



Forever Sure (Pty) Ltd
Registration No: 2022/330635/07

Protection of Personal Information Act

POPIA COMPLIANCE DISCLAIMER

Forever Sure (Pty) Ltd is committed to compliance with the Protection of Personal Information Act (POPIA) and ensures that all personal information collected, processed, and stored is handled lawfully, transparently, and securely in accordance with the provisions of the Act. We respect our clients' right to privacy and have implemented safeguards to protect all personal data processed in the course of our business.

SECTION 57: PROCESSING SUBJECT TO PRIOR AUTHORISATION

According to Section 57 of the POPI Act, a responsible party must obtain prior authorisation from the Information Regulator before processing any personal information that is likely to cause harm to data subjects, including information concerning children, biometric data, or cross-border transfers where the receiving party does not provide adequate data protection.

Summary of Key Sections of the POPI Act

Section 9 – Lawfulness of Processing

Personal information must be processed lawfully and in a manner that does not infringe on the privacy of the data subject.

Section 11 – Consent, Justification, and Objection

Processing must occur with the consent of the data subject or under a lawful basis such as contractual necessity, compliance with legal obligation, or legitimate interest.

Section 18 – Notification to Data Subject

The data subject must be notified when their personal information is collected, including the purpose for which it is collected and who will have access to it.

Section 19 – Security Safeguards

Responsible parties must secure the integrity and confidentiality of personal information by taking appropriate, reasonable technical and organisational measures.

Section 23 – Access to Information

A data subject has the right to request access to personal information held by a responsible party and to correct or delete such information where necessary.

Section 24 – Correction, Deletion, and Destruction

Data subjects may request the correction or deletion of personal information that is inaccurate, irrelevant, excessive, or obtained unlawfully.

Section 72 – Transfer of Personal Information Outside South Africa

Transfers to foreign countries may only occur if those countries ensure an adequate level of protection for the personal information being processed.

SECTION 69: DIRECT MARKETING BY MEANS OF UNSOLICITED ELECTRONIC COMMUNICATIONS

- 1) The processing of personal information of a data subject for the purpose of direct marketing by means of any form of electronic communication, including automatic calling machines, facsimile machines, SMSs or e-mail is prohibited unless the data subject—
 - a) has given his, her or its consent to the processing; or
 - b) is, subject to subsection (3), a customer of the responsible party.
- 2) a) A responsible party may approach a data subject—
 - i) Whose consent is required in terms of subsection (1)(a); and
 - ii) Who has not previously withheld such consent,
 - iii) Only once in order to request the consent of that data subject.
 - b) The data subject's consent must be requested in the prescribed manner and
- 3) A responsible party may only process the personal information of a data subject who is a customer of the responsible party in terms of subsection (1)(b)—
 - a) if the responsible party has obtained the contact details of the data subject in the context of the sale of a product or service;

- b) for the purpose of direct marketing of the responsible party's own similar products or services; and
 - c) if the data subject has been given a reasonable opportunity to object, free of charge and in a manner free of unnecessary formality, to such use of his, her or its electronic details—
 - i) at the time when the information was collected; and
 - ii) on the occasion of each communication with the data subject for the purpose of marketing if the data subject has not initially refused such use.
- 4) Any communication for the purpose of direct marketing must contain—
- a) details of the identity of the sender or the person on whose behalf the communication has been sent; and
 - b) an address or other contact details to which the recipient may send a request that such communications cease.
- 5) 'Automatic calling machine', for purposes of subsection (1), means a machine that is able to do automated calls without human intervention.

Forever Sure (Pty) Ltd is dedicated to ensuring transparency, accountability, and compliance with all provisions of the POPI Act. Clients and stakeholders are encouraged to direct all concerns or complaints in writing to the Information Officer listed below. This policy document shall be reviewed and updated periodically to ensure continuous compliance with the POPIA and related regulatory requirements.

INFORMATION OFFICER DETAILS

Information Officer: Fabian Patrick

Email: fabian@foreversure.co.za

Phone: 012-004-8107

All POPIA-related complaints or inquiries should be directed in writing to the Information Officer at the above contact details.

Document issued by:

Forever Sure (Pty) Ltd – Compliance Office

Date: April 2026