



Head Office

5 Second Road, Fountain Grove Office Park Yale Suites
Hyde Park, Sandton, 2196
T: +27 (0)10 035 2336
info@riskhouse.co.za



Actuarial Consulting | Financial Advisory

Registered Actuarial Service Provider (RSP109/2017) | www.riskhouse.co.za

Privacy policy

Last modified: July 01, 2026

At RiskHouse Africa (RiskHouse Actuaries & Consulting (Pty) Ltd), we respect our clients' right to privacy and are committed to keeping all personal information secure and confidential.

Definition of personal information

Personal Information is defined by the Protection of Personal Information Act (the Act) as:

"Information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to:

- (a) Information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person.
- (b) Information relating to the education or the medical, financial, criminal or employment history of the person.
- (c) Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier, or other particular assignment to the person.
- (d) The bio-metric information of the person.
- (e) The personal opinions, views, or preferences of the person.
- (f) Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.
- (g) The views or opinions of another individual about the person; and
- (h) The name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person."

Furthermore, the protection of your personal information is a constitutional right, a legal and goodbusiness practice requirement, which RiskHouse Africa takes very seriously.



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In line with the 8 Conditions in the Protection of Personal Information (POPI) Act 4 of 2013 (the Act), RiskHouse Africa:

Accepts joint responsibility and accountability with our clients to responsibly manage and protect Personal Information when providing our services and solutions;

Undertakes to receive, only from our clients, and process the Personal Information that is necessary for the purposes of assisting them with required solutions, of concluding the necessarily related agreements and of considering the legitimate legal interests of everyone concerned, as required by the Act and to respect our clients' right to withdraw consent for the processing of their Personal Information;

Undertakes to only use Personal Information for the purposes required to assist our clients or provide solutions to our clients;

Undertakes not to share or further process Personal Information with anyone if not required for assisting our clients with solutions or by the law;

Undertakes to be open and transparent and notify our clients as and when required by law regarding why and how Personal Information needs to be collected;

Undertakes to safeguard and protect Personal Information that is in our possession;

Undertakes to freely confirm what Personal Information RiskHouse Africa has, and to update and correct the Personal Information, as well as to keep it for no longer than is legally required.

What information is collected

The information collected by RiskHouse Africa, and its suppliers comprises of:

- Full names and surname, address, postal address, marital status and dependents.
- FICA documents such as proof of residence, ID documents, (race, gender, sex, marital status, nationality, colour, sexual orientation, age, well-being, disability, language and date of birth of the person)
- information relating to the education or the medical, financial, criminal or employment history of the person
- any identifying number, e-mail address, physical address, telephone number, location information

Please note that RiskHouse Africa only collects and processes personal information of children if the law permits this. RiskHouse Africa will only collect and process children's personal information with the written consent of a competent person such as a parent or guardian.

How the information is collected and the purpose for collection

RiskHouse Africa would collect Personal Information for the following purposes:

- Conducting credit reference searches or verification
- Confirming and verifying an individual's identity
- For credit assessment and credit management
- For detecting and preventing fraud, crime, money laundering, or other malpractice
- Conducting market or customer satisfaction research



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- For audit and record-keeping purposes
- In connection with legal proceedings
- Following an individual's instructions
- Informing an individual of services
- Compilation of actuarial reports.

How the information is stored and protected

Copies of correspondence that may contain personal information are stored online via the cloud server for record-keeping, or legal purposes, and a hard drive is stored in a locked safe for back-up purposes only.

The rights of our clients

The rights of our clients are as defined by the Act. Our clients at RiskHouse Africa, have the right to have their Personal Information processed in accordance with the conditions for the lawful processing of personal information as referred to in the Act including the right to:

- (a) be notified when:
 - (i) their or their clients' personal information is being collected as provided for in the act; or
 - (ii) their or their clients' personal information has been accessed or acquired by an unauthorized person;
- (b) establish whether a responsible party holds their or their clients' personal information and to request access to that information;
- (c) request, where necessary, the correction, destruction or deletion of their or their clients' personal information;
- (d) object, on reasonable grounds relating to their or their clients' or their particular situation, to the processing of their or their clients' personal information;;
- (e) object to the processing of their or their clients' personal information-
 - (i) at any time for purposes of direct marketing in terms of section 11(3)(b) of the Act; or
 - (ii) in terms of section 69(3)(c) of the Act;
- (f) not have their or their clients' personal information processed for purposes of direct marketing by means of unsolicited electronic communications except as referred to in section 69(1) of the Act;
- (g) not be subject, under certain circumstances, to a decision which is based solely on the basis of the automated processing of their or their clients' personal information intended to provide a profile of such person as provided for in terms of section 71 of the Act;
- (h) submit a complaint to the Regulator regarding the alleged interference with the protection of the personal information of any Protection of Personal Information Act, 2013 Act No. 4 of 2013 26 data subject or to submit a complaint to the Regulator in respect of a determination of an adjudicator as provided for in terms of section 74; and



- (i) institute civil proceedings regarding the alleged interference with the protection of their or their clients' personal information as provided for in section 99."

The length of time RiskHouse Africa retains your personal information

RiskHouse Africa only retains personal information on our records for as long as RiskHouse Africa needs it to provide our clients with services and to meet legal requirements related to record-keeping. RiskHouse Africa will keep personal information for as long as:

- the law requires RiskHouse Africa to do so;
- a contract that RiskHouse Africa has with our clients requires RiskHouse Africa to keep it; or
- our clients have consented for us to keep it;

Security breaches

Our clients will be notified directly and as soon as possible in the event of a security compromise where Personal Information has been accessed or acquired by an unauthorised person, as provided for in the Act.



Contact us

Any additional information or concerns can be found and raised with the Information Regulator, who can be contacted as shared below:

Website: <https://www.justice.gov.za/infoereg/>

☎ 012 406 4818

✉ infoereg@justice.gov.za

Please feel free to contact us to discuss any questions or concerns you may have. You can contact us using any of the contact information below:

Website: <https://riskhouse.co.za>

✉ info@riskhouse.co.za

☎ 010 035 2336

 RiskHouse Africa

 @RiskHouseAfrica

 RiskHouse Africa

For the full POPI act refer to <https://popia.co.za/act/>

Changes to this notice

Please note that RiskHouse Africa may amend this statement periodically. Please check our website periodically to review any changes



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