

PRIVACY AND SECURITY POLICY

1. INTRODUCTION

1.1. MUA Insurance Acceptances (Proprietary) Limited (“MUA”) is dedicated to protecting the privacy and confidentiality of our customers and will safeguard any personal information acquired by MUA as a result of or in connection with your use of the MUA website, located at www.mua.co.za (“Website”).

1.2. To enable MUA to deliver services and to attain the highest level of customer service, it is critical for MUA to obtain accurate and timely information about its clients while protecting the confidentiality and privacy of such information.

1.3. MUA will comply with this Privacy and Security Policy and will not otherwise distribute your personal information without notifying you in advance, through the provisions of supplemental privacy policies and statements or otherwise.

2. COLLECTION OF INFORMATION

2.1. The personal information collected by MUA is mostly information and materials provided voluntarily by you through the use of the Website, completing an application form or communicating with MUA. The personal information collected by MUA from users is of a nature which is appropriate in the normal course of business to provide the products and services requested by you.

2.2. MUA may also collect information about you which is automatically provided through the use of “cookies” when you access the Website. A cookie is a small data file consisting of encrypted information assigned to a computer’s browser when visiting the Website and is stored on your hard drive. Cookies are sent to the MUA web server when the Website is visited but do not collect or transmit your personal information or function on their own.

2.3. Cookies are used to identify which areas of the Website are more frequently visited and enable MUA to deliver content that is specific to the needs of a user. MUA can thus provide a more valuable online experience with the information received. Although cookies can be disabled by you, this may have an effect on the functioning of the Website and is not recommended.

3. DISCLOSURE OF INFORMATION

3.1. MUA is committed to keeping your personal information confidential and will not sell, rent or exchange your personal information with anyone. MUA will not disclose your personal information without your consent unless:

3.1.1. requested to do so by any regulatory authority (such as the Financial Services Board) and the

regulators appointed by such regulatory authorities for the various financial sectors;

3.1.2. compelled in terms of a court order or by law;

3.1.3. it is in the public interest to do so;

3.1.5. to comply with any regulation passed under the relevant legislation, or any legal process; and

3.1.6. it is to protect and defend MUA's rights and property (including MUA's intellectual property).

3.2. MUA aspires to provide first-class service to its customers which necessitates MUA providing information to you regarding new services or special offers. In each instance, you will be provided an opportunity to opt-out of such information circulars. For more information, please contact MUA, or send an email to (insert contact email address).

4. SECURITY

4.1. Only authorised employees, agents and representatives of MUA will have access to your personal information and all of MUA's employees, service providers and marketing partners are bound by confidentiality agreements and obliged to comply with strict standards of privacy and confidentiality.

4.2. Users of the non-public areas of the Website will be required to log in to such areas through means of identification and authentication, prior to access being granted by MUA to the online services.

4.3., MUA cannot guarantee the security of information that is transmitted to MUA electronically as such transmissions are susceptible to unlawful access or monitoring. Any electronic transmissions made by you to MUA are at your own risk.

5. ACCESS TO INFORMATION

5.1. The Promotion of Access to Information Act ("The Act"), No 2 of 2002 embodies the constitutional right of access to any information held by any private or public body that is required for the exercise or protection of any rights. There are a number of requirements that have to be met prior to access to any information be granted.

5.2. The Act requires that a manual be prepared to assist people in exercising their right of access to information. This manual can be obtained from MUA by e-mailing info@mua.co.za.

6. PROTECTION OF PERSONAL INFORMATION

6.1 The Protection of Personal Information Act ("The Act"), of 2013 gives effect to the constitutional right to privacy, by safeguarding personal information when processed by a responsible party,

subject to justifiable limitations. There are a number of conditions that have to be met to ensure that personal information is vastly protected.

6.2 The Act can be obtained from MUA by e-mailing info@mua.co.za.

7. GENERAL PROVISIONS

7.1. This Privacy and Security Policy does not include MUA's terms and conditions of use of the Website and users are advised to read such terms and conditions.

7.2. MUA reserves the right, in its sole and absolute discretion, to change, modify, add to and/or remove from portions or the whole of this Privacy and Security Policy from time to time and without prior notice. You will be deemed to have read and have full knowledge of the amended Privacy and Security Policy.

7.3. Although MUA has taken reasonable care in ensuring the accuracy of the information contained in this Privacy and Security Policy, MUA does not guarantee its accuracy at any time.

7.4. MUA will not be liable for any loss or damage suffered by a user in connection with, or arising from, any reliance placed on the information provided in this Privacy and Security Policy.