

Personal Information “MiGateway User and Client Information”

The Protection of Personal Information (PoPI) Act applies to the processing of your personal information. The following sets out how, when and why MiPlan as the responsible party has your personal information, how it is used and what your rights are should you not be in accord. Please note that if the information we hold is that of a minor, we require the accord of the parent/legal guardian/representative (to whom this is then addressed) as well as to validate a request for the withdrawal of consent for the use of personal information.

Use of Information: Your personal information is used where necessary to provide our services in terms of our discretionary model agreement with you, the advisor, to discretionary investment mandated clients in our model portfolios. In addition, you may be linked as user to a brand to have access to information made available by MiPlan. Each brand has a specified purpose, be it that of a KI, staff member, shareholder, advisor, FSP representative etc.

We use your personal information for the following purposes:

- to fulfil our contract with you in terms of our agreement, the client mandate or in the capacity specific to that “brand”;
- to verify and confirm your identity; and conduct checks as required by legislation*;
- to communicate with you;
- to comply with legal obligations imposed by the relevant regulatory frameworks*.

Collection: We will collect the following where applicable (but not limited to) data directly and/or indirectly from you, the advisor (who has the consent), or any other appointed party:

- title, full name, your contact details and that of your representatives and beneficial holders including;
- email address and telephone/cellphone number;
- proof of identification, registration, entity verification documents and proof of address;
- FSP details of brokerage and broker codes;
- discretionary mandated client information linked to these codes (see MiPlan Discretionary Mandated Client Personal Information);
- client number, investment values, transactions and other financial information.

For MiPlan to fulfil its contract with you, it is mandatory that the personal information be provided to enable us to carry out our mandated duties and services. Should you fail to provide MiPlan with the information, we will be unable to offer our services to you and your clients and/or will be forced to terminate our contract with you and cease to offer such contracted services to your clients .

Sharing of Information: The personal information provided to MiPlan is kept strictly confidential and MiPlan will not rent, trade or sell your personal information. We will, however, disclose or report personal information if and when required to do so by law or by any authorised regulatory body or in the fulfilment of our mandate and agreements.

Your rights: You have the right to (after having provided adequate proof of identity):

- access and rectify the information collected;
- object to the processing of personal information;
- request a responsible party to confirm, free of charge, whether or not MiPlan holds your personal information
- request from MiPlan as the responsible party, the record or a description of the personal information about you, the data subject, held by the responsible party, including information about the identity of all third parties, or categories of third parties, who have, or have had, access to the information—
 - within a reasonable time;
 - at a prescribed fee, if any;
 - in a reasonable manner and format that is understandable;
- to lodge a complaint to the Information Regulator. The contact details of the information regulator are as follows:
The Information Regulator (South Africa): Website: www.justice.gov.za/inforeg Email
ss: complaints.IR@justice.gov.za | inforeg@justice.gov.za Address: 33 Hoofd Street, Forum III, 3rd Floor
Braampark, P.O Box 31533, Braamfontein, Johannesburg, 2017

Therefore, this serves to confirm your accord that MiPlan may (directly, indirectly) collect, procure, obtain, receive, process, outsource, store, retain, share and disclose such information as required by the prevailing laws and MiPlan's Protection of Personal Information Policy. Alternatively, a copy may be requested by emailing MiPlan at info@miplan.co.za.

*regulatory frameworks: Financial Intelligence Act (“FIC Act”); Financial Advisor and Intermediary Services Act (“FAIS Act”); Collective Investment Schemes Control Act (“CISCA”); Protection of Personal Information Act (“PoPI Act”); Consumer Protection Act; Electronic Communications and Transactions Act; Promotion of Access to Information Act (“PAIA”) and Income Tax Act or any such applicable acts.