

Privacy Notice

This Privacy Notice describes how Retirebest (“Pty”) Ltd (“Retirebest”) collects, uses, discloses, retains and protects your personal information, in accordance with the Protection of Personal Information Act (POPIA) and other relevant laws.

This Privacy Policy applies to our website (www.retirebest.co.za) and any other service which is provided by Retirebest. By using this website and any other Retirebest service you accept our Privacy Policy and consent to our collection, storage, use and disclosure of your Personal Information as described in this Privacy Policy.

We reserve the right, at our discretion, to modify or remove portions of this Privacy Policy at any time. This Privacy Policy is in addition to any other terms and conditions applicable to the website. We do not make any representations about third party websites that may be linked to the website.

Personal Information

Personal information belonging to you is only collected when it is voluntarily submitted via this website and / or during a Retirebest retirement counselling session and / or during a retirement advice session that is scheduled with an independent advisor affiliated to Retirebest.

As we may need to collect your information to provide you with further services or to attend to your requests or queries, it is our intention that this policy will protect your personal information from being dealt with in any way that is inconsistent with any applicable privacy laws in South Africa.

Use of Personal Information

Personal information that you provide is used only for the purpose for which it is submitted or for such other secondary purposes that are related to the primary purpose, unless we disclose other uses in this Privacy Policy or at the time of collection.

Your personal information is used for the primary purpose of:

- Developing an actionable retirement plan.
- Thereafter, with your consent, to get advice and / or execute the financial aspects of your retirement plan.

Correspondences containing personal information are stored on our servers for record-keeping and reference purposes only.

We also have regulatory obligations, including compliance with anti-money laundering legislation, to process your personal information. This includes verifying your identity or the identity of your beneficial owner and/or controlling persons. We are also required by various laws to maintain a record of our dealings with clients.

Personal Information that we collect

We collect your personal information submitted in order to maximize our service offerings, including, but not limited to your:

Personal Details: Name, Age, Sex, Contact Details, Identity Number

Loved One Details: Name, Age, Sex, Identity Number, Financial dependency status

Children and Grandchildren details: Name, Age, Sex

Retirement Fund/s Details: Fund Name; Type of Fund; Current Market Value; Ongoing Contributions

Other Assets and Liabilities: Type of Assets or Liability; Current market value

Retirement Lifestyle Plan and Preferences: Desired retirement lifestyle; Planned retirement date; Pay-out preferences

Mandatory Disclosure in Certain Circumstances

Apart from where you have consented or disclosure is necessary to achieve the purpose for which it was submitted, we may disclose information when lawfully required to do so:

- To comply with any relevant legislation;
- To comply with any legal process;
- By any regulatory authority (for example, the Financial Sector Conduct Authority or the South African Revenue Services).

Security

Retirebest strives to protect the integrity and confidentiality of your personal information. We have implemented appropriate technical and organizational information security measures to keep your information secure, accurate, current, and complete. Unfortunately, we cannot guarantee the security of any information you transmit to us online as no data transmission over the internet can be guaranteed to be totally secure and therefore, you do so at your own risk. However, we will endeavor to take all reasonable steps to protect the personal information you transmit to us. Once we do receive your transmission, we will make our best efforts to ensure its security on our systems.

Where third parties (our employees and contractors who provide services related to our information systems) are required to process your personal information in relation to the purposes set out in this policy and for other lawful requirements, we ensure that they are contractually bound to apply the appropriate security practices.

Your personal information will be held and used for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.

Your IP address is sometimes used to assist in the diagnosis of certain problems and the troubleshooting of those problems with our website service. This information is gathered and collected in aggregate and therefore cannot be traced to an individual user.

Hyperlinks to third-party sites

We provide links to websites outside of our websites, as well as to third-party websites. These linked sites are not operated by us, nor is it under our control. Therefore, we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

Retirebest also uses certain social networking services such as Facebook, WhatsApp, Instagram and Twitter to communicate with the public and Retirebest clients. When you communicate with Retirebest through these services, that social networking service may collect your personal information for its own purposes. These services may track your use of our digital channels on those pages where the links are displayed. If you are logged into those services (including any Google service) while using our digital channels, their tracking will be associated with your profile with those service providers. These services have their own privacy policies which are independent of Retirebest's privacy policies and practices. Please ensure that you fully acquaint yourself with the terms of any such third-party privacy policies and practices.

Access to and correction of your information

The Promotion of Access to Information Act (PAIA) coupled with POPIA offers you the right to access information held by us in certain instances. This right can be exercised in accordance with the Retirebest POPIA Manual.

In accordance with POPIA, you have a right to correct any of your personal information held by Retirebest. If, at any time, you discover that information held about you is incorrect, you may contact us on privacy@retirebest.co.za to have the information corrected.

Problems or queries

If we become aware of any ongoing concerns or problems with our websites, we will take these issues seriously and work to address these concerns. If you have any further queries relating to our Privacy Policy, or you have a problem or complaint, please contact us at privacy@retirebest.co.za.

The Information Regulator

Whereas we would appreciate the opportunity to first address any complaints regarding our processing of your personal information, you have the right to complain to the Information Regulator, whose contact details are:

The Information Regulator (South Africa)
JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
P.O. Box 31533, Braamfontein, Johannesburg, 2017

Complaint's email: complaints.IR@justice.gov.za

General enquiries email: inforeg@justice.gov.za