

# MOTO HEALTH CARE

## PRIVACY POLICY



taking care of our own

**Moto Health Care Medical Scheme (MHC/ we, us, our) complies with the Protection of Personal Information Act 4 of 2013 (POPIA);** and is committed to protecting your privacy and takes its responsibilities regarding the protection and security of personal information very seriously. The purpose of this privacy policy is to explain how MHC collects, uses, shares, protects, and stores your personal information. The registered Scheme Rules of MHC will apply if there is any conflict between the Rules and a provision of this Policy.



### WHAT IS PERSONAL INFORMATION?

POPIA defines Personal information as information that relates to an identifiable, living natural person, and where it is applicable to an identifiable existing juristic person. Examples would be any information that identifies or relates specifically to you and your dependants, if applicable, such as:

- your name, age, identity number, contact details, gender, marital status; sexual orientation, disability, religion, culture
- your education or medical, financial, criminal or employment history
- any identifying number, symbol, email address, physical address, telephone number, online identifier
- biometric information
- information you use to register on the website and banking details.



### HOW DOES MHC COLLECT AND USE YOUR PERSONAL INFORMATION?

We will collect personal information from you (the data subject), your employer or from our contracted brokers. We may also, where necessary collect personal information from third parties. Examples of how we collect personal information include, when you use the website, complete an application form, or contact us electronically. By doing the abovementioned, you understand that you are entrusting us with yours and your family's personal information and in some cases, your employees.

When you are providing personal information for a child (person under 18 years of age) you confirm that you are a competent person and have the authority to provide consent on their behalf.

Your privacy is important to us, so we will only disclose, collate and process ("use") your personal information with your express written permission, unless we are legally permitted or required to do so.

We will not use your personal information for any other purpose, other than that which we disclose to you, unless you give us your express written permission to do so or unless we are permitted or required to do so by law.

**We will not sell or provide your personal information to unauthorised third parties for their independent use without your consent.**

By using our website to register or apply online for any of our products or services, or to contact us electronically, including through social media, you provide MHC with your express written permission to use your personal information with our service providers, in the ordinary course of our business, including the purpose of providing you with the relevant products and services. You may revoke this consent in writing at any time. **Should you revoke this consent, we will only be able to share your information with our service providers, as permitted in terms of the law or in a de-identified manner. MHC collects your personal information for, amongst others, the following reasons, namely to:**

- process your instructions or requests;
- provide you with the relevant products and services;
- to personalise and tailor our services to meet your needs;
- effectively administer your benefit option;
- collect and analyse your personal information and combine all the information that we have about you for research and statistical purposes.
- send you promotional material or details, which we think may be of interest to you once we have collected and analysed your personal information; and
- conduct market research.



## SECURITY OF YOUR INFORMATION

We shall take all reasonable steps, including the implementation of appropriate security safeguards, to protect the privacy and confidentiality of your personal information from loss, misuse or unauthorised alteration. All the personal information is stored in databases that have built-in safeguards, for example on MHC's secured servers, which are located in protected centres at contracted third parties or MHC premises.

If you use the website, you must keep your access details (including your username and password, if applicable), confidential and not allow other people to use them. You accept full responsibility for all activities that occur under your access details or password and accept responsibility for sharing your username and password. You also agree that any use of your access details shall be regarded as if you were the person using such information. We shall take reasonable steps to ensure that our service providers, who have access to your and your dependants' personal information, if applicable, keep such information confidential.

We are not responsible for any representations, information, warranties or content on any third-party website (including any third-party website linked to this website). We do not exercise control over the privacy policies of these third parties and you should refer to their privacy policies for details of how your privacy is protected.



## CORRECTION OF AND ACCESS TO PERSONAL INFORMATION

Should you wish to update, correct or delete any personal information held by us, you can **e-mail us on [info@mhcmf.co.za](mailto:info@mhcmf.co.za)** or contact client services by **calling 0861 000 300**. In some instances, we may decline your request to delete your personal information, where continued retention is required:

- by law or
- for lawful purposes relating to our functions; or
- by a contract between MHC and yourself.

### Retention

We will **retain your and your dependants' personal information** as part of its records for as long as it is necessary for achieving the purpose for which the information was collected or subsequently processed, it is required for lawful purposes, as may be required by legislation and for historical, statistical or research purposes, subject to the requirements of the law.

### Direct Marketing

If permission is given, we may **use your personal or other information to send you promotional material** or details, which we think may be of interest to you, about products, services and special offers from us or contracted third parties. You can request us to stop sending promotional communication to you at any time.

### Amendment of this privacy policy

MHC may in its **sole discretion amend this privacy policy from time to time**. It is recommended that you review this privacy policy statement regularly. The latest version of this privacy policy shall replace and supersede any previous versions.

### Jurisdiction

The laws of the Republic of South Africa shall **govern this privacy policy and you consent to the jurisdiction** of the South African courts in respect of any dispute, which may arise from or in connection with the interpretation or application of this privacy policy.

### International transfer of your personal information

**We will only transfer your personal information to third parties outside South Africa, in any one or more of the following circumstances:**

- to a country which has adopted laws similar to POPIA or there is an agreement with the receiving third party;
- to administer certain services, e.g. cloud services;
- where the transfer is necessary in terms of a contract with you or a third party;
- where you have permitted us to do the transfer; and/or
- where we are unable to obtain your consent, and the transfer is in your interest.



## THE INFORMATION OFFICER AND COMPLAINTS

For your privacy enquiries or complaints, you are encouraged to first attempt to resolve any concerns with the scheme by **getting in touch with our Information Officer** at:

<b>Name of the Information Officer</b>	Terry Greeff
<b>Email Address</b>	popia@mhcmf.co.za
<b>Contact number</b>	0861 000 300

**If you are not satisfied with the outcome of such process**, you may lodge a complaint with the Information Regulator, using the contact details listed below:

<b>Telephone</b> 012 406 4818	<b>Fax</b> 086 500 3351	<b>Email</b> infoereg@justice.gov.za
----------------------------------	----------------------------	---



## DISCLAIMER FOR THE WEBSITE

The website and all information, content, tools and materials are provided by MHC “as is” and on an “as available” basis without warranty of any kind.

**MHC does not guarantee** the operation of the website, the information content, tools or materials on the website. You agree to use the website at your own risk.

**MHC does not guarantee** that the website, information, content, tools or materials included on the website, its servers or any electronic communications sent by us are free from viruses or other harmful components.

**Although MHC is fully committed to providing you with the best possible service, we are not responsible for:**

- Any interrupted, delayed or failed transmission, storage or delivery of information due to a power failure, equipment or software malfunction, natural disasters, fire, labour unrest, or any other cause beyond the reasonable control of MHC, or
- Any inaccurate, incomplete or inadequate information obtained from the website or supplied by you.

**We shall not be responsible for any direct or indirect, incidental, punitive and/or consequential loss or damages that may arise from:**

- Any of the events described in this clause;
- Your actions or omissions that result in a breach of the privacy policy;
- Denial of access to the website should we have reason to believe that you are conducting activities that are illegal, abusive, would affect the integrity of the website or place MHC in disrepute;
- Your use of the website; or
- Your reliance on any of the information, content, tools or materials that you obtain from the website.

To the extent that clinical information may be provided on the website, you understand that it does not replace the advice of a registered health care practitioner. You should not discontinue any treatment you may be receiving on the basis of information reflected on this website without first consulting your health care practitioner and you should seek professional advice should any symptoms you may be experiencing persist.

While MHC makes every effort to ensure that the content and information on the website is complete, accurate and up-to-date, we make no guarantee about the suitability of the products and services on the website or whether they are complete, accurate or appropriate.

You agree to indemnify MHC, its trustees, officers and employees and will not hold them responsible for any claim relating to your use of the website or as a result of any errors or inaccuracies or incomplete information made available by third parties on the website and agree that we shall not be liable for any loss or damages, including direct, indirect and consequential loss, that may arise from any disclosure to or by any third parties.