

# PRIVACY POLICY

COMPENDIUM GROUP INVESTMENT HOLDINGS  
(PTY) LTD AND ITS SUBSIDIARIES AND ASSOCIATES

("Policy")

August 2024

Applicable to [www.cig.co.za](http://www.cig.co.za)

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## 1. DEFINITIONS

- 1.1. "Compendium" means Compendium Group Investment Holdings (Pty) Ltd with registration number 2004/029831/07 and all subsidiaries and associated companies which consists of:
  - 1.1.1. Compendium Insurance Brokers (Pty) Ltd with registration number 2000/009588/07;
  - 1.1.2. Cignet Administration Services (Pty) Ltd with registration number 2004/029524/07;
  - 1.1.3. Swift Auto Brokers (Pty) Ltd with registration number 2006/027398/07;
  - 1.1.4. Compendium Insurance Brokers KZN (Pty) Ltd with registration number 1989/003322/07; and
  - 1.1.5. Watersure (Pty) Ltd with registration number 2004/027733/07.
- 1.2. "Cookies" means a Computer file, which is transferred automatically from the website to a visitor's computer, during an online session, and which enables Compendium, its sponsors and advertisers to customise webpage content and to gather general information on the use and frequency of the visitor traffic.
- 1.3. "Data Subject" means the person to whom personal information relates;
- 1.4. "ECTA" means the Electronic Communications and Transactions Act, 25 of 2002;
- 1.5. "IP address" means an address assigned to the any device identifying the device when conducting network activity;
- 1.6. "Policy" means this Privacy Policy;
- 1.7. "POPI" means the Protection of Personal Information Act, 4 of 2013;
- 1.8. "Personal Information" shall include, but is not limited to a Data Subjects Name, Address, Contact Details, Date of birth, Place of birth, Identity Number, Passport Number, Bank details, Tax Number and Financial Information;
- 1.9. "Processing" means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including:
  - 1.9.1. the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;
  - 1.9.2. dissemination by means of transmission, distribution or making available in any other form; or
  - 1.9.3. merging, linking, as well as restriction, degradation, erasure or destruction or information.
- 1.10. "Website" means [www.cig.co.za](http://www.cig.co.za);

## 2. PURPOSE

Compendium cares about the privacy of Data Subjects and will ensure that all Personal Information submitted or provided by or on behalf of Data Subjects is treated with caution. Compendium implemented reasonable security measures to protect Personal Information and all Personal Information is treated confidentially and will not be disclosed to any person, without the consent of a Data Subject.

## 3. PROCESSING AND SHARING OF INFORMATION

### 3.1 What information we collect

We obtain personal information about you if you choose to provide it — for example, to contact mailboxes or to register for certain services. In some cases, you will have previously provided your personal information to Compendium (if, for example, you are a former employee). If you choose to register or login to a Compendium website using a third-party single sign-in service that authenticates your identity and connects your social media login information (e.g., LinkedIn, Google, or Twitter) with Compendium, we will collect any information or content needed for the registration or log-in that you have permitted the social media provider to share with us, such as your name and email address. Other information we collect will depend on the privacy settings you have set with your social media provider, so please review the privacy statement or policy of the applicable service.

When you register or submit personal information to Compendium, we will use this information in the manner outlined in this privacy statement. Your personal information is not used for other purposes, unless we obtain your permission, or unless otherwise required or permitted by law or professional standards. For example, if you register to a Compendium website and provide information about your preferences, we will use this information to personalise your user experience. Where you register or login using a third-party single-user sign-in we may also recognise you as the same user across any different devices you use and personalise your user experience across other Compendium sites you visit. If you send us a resume or curriculum vitae (CV) to apply online for a position with Compendium, we will use the information that you provide to match you with available Compendium job opportunities.

In some cases where you have registered for certain services, we will store your email address temporarily until we receive confirmation of the information you provided via an email (i.e. where we send an email to the email address provided as part of your registration to confirm a subscription request).

### 3.2 The legal grounds we have to use your personal information

Compendium generally collects only the personal information necessary to fulfill your request. Where additional, optional information is sought, you will be notified of this at the point of collection.

The Protection of Personal Information Act 4 of 2013 ("POPIA") allows us to process personal information, so long as we have a ground under the law to do so. It also requires us to tell you what those grounds are. As a result, when we process your personal information, we will rely on one of the following processing conditions:

**Performance of a contract:** this is when the processing of your personal information is necessary in order to perform our obligations under a contract;

**Legal obligation:** this is when we are required to process your personal information in order to comply with a legal obligation, such as keeping records for tax purposes or providing information to a public body or law enforcement agency;

**Legitimate interests:** we will process information about you where it is in our legitimate interest in running a lawful business to do so in order to further that business, so long as it doesn't outweigh your interests; or

**Your consent:** in some cases, we will ask you for specific permission to process some of your personal information, and we will only process your personal information in this way if you agree to us doing so. You may withdraw your consent at any time by contacting Compendium at [info@cig.co.za](mailto:info@cig.co.za)

**Examples of the 'legitimate interests' referred to above are:**

- i. To offer information and/or services to individuals who visit our website or offer information about employment opportunities.
- ii. To prevent fraud or criminal activity and to safeguard our IT systems.
- iii. To customize individual's online experience and improve the performance usability and effectiveness of Compendium's online presence.
- iv. To conduct, and to analyse, our marketing activities.
- v. To meet our corporate and social responsibility obligations.

In some cases, the personal data that we collect will also include special categories of data, such as diversity related information (including data about racial and ethnic origin, political opinions, religious beliefs and other beliefs of a similar nature, trade union membership and data about sexual life and sexual orientation), or health data and data about alleged or proven criminal offences in each case where permitted by law.

### 3.3 Automatic collection of personal information

In some instances, Compendium and its service providers use cookies, web beacons and other technologies to automatically collect certain types of information when you visit us online, as well as through emails that we may exchange. The collection of this information allows us to customize your online experience, improve the performance, usability, and effectiveness of Compendium's online presence, and to measure the effectiveness of our marketing activities.

### 3.4 IP Addresses

An IP address is a number assigned to your computer whenever you access the internet. It allows computers and servers to recognize and communicate with one another. IP addresses from which visitors appear to originate will be recorded for IT security and system diagnostic purposes. This information will also typically be used in aggregate form to conduct website trend and performance analysis.

### 3.5 Cookies

Cookies will typically be placed on your computer or internet-enabled device whenever you visit us online. This allows the site to remember your computer or device and serve a number of purposes. On some of our websites, a notification banner will appear allowing you to manage your consent to collect cookies (cookie banner). Below is a summary of the categories of cookies collected on our websites, and how your consent may impact your experience of certain features as you navigate those websites:

**Strictly necessary cookies:** Strictly necessary cookies are essential in order to enable users to move around the website and use its features, such as accessing secure areas of the website. These cookies must be enabled or the site will not function, and cannot be blocked.

**Performance cookies:** Performance cookies are cookies used to gather data to enhance the performance of a website.

You can manage your consent for performance cookies using the cookie banner, or by updating your browser's settings (often found in your browser's Tools or Preferences menu) to not accept cookies.

**Functionality cookies:** Functionality cookies are used to remember customer selections that change the way the site behaves or looks. You may opt out of these cookies, but it will impact your experience on the website, and you may need to repeat certain selections each time you visit.

You can manage your consent for functionality cookies by updating your browser's settings (often found in your browser's Tools or Preferences menu) to not accept cookies.

**Targeting cookies or advertising cookies:** Targeting cookies are used to deliver content relevant to your interests. They are also used to limit the number of times you see certain marketing materials, as well as help measure the effectiveness of those marketing materials. If you do not provide consent for targeting cookies, your computer or internet-enabled device will not be tracked for marketing-related activities.

You can manage your consent for targeting cookies using the cookie banner, or by updating your browser's settings (often found in your browser's Tools or Preferences menu) to not accept cookies.

Although most browsers automatically accept cookies, you can choose whether to accept cookies via the cookie consent banner or your browser’s settings (often found in your browser’s Tools or Preferences menu). If you wish to revoke your selection, you may do so by clearing your browser’s cookies, or by updating your preferences in the cookie banner.

Further information about managing cookies can be found in your browser’s help file or through sites such as <https://allaboutcookies.org/>

Below is a list of the types of cookies used on our websites:

Purpose	Description	Type & Expiry
Performance (i.e., User's Browser)	Our website is built using common internet platforms. These have built-in cookies which help compatibility issues (e.g., to identify your browser type) and improve performance (e.g., quicker loading of content).	Session, deleted upon closing the browser
Security Cookies	If you register for access to a restricted area, our cookies ensure that your device is logged for the duration of your visit. You will need your username and password to access the restricted areas.	Session, deleted upon closing the browser, or persistent.
Site Preferences	Our cookies may also remember your site preferences (e.g., language) or seek to enhance your experience (e.g., by personalizing a greeting or content). This will apply to areas where you have registered specifically for access or create an account.	Session, deleted upon closing the browser, or persistent.
Analytical	We use several third-party analytics tools to help us understand how site visitors use our website. This allows us to improve the quality and content on <a href="http://www.cig.co.za">www.cig.co.za</a> for our visitors. The aggregated statistical data cover items such as total visits or page views, and referrers to our websites. For further details on our use of Google Analytics, see below.	Persistent, but will delete automatically after two years if you no longer visit <a href="http://www.cig.co.za">www.cig.co.za</a>
Social sharing	We use third-party social media widgets or buttons to provide you with additional functionality to share content from our web pages to social media websites and email. Use of these widgets or buttons may place a cookie on your device to make their service easier to use, ensure your interaction is displayed on our web pages (e.g. the social share count cache is updated) and log information about your activities across the Internet and on our web sites. We encourage you to review each provider’s privacy information before using any such service. For further details on our use of social media widgets and applications, see below.	Persistent, but will be deleted automatically after two years if you no longer visit <a href="http://www.cig.co.za">www.cig.co.za</a>

Other third-party tools and widgets will be used on our individual web pages from time to time to provide additional functionality. Depending on how you set your preferences in your browser and/or the cookie banner, use of these tools or widgets may place a cookie on your device to make their service easier to use, and ensure your interaction is displayed on our webpages properly.

Cookies by themselves do not tell us your email address or otherwise identify you personally. In our analytical reports, we will obtain other identifiers including IP addresses, but this is for the purpose of identifying the number of unique visitors to our websites and geographic origin of visitor trends, and not to identify individual visitors.

### 3.6 Google Analytics

Compendium uses Google Analytics. More information about how Google Analytics is used by Compendium can be found here: <http://www.google.com/analytics/learn/privacy.html>.

To provide website visitors with more choice on how their data is collected by Google Analytics, Google have developed the Google Analytics Opt-out Browser Add-on. The add-on communicates with the Google Analytics JavaScript (ga.js) to indicate that information about the website visit should not be sent to Google Analytics. The Google Analytics Opt-out Browser Add-on does not prevent information from being sent to the website itself or to other web analytics services.

### 3.7 Web Beacons

A web beacon is a small image file on a web page that can be used to collect certain information from your computer, such as an IP address, the time the content was viewed, a browser type, and the existence of cookies previously set by the same server. Compendium only uses web beacons in accordance with applicable laws.

Compendium or its service providers will use web beacons to track the effectiveness of third-party websites that provide us with recruiting or marketing services or to gather aggregate visitor statistics and manage cookies.

You have the option to render some web beacons unusable by rejecting their associated cookies. The web beacon may still record an anonymous visit from your IP address but cookie information will not be recorded.

In some of our newsletters and other communications, we will monitor recipient actions such as email open rates through embedded links within the messages. We collect this information to gauge user interest and to enhance future user experiences.

### 3.8 Location-Based Tools

Compendium will collect and use the geographical location of your computer or mobile device. This location data is collected for the purpose of providing you with information regarding services which we believe may be of interest to you based on your geographic location, and to improve our location-based products and services.

### 3.9 Social Media Widgets And Applications

Compendium websites will typically include functionality to enable sharing via third-party social media applications, such as the Facebook Like button and Twitter widget. These social media applications will collect and use information regarding your use of Compendium websites (see details on 'Social Sharing' cookies above). Any personal information that you provide via such social media applications will often be collected and used by other members of that social media application and such interactions are governed by the privacy policies of the companies that provide the application. We do not have control over, or responsibility for, those companies or their use of your information.



In addition, Compendium websites may host blogs, forums, crowd-sourcing and other applications, or services (collectively "social media features"). The purpose of social media features is to facilitate the sharing of knowledge and content. Any personal information that you provide on any Compendium social media feature will typically be shared with other users of that social media feature (unless otherwise stated at the point of collection), over whom we often have limited or no control.

### 3.10 Children

Compendium understands the importance of protecting children's privacy, especially in an online environment. In particular, our sites are not intentionally designed for or directed at children under the age of 18.

## 4. SHARING AND TRANSFER OF PERSONAL INFORMATION

### 4.1 Transfer within the Compendium network

Other parts of the Compendium network are also used to provide services to us and you, for example hosting and supporting IT applications, provision of certain forms of insurance for Compendium firms and their clients, performing client conflicts checks and Anti-Money Laundering checks, assisting with client engagement services, and otherwise as required in order to continue to run Compendium's business.

### 4.2 Transfers to Third Parties

We do not share personal information with third parties, except as necessary for our legitimate professional and business needs, to carry out your requests, and/or as required or permitted by law or professional standards. In addition, Compendium will transfer certain personal information outside of the Republic of South Africa to Compendium member firms or third-party service providers or subcontractors working with us or on our behalf for the purposes described in this Privacy Statement. Compendium will also typically store personal information outside of the Republic of South Africa. If we do this, your personal information will continue to be protected by means of contracts we have in place with those organisations outside the Republic of South Africa, containing standard data protection clauses required by POPIA and appropriate standard contractual clauses approved by the European Commission. Compendium will not transfer the personal information you provide to any third parties for their own direct marketing use.

## 5. CHOICES

In general, you are not required to submit any personal information to Compendium, but we will require you to provide certain personal information in order for you to receive additional information about our services and events. Compendium will also ask for your permission for certain uses of your personal information, and you can agree to or decline those uses. If you opt-in for particular services or communications, such as an e-newsletter, you will be able to unsubscribe at any time by following the instructions included in each communication. If you decide to unsubscribe from a service or communication, we will try to remove your information promptly, although we may require additional information before we can process your request.

As described in "Cookies" above, if you wish to prevent cookies from tracking you as you navigate our sites, you can reset your browser to refuse all cookies or to indicate when a cookie is being sent. Note, however, that some portions of our sites may not work properly if you elect to refuse cookies.

## 6. YOUR RIGHTS

If Compendium processes personal information about you, you have the following rights:

**Access and correction:** you have the right to access to that data. This is sometimes called a 'Subject Access Request'. If we agree that we are obliged to provide personal information to you, we will provide it to you free of charge. Before providing personal information to you, we may ask for proof of identity and sufficient information about your interactions with us that we can locate your personal information. If the information we hold about you is incorrect, you are entitled to ask us to correct any inaccuracies in the personal information.

**Object to processing:** you have the right to object to us processing your personal information if we are not entitled to use it anymore.

**Other Rights:** in addition, you may have rights to have your information deleted if we are keeping it too long, have its processing restricted in certain circumstances and/or to obtain copies of information we hold about you in electronic form.

You can make a request or exercise these rights by contacting Compendium at [info@cig.co.za](mailto:info@cig.co.za) and we will make all reasonable and practical efforts to comply with your request, so long as it is consistent with applicable law and professional standards.

## 7. DATA SECURITY AND INTEGRITY

Compendium has reasonable security policies and procedures in place to protect personal information from unauthorised loss, misuse, alteration, or destruction. Despite Compendium's best efforts, however, security cannot be absolutely guaranteed against all threats. To the best of our ability, access to your personal information is limited to those who have a need to know. Those individuals who have access to the data are required to maintain the confidentiality of such information.

We also make reasonable efforts to retain personal information only for so long i) as the information is necessary to comply with an individual's request, ii) as necessary to comply with legal, regulatory, internal business or policy requirements, or iii) until that person asks that the information be deleted. The period for which data is retained will depend on the specific nature and circumstances under which the information was collected; however, subject to requirements of i)-iii) above, personal information will be retained in accordance with Compendium's Records Retention Policy.

## 8. LINKS TO OTHER SITES

Please be aware that Compendium websites will typically contain links to other sites, that are not governed by this Privacy Statement but by other privacy statements that will often differ somewhat. We encourage users to review the privacy policy of each Website visited before disclosing any personal information.

By registering on any Compendium website and then navigating to another Compendium website while still logged in, you agree to the use of your personal information in accordance with the privacy statement of the Compendium website you are visiting.

## 9. CHANGES TO THIS STATEMENT

Compendium may modify this Privacy Statement from time to time to reflect our current privacy practices. When we make changes to this statement, we will revise the “updated” date at the top of this page. Any changes to the processing of personal data as described in this Privacy Statement affecting you will be communicated to you through an appropriate channel, depending on how we normally communicate with you.

## 10. POLICY QUESTIONS AND ENFORCEMENT


Compendium is committed to protecting the online privacy of your personal information. If you have questions or comments about our administration of your personal information, please contact us at [info@cig.co.za](mailto:info@cig.co.za). You may also use this address to communicate any concerns you may have regarding compliance with our Privacy Statement.

If you are not satisfied with the response you receive, you may escalate your concern to the Privacy Officer by sending an email to [chantelle@cig.co.za](mailto:chantelle@cig.co.za). We will acknowledge your email within 14 days and seek to resolve your concern within one month of receipt. Where the concern is complex or we have a large volume of concerns, we will notify you that the concern will take longer than one month to resolve, and we will seek to resolve your concern within three months of the concern being first raised. We may accept your concern (and in that case implement one of the measures set out in the ‘Your Rights’ section above), or we may reject your concern on legitimate grounds.

In any event, you always have the right to lodge a complaint with the South African Information Regulator in charge of protecting personal information.

10.1. Data Subjects are required to contact Compendium’s Information Officer in order to give effect to their rights. The Information Officer’s details:

Information Officer	Chantelle Jones
Physical address	Compendium House 5 The Crescent Westway Office Park Westville 3635
Postal address	PO Box 2800 Westway Office Park 3635
Telephone number	031 242 6800
E-mail address	<a href="mailto:info@cig.co.za">info@cig.co.za</a>

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Signature	
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