

Discovery's Privacy Statement

Definitions

We, us and our	means Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider, and where applicable Discovery Vitality (Proprietary) Limited ("Vitality"), a private company with limited liability registered under the company laws of the Republic of South Africa, or both companies as the case may be. The principal place of business of both companies is 1 Discovery Place, Sandton, Johannesburg, 2196.
You and your	means the owner of the Investment or a member of a retirement fund
Investment	means the Discovery Investment Plan that you bought
Your personal information	means personal information about you, your spouse, your dependents, your beneficiaries (as relevant). It includes information about health, financial status, gender, age, contact numbers and addresses.
Process information	means the automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information.
Competent person	means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child, for example a parent or legal guardian.

Purpose of this Privacy Statement

When you engage with us, you trust us with personal information about yourself, your spouse, dependants, beneficiaries, and in some case, 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 line with the Protection of Personal Information Act ("POPIA").

Acceptance is voluntary

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 activate and service your Investment. This means that if you do not accept, we cannot activate and service your Investment. The acceptance of these terms and conditions and the permission given to process your personal information will continue after your death.

We keep personal information confidential

We will keep your personal information confidential. You may have given us this information yourself or we may have collected it 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 dependants, your beneficiaries, or your spouse.

Authority to act for other people

You warrant that when you give us personal information about your dependants, beneficiaries, spouse, you have received their permission to share their personal information with us. You understand that when you include your spouse, beneficiary/s and/or dependants on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement and any other related purpose.

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 on their behalf.

Consent

By signing this form, you confirm you give us consent that we may:

- Share with the appointed financial adviser the policy information, including your personal information, necessary to ensure the efficient administration of the policy and to ensure that we comply with all relevant legislation; as well as
- Share your health information with the financial adviser during any underwriting process.
- 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.

Indemnification

You agree to indemnify us against any loss or damage, direct or indirect, that you as an investor suffers because of the unauthorised use of your personal information.

Each party accepts responsibility to the extent that the processing activities of personal information falls under the control of that party and agrees to indemnify the other party/ies against any loss or damage, direct or indirect, that an investor may suffer because of any unauthorised use of your ' personal information or if a breach of the personal information occur, but only if the processing of that personal information is controlled by that party.

Sanction screening

You consent and agree that:

- We may process your, your shareholders and beneficial owners' information, including personal and special personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists and to perform transaction monitoring activities
- You also consent to us communicating such personal information to local and international Regulatory Bodies as well as to other entities in the Discovery Group if you, shareholders and beneficial owners are matched to one of these sanctions lists and ;
- You understand that we may terminate this agreement or application with immediate effect if you or any shareholders or beneficial owners are found to be on a sanctions list.

Purpose for processing your personal information

You agree that we may process your personal information for the following purposes:

- Administering this Investment;
- Assessing any claims under this Investment;
- Allowing any of the following to advise you about or offer to you any improved benefits or new products that you may qualify for:
 - any company in the Discovery Group
 - any third party provide
 - any financial services provider or its representative approved by Discovery
- Providing relevant information, including your personal information, to a contracted third party who needs the information to provide a service to you relating to this Investment. We will ensure that the third party has agreed to keep the information confidential.

Automated processing

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.

Sharing personal information with third parties

If a third party asks us for any of your personal information, we will share it with them only if:

- you have already given your consent for the disclosure of this information to that third party; or
- we have a legal or contractual duty to give the information to that third party; or
- for any of the purposes set out herein.

Sharing personal information with Vitality

If you are a member of the Vitality programme, you further agree that we may process your personal information for the following purposes:

- the administration of the Vitality programme;

- the provision of any services that you or any dependant on your Vitality policy may require;
- the rendering of services by Vitality; and
- the provision of relevant information to a contracted third party who require such information to render a service to you or any dependant on your Vitality policy and only if such contracted third party agrees to keep the information confidential.

Sharing personal information with the Discovery Group

You confirm that we may share your personal information within the Discovery Group of companies for all of the following:

- administration;
- fraud prevention;
- providing Group-wide services, benefits and infrastructure (where necessary) to help you in your personal or professional capacity.

Sharing for research and improvement purposes

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

- market, statistical and academic research; and
- to customise our benefits and services to meet your needs.

You agree that your personal information may be shared with third parties such as academics and researchers, including those outside South Africa. We ensure that the academics and researchers will keep your personal information confidential and all data will be made anonymous to the extent possible and where appropriate. No personal information will be made available to a third party unless that third party has agreed to abide by strict confidentiality protocols that we require. If we publish the results of this research, you will not be identified by name.

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

Obtaining and sharing personal information for credit purposes

By signing this application form, you authorise us to obtain and share information about your creditworthiness with any credit bureau or credit provider's 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.

Right to communicate electronically

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

Obtaining personal information for data quality purposes

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 try 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.

Duty to keep you informed

We have a duty to keep you updated about any offers and new products that we make available from time to time. Any entity within the Discovery Group and contracted third-party service providers may communicate with you about these.

Direct Electronic Marketing

You may opt out of Electronic Marketing on www.discovery.co.za or the Discovery App

You have the right to know what personal information we have

You have the right to know what personal information we hold about you. If you wish to receive a copy, please complete a form called an 'Access Request Form' on www.discovery.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.

We are entitled to charge a fee for this service and will let you know what it is at the time of your request.

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.

The following are examples of laws that require us to collect and keep personal information:

- The Financial Advisory and Intermediary Services Act (FAIS);
- The Financial Intelligence Centre Act (FICA);
- The Long Term Insurance Act (LTIA);
- The Protection of Personal Information Act (POPIA)
- The Financial Sector Regulation Act (FSRA)
- The Consumer Protection Act (CPA)
- The Pension Funds Act (PFA); and
- The Collective Investment Schemes Control Act (CISCA).

Transferring your personal information outside South Africa

You agree that we may transfer your personal information outside South Africa:

- if you give us an email address that is hosted outside South Africa; or
- to administer certain services, for example, cloud services; or

- where required to administer any off-shore product, for example your Dollar Endowment Investment.

We will ensure that any country, 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.

Sharing your personal information for merger, acquisition or sale purposes

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 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.

Changing this Privacy Statement

We may change this Privacy Statement at any time. The most updated version will be always be available on www.discovery.co.za

If you have any concerns

If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us. If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA.

The contact details are:

Discovery Invest's contact centre

Tel: 0860 675 777

Email: invest_support@discovery.co.za

The Information Regulator (South Africa)
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