

HEALTHCARE PROVIDER PRIVACY STATEMENT

DISCOVERY HEALTH
2026





Contents

Who we are	3
What personal information we collect and from where	3
How we will use your personal information	5
Who we share your personal information with	6
How long we keep your personal information for	6
How we protect your personal information.....	6
Transferring your personal information outside South Africa	6
Keeping you informed	7
You have rights.....	7
Changes to this privacy statement.....	7
What to do if you have a concern.....	7



THIS PRIVACY STATEMENT DESCRIBES HOW DISCOVERY COLLECTS, USES AND SHARES YOUR PERSONAL INFORMATION

When you engage with Discovery Health, you entrust us with personal information about yourself, your employees and the members of the schemes administered by us. We are committed to protecting your right to privacy and keeping your information safe.

By providing services to the members and using Discovery Health applications and website, you acknowledge and agree that Discovery Health has obtained the necessary consent from the members for the collection, use and processing of their personal information in accordance with POPIA. You further agree to process such personal information strictly in accordance with the terms of this consent and the provisions of POPIA.

This Privacy Statement tells you how we collect, use and share your personal information, including personal information about your employees, where applicable.

Who we are

'We', 'us', 'our' or 'Discovery' refers to Discovery Health. 'Discovery Group' refers to Discovery Limited, its South African subsidiaries and its subsidiaries and business operations established in other jurisdictions. You can find us at 1 Discovery Place, Sandton, Johannesburg.

You can find the privacy statements for the medical schemes administered by Discovery Health (Pty) Ltd on the website for the specific medical schemes.

What personal information we collect and from where

We will collect personal information directly from you, when and where possible. If we are not able to, or we want to make sure that your information is up to date and accurate, we may collect your personal information from other sources. Some of the personal information we collect may be sensitive in nature. This is known as special personal information and includes information about your health, biometrics, and any alleged criminal or objectionable behaviour. Below are the categories of personal and special personal information which we may collect about you and your employees, and from which sources.

Category	Types of personal information	Source
Biographic and demographic information, which may include special personal information (including details of dependants and beneficiaries, where applicable)	Names, age and date of birth, gender or sex	From you when you apply to join our network From your agent or appointed representative, including the bureaus By cross-referencing within the Discovery Group and/or with authoritative sources such as the national population register or Home Affairs National Identification System of the Department of Home Affairs
Contact information (including that of employees, where applicable)	Physical address, postal address, telephone numbers (cell phone, home, work or preferred), email address	
Unique identifiers	Government identifiers including national identification number, passport number, tax identification number, HPCSA registration number, or other related identifiers issued by a government branch or department	From consumer data verification bureaus, insurance bureaus, credit bureaus and other third parties including leads providers and data switching providers
Financial information	Bank account information, tax information	
Special personal information on criminal behaviour (including alleged criminal behaviour or objectionable conduct)	Criminal history or behaviour	From regulatory bodies, such as the Health Professions Council of South Africa (HPCSA) From international and local registers and industry bodies



Category	Types of personal information	Source
		From forensic investigators appointed by us From information which you make public, such as on social media platforms
Administrative information	Claims, financial information, servicing interactions	From members or healthcare institutions From you when you apply to register your practice with us, join our networks or submit a claim
Practice information	Practice name, registration number	From you or the practice when you apply to register your practice with us or join our networks From regulatory bodies, such as the HPCSA
Opinions	Survey responses, commentary, or feedback	From you when you take part in a survey
Complaint information	Information about complaints submitted to regulatory authorities or bodies	From regulatory bodies, such as the HPCSA or from members
Preferences and online identifiers	Session cookies, which are temporary and will be erased once you have closed your browser. Session cookies help with security while you browse the website and will also help you navigate from page to page while you browse. These cookies cannot be disabled Persistent cookies, which are stored on your device to save information, settings, preferences, or login details relating to a website or mobile application. Your device will use these cookies when you visit that website or mobile application again. These cookies are stored on your device until they expire or until you delete them Third-party cookies, which are created by third-party domains outside of Discovery. These cookies are used for personalised marketing and advertising purposes	When you access, interact with, or visit Discovery websites or applications, a small file with an identifier (cookie) is stored on your electronic device (such as a computer, smart phone, or tablet), which collects this information from you

Most of the personal information collected about you is necessary for us to activate and service your provider profile with us. If you do not give us the information we need, we may not be able to make payment or provide services to you or our members. If it is voluntary for you to give us certain information (except where required by legislation), we will tell you at the time when that information is collected, and you may decide whether to give us this information.

We are required to collect and keep personal information in terms of applicable laws. For more information on this and on how to make requests for access to information which we hold about you, please have a look at our [Access to Information Manuals](#).

Note

When you give us information about other people, such as your employees, you confirm that you have informed such persons and are authorised to give us their information to process for the purposes covered in this Privacy Statement. You agree to indemnify us against any loss or damage (whether direct or indirect) that such person may suffer because of the unauthorised use of their personal information given by you to us.



How we will use your personal information

We use your personal information and special personal information to:

- Develop, monitor, and improve our systems and processes
- Communicate with you
- Activate, administer and service your provider profile with us, which includes assessing and paying claims and providing any information, services or benefits that you are entitled to
- Conduct risk and fraud assessments before accepting your application to join our network
- We may use emerging technologies, such as artificial intelligence (AI) and cloud technology, to enhance our offerings and to process your information for the purposes set out in this Privacy Statement. We are committed to fairness, transparency and human oversight in all our use of technology
- Resolve your complaints or queries or for dispute resolution purposes
- Improve our existing products and services, and develop new products and services, through research and development
- Improve member and provider experience and service efficiency by conducting surveys and analysing your service interactions
- Comply with codes of conduct and industry agreements
- Manage Discovery events and award continuing professional development points to attendees
- Manage promotions and competitions
- Fulfil legal or contractual obligations, including assisting with law enforcement, anti-money laundering and counter-terrorist financing initiatives or complying with information requests by regulators or regulatory bodies and meeting our regulatory reporting obligations
- Make you aware of benefits that you are entitled to or we think that you would be interested in
- Depersonalise and aggregate your personal information for data analysis, research, profiling or other purposes mentioned in this Privacy Statement
- Through cookies, authenticate you, provide security against the fraudulent use of login details and for the protection of the Discovery websites, personalise content and better understand how you use advertisements that are relevant to you, and perform analytics to improve your experience

Note

By using the Discovery websites, you agree that we may place cookies on your electronic devices for the purposes set out in this privacy statement. The Discovery websites give you the option to disable or delete cookies. **You can manage your preference relating to a specific type of cookie at any time on our website by visiting [Cookies Settings](#) or the mobile application.** Note that session cookies are necessary for the operation of Discovery websites and cannot be disabled. If you prefer not to have non-essential cookies placed on your electronic device while using the Discovery websites, you can disable them by turning them off in your browser. However, this may affect the overall experience of access, navigation and use of the Discovery websites. When you disable cookies, no information is gathered from your device.

Note

By accepting this Privacy Statement you provide us with your express consent that we may process (collect, store, use and share) your personal and special personal information for the following purposes:

- Depersonalising (removing the ways in which you may be identified) your personal information and special personal information and sharing this information within the Discovery Group for any of the purposes mentioned in this privacy statement, but specifically for research and analysis activities.
- Sharing personal information, including special personal information –
 - within the Discovery Group; and
 - with regulatory bodies and affected third parties, such as hospital groups to prevent, detect and investigate fraud, financial crime and identity theft.
- Conducting sanction screening in respect of you, and where you are a juristic person, your shareholders and beneficial owners, where applicable, against all mandatory and non-mandatory sanctions lists as we may in our sole discretion determine and sending your personal information to local and international regulatory bodies and other entities in the Discovery Group if you are matched to one of these lists. If you are found on one of these lists, we may terminate our agreement with you with immediate effect.



- 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.

Who we share your personal information with

We may share your personal information with the following categories of persons:

- Companies in the Discovery Group, our agents and sub-contractors, and contracted third parties who require the information to provide a service to you, provided that the third party agrees to keep the information confidential
- Third parties such as academics and researchers, including those outside South Africa. We will ensure that the academics and researchers only use information that has been de-identified
- If we become involved in a proposed or actual merger, acquisition, or any form of sale of any assets, with 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 this Privacy Statement will continue to apply
- Third parties, local and foreign regulatory bodies, or government institutions to whom we have a legal or contractual duty to give your personal information
- To your authorised agent or any other person appointed to act on your behalf, such as bureaus
- Discovery Health will provide your personal information to any other entity within the Discovery Group with whom you already have a relationship, for administration purposes

In all other instances, we will ask for your consent to share personal information, unless we are permitted to do so in terms of applicable law.

How long we keep your personal information for

Note

By accepting this Privacy Statement, you agree that we may decide how long we need to keep your personal information for our business purposes.

You may withdraw your consent and we will destroy or delete your personal information unless the law allows or requires us to keep it or it is required for administration of your registered practice/s. Where we cannot delete your personal information, we will take steps to make it anonymous.

How we protect your personal information

We have put reasonable security measures in place based on the sensitivity of the information which we hold. We have put measures in place to protect your personal information from being disclosed without your authorisation and to prevent loss or misuse. No method of transmission over the internet, or method of electronic storage, is 100% secure. While we strive to use commercially acceptable means to protect your personal information, you acknowledge that no protection which we provide is absolutely guaranteed.

For more information on how to protect your information and not fall victim to fraud, scams, phishing and theft, visit our [Security and fraud page](#).

Transferring your personal information outside South Africa

We may transfer your personal information outside South Africa to:

- Communicate using an email address that you give us or any other electronic communication channel that is hosted or managed outside South Africa
- Administer certain services using cloud based or non-domiciled IT services

We will ensure that any company or person that we pass your personal information to agrees or is required by law to treat your information with the same level of protection as we are obliged to.



Keeping you informed

We would like to keep you updated about any offers and new products that we or the Discovery Group make available from time to time, which affect the services that you provide to members. We, the Discovery Group and contracted third-party service providers may communicate with you about these offers and new products.

You may unsubscribe at any time from any direct marketing communications we may send you or from telephone marketing by:

- Logging into your profile on the Discovery website or applications and updating your communication preferences
- Following the unsubscribe prompts on the electronic marketing communication received

Please note that your unsubscribe request will take some time to action, and your selection will not automatically be effective during that time.

To make sure that we do not contact you with unwanted marketing communication after you have unsubscribed, we will store a minimal amount of your personal information (such as your name and contact details) on an opt-out register.

You have rights

You have the right to:

- Ask what personal information we have about you, by completing our [Access Request Form](#).
- Ask what personal information was sent to our suppliers, service providers or any other third party, by completing our [Access Request Form](#).
- Ask us to update, correct or delete any out-of-date or incorrect personal information we have about you, or any information which you think we are no longer authorised to retain, by completing our [Request for Deletion or Correction of Information Form](#).
- Alternatively, to correct your personal information, you may access your profile on the Discovery website or applications or phone our call centres.
- Query and make representations where we make a decision about you using automated means.
- Where you have provided consent for the processing of your personal information, you have the right to withdraw your consent.
- Object to the processing of your personal information, by completing our [Objection to Processing of Personal Information Form](#).
- Should you feel that your personal information has been unlawfully processed, or your rights infringed, you also have the right to institute civil proceedings in terms of data privacy legislation.

Note

While we respect and uphold your rights, the exercise of certain rights, such as deletion, objection, or withdrawal of consent, may affect our ability to provide you with certain services.

Responses to requests may take up to 30 days due to required procedures. In some instances, proof of identity may be requested, and additional information might be needed to process certain requests.

Changes to this privacy statement

We may change this Privacy Statement at any time. The most updated version will be available on our website. **It is your responsibility to check our website regularly to ensure that you are aware of these changes. By continuing to be a provider, you agree that the latest version will apply to you.**

What to do if you have a concern

1. Follow our internal complaints process

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 our Information Officer at privacy@discovery.co.za. If you still feel that we have not resolved your complaint adequately, contact the Information Regulator (South Africa).



2. Contact the Information Regulator of South Africa

Discovery is regulated by the Information Regulator. Contact details: Physical address: Woodmead Office Park, 54 Maxwell Drive, Woodmead, Johannesburg | Postal address: PO Box 31533, Braamfontein, Johannesburg 2001 |

POPIAComplaints@inforegulator.org.za or PAIAComplaints@inforegulator.org.za or <https://inforegulator.org.za/>

