



# Discovery Health (Pty) Limited

## Our Privacy Statement

### DEFINITIONS

“**The Scheme**” refers to Schemes administered by Discovery Health (Pty) Ltd.

“**Administrator**” refers to Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, a Council for Medical Schemes accredited administrator and managed care organisation and a subsidiary of Discovery Limited (registration number 1999/007789/06).

The Administrator and the Scheme will jointly be referred to as “**Us**”, “**We**” or “**Our**”.

“**You**” and “**your**” refers to you as the member and your dependants of the Scheme which may include your spouse, children and other dependants as the case may be.

“**Your personal information**” refers to all personal information that Discovery Group has processed relating to you or persons who are related to you or under your authority (as may become relevant depending on the context). Your Personal Information includes:

- financial information;
- information about your health, race or ethnic origin, biometrics, criminal behaviour or religion;
- your gender or sex;
- your age;
- unique identifiers such as your identity number or contact numbers; and
- addresses.

“**Personal Information**” may, depending on the context, refer to Your Personal Information or to any personal information as the term is understood in terms of the Protection of Personal Information Act (“POPIA”).

“**Discovery Group**” refers to Discovery Limited and its subsidiaries.

“**Process(ing) (of) information**” means the lawful and reasonable automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information to ensure that such processing is adequate, relevant and not excessive given the purpose for which it is processed.



**“Competent person”** means anyone who is legally competent to consent to any action or decision being taken for any matter relating to You or Your Dependant such as by way of example - a parent, legal guardian or a legal representative appointed by a court to manage the finances, property, or estate of another person unable to do so because of mental or physical incapacity.

## **How we will process and disclose Your personal information and communicate with You**

1. When You engage with the Scheme and/or the Administrator, you entrust Us with Your Personal Information about You, Your family and in some cases, Your employees. 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 a manner that is compliant, ethical and in accordance with industry best practice and applicable privacy legislation.
2. We will keep Your Personal Information confidential.
3. We have a duty to take all reasonably practicable steps to ensure Your Personal Information is complete, accurate, not misleading and updated on a regular basis. To enable this, we will always endeavour to obtain personal information from You directly. Where We are unable to do so, we will make use of verifiable independent third party data sources. Thus Your Personal Information comprises information you may have given to Us Yourself or We may have collected from other sources.
4. You have the right to object to the processing of Your Personal Information and have a choice whether or not to accept these terms and conditions. However, it is important to note that We require your acceptance to activate and service Your Scheme membership. If You do not accept these terms and conditions, we cannot activate and service Your membership of the Scheme.
5. You understand and/or acknowledge that when You include Your spouse and/or dependents on Your application, we will process their Personal Information for the activation of their benefits and pursue their legitimate interests. By submitting Your dependents’ relevant Personal Information, you hereby confirm that You are duly authorised to share such information with Us. We will furthermore process their information for the purposes and in the manner set out in this Privacy Statement.
6. If You are giving consent for Us to process Personal Information of a person under 18 (a minor), You confirm that you are a competent person and that You have authority to provide consent on their behalf.
7. If You share Your Personal Information with any third party, we will not be responsible for how they use this information nor be responsible for any loss suffered by You or Your employer (where applicable).
8. You understand and accept that We may process Your Personal Information for the following purposes:
  - 8.1. to verify the accuracy, correctness and completeness of any information provided to Us in the course of processing an application for membership or providing services related to Your membership;
  - 8.2. for the administration of Your benefit plan;
  - 8.3. for the provision of managed care services to You on Your benefit plan;



- 8.4. for the provision of relevant information to a contracted third party who requires this information in order to provide a healthcare service to You on Your benefit plan;
  - 8.5. to profile and analyse risk;
  - 8.6. to share Your Personal Information with external healthcare providers for them to assess or evaluate clinical information, in the event that You are subject to such a clinical assessment.
9. Examples of when and how We may receive and share Your Personal Information include:
- 9.1. Sharing Your Personal Information with Your chosen financial adviser during the application process to help the Administrator, if necessary, while the Administrator processes Your membership application;
  - 9.2. Receiving Your Personal Information from other relevant sources, including medical practitioners, contracted service providers, financial advisers, credit bureaus, entities that are part of the Discovery Group or industry regulatory bodies (“relevant sources”) and further Processing of such information to consider Your membership application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses. We may (at any time and on an ongoing basis) verify with the relevant sources that Your Personal Information is true, correct and complete;
  - 9.3. If You have joined as a member of an employer group, receiving and sharing with Your employer information that is relevant to Your application;
  - 9.4. Your authorisation, through completion of the application process, for Us to obtain and share information about Your creditworthiness with any credit bureau or credit providers’ industry association or industry body. This includes information about credit history, financial history, judgments, default history and sharing of information for purposes of risk analysis, tracing and any related purposes.
  - 9.5. Communicating with You about any changes to Your benefit plan, including changes to Your contributions or changes and enhancements to the benefits you are entitled to;
  - 9.6. Transferring Your Personal Information outside the borders of the Republic of South Africa where appropriate, for example to administer and/or monitor an international emergency, any applicable international treatment or the Africa Benefit. The transfer of information could include a scenario where you provide Us with an email address which is hosted outside the borders of South Africa and scenarios where We Process and store information for academic research.
10. If a third party asks Us for any of Your Personal Information, we will only share it with them if:
- 10.1. You have already provided Your consent for the disclosure of this information to that third party; or
  - 10.2. We have a legal or contractual duty to give the information to that third party.
11. We will provide Your Personal Information to any entity (including an entity forming part of the Discovery Group) with whom You or Your dependant/s already have a relationship; or where You or Your dependant/s have applied for a product, service or benefit from such an entity. This information will be provided for the administration of Your or Your dependant/s products or benefits with such entities.
12. Your Personal Information may be shared with third parties such as academics and researchers, including those who reside or work outside South Africa. We will ensure that the academics and researchers are obliged to keep Your Personal Information confidential and all data will to the extent possible be made anonymous where appropriate. If We publish the results of this research, you will not be identified by name. No Personal Information will be made available to an academic or research party unless that party has agreed to abide by strict confidentiality protocols that We require.
13. You agree that We may transfer your personal information outside South Africa:
- 13.1. if you give Us an email address that is hosted outside South Africa; or



13.2. to administer certain services, for example, cloud services.

14. If We become involved in a proposed or actual amalgamation, transfer or merger, acquisition or any form of sale of any assets, as appropriate, we have the right to share Your Personal Information with third parties in connection with the transaction. In the case of such an event, the new entity will have access to Your Personal Information.
15. When We share Your information, we will ensure that, the company, person or regulatory body (in or outside of South Africa) to whom We pass Your Personal Information, agrees to treat Your information with the same level of protection as We are obliged to.
16. You consent and agree that:
  - 16.1. We may process Your information, including Personal Information, to adhere to South African legislative reporting obligations and to perform transaction monitoring activities;
  - 16.2. We may communicate Your Personal Information to local Regulatory Bodies as well as to other relevant governance structures of Discovery Limited if any reportable matters are identified.
17. We may process Your information using automated means (without human intervention in the decision-making process) to make a decision about You or Your application for any product or service. You may query the decision made about You.
18. We have the right to communicate with You electronically about any changes on Your benefit plan, including Your contributions or changes and improvements to the benefits You are entitled to on the health plan You have chosen.
19. We have a duty to keep You updated about any offers and new products that are made available from time to time. The Scheme, Administrator, any entity of Discovery Limited and/or any contracted third-party service providers may communicate with You about these.
20. You also confirm that We may share, both within the Discovery Group and with our service providers, Your Personal Information, including Your unique identifiers, for any one or more of the following purposes directly or through a third party:
  - 20.1. Market, statistical and academic research, including cross-company analytics;
  - 20.2. The customisation and enhancement of Our benefits and services to meet Your needs;
  - 20.3. The conducting of surveys relating to our products and services; and
  - 20.4. The marketing of Our services to You.
21. You may opt out of Electronic Marketing by:
  - 21.1. Logging into Your profile on [www.discovery.co.za](http://www.discovery.co.za) or the Discovery App;
  - 21.2. Following the unsubscribe prompts on the electronic marketing communication received;
  - 21.3. By informing Your appointed financial adviser.

We will store Your Personal Information for the purpose of actioning this request and action it as soon as reasonably possible.



22. We may keep Your Personal Information until You ask Us to delete or destroy it. We will comply with Your request unless the law allows us to retain Your Personal Information or where we deem it necessary to retain Your Personal Information for the pursuit of Our legitimate business purposes. Where we cannot delete your personal information, we will take all reasonable steps to make it anonymous.
23. You have the right to ask Us to update, correct or delete Your Personal Information by completing the Request for Deletion or Correction of Information Form available at <https://www.discovery.co.za/corporate/privacy/>
24. Where We are required by law to collect and keep Your Personal Information, we shall do so. At a minimum, this may include complying with the following legislation:
- 24.1. Legislation applicable to the Scheme and the Administrator:
- Medical Schemes Act, 1998
  - The Consumer Protection Act, 2008
  - Electronic Communications and Transactions Act, 2002
  - Promotion of Access to Information Act, 2002
- 24.2. Legislation specific to Discovery Health (Pty) Ltd only:
- The Companies Act 72 of 2008
  - Financial Advisory and Intermediary Services Act, 2002
25. You have the right to know what Personal Information We hold about you. If You wish to access this information, please complete a 'PAIA Form to Request Access to Records'. This form can be found at <https://www.discovery.co.za/corporate/privacy/> and You may specify the information You would like to access. We will take all reasonable steps to confirm Your identity before providing details of Your Personal Information in connection with this request. We are entitled to charge a fee for this service and will let You know what this fee is at the time You make Your request.
26. We may change this Privacy Statement at any time. An updated version will be available on <https://www.discovery.co.za/corporate/privacy/>
27. If You believe that We have used Your Personal Information contrary to this Privacy Statement, you have the right to lodge a complaint with the Information Regulator. However, We encourage You to first follow our internal complaints process to resolve the complaint or contact the Information Officer at [privacy@discovery.co.za](mailto:privacy@discovery.co.za). If, thereafter, You feel that We have not resolved Your complaint adequately kindly contact the Information Regulator at: JD House | 27 Stiemens Street | Braamfontein | Johannesburg | PO Box 31533 | Braamfontein | Johannesburg | 2001 | [POPIAComplaints@info regulator.org.za](mailto:POPIAComplaints@info regulator.org.za) or [PAIAComplaints@info regulator.org.za](mailto:PAIAComplaints@info regulator.org.za).