been inadequate, you may lodge a complaint with the South African Information Regulator by accessing their website at <https://inforegulator.org.za> or emailing at POPIAComplaints@inforegulator.org.za.