

“An investment in knowledge pays the best interest.”

Benjamin Franklin

PRIVACY POLICY

We know that your privacy is really important to you, and that's why it is important to us. We will be careful in working with any personal data that you give to us, and will follow all applicable laws. Any information we ask for is necessary to be able to offer you a Yalu insurance policy and to service your policy going forward. Yalu will not disclose your personal information to any third party except if it is required to do so in the ordinary course of business, or where required by law. We will tell you what information we store for you if you request this from us.

Yalu will not sell your phone number or other contact details to third parties for their marketing purposes. However, we may contact you ourselves to market new products, or inform you of possible changes you can make to your existing products. You will always have the option of unsubscribing, in which case we will no longer contact you unless it is for servicing your existing product.

Yalu will collect personal information directly from you, and where lawful and reasonable, we may collect personal information about you from third parties and publicly available sources, and accordingly work with said personal information in order to manage your policy and communicate with you. Doing this allows us to service you better, create products that suit your needs, carry out statistical and other analyses to identify potential markets and trends and comply with applicable regulations. We will get your consent before sharing with third parties, except where:

- We are asked (and required to by law) to share it.
- It is in the public interest to share it (for example to prevent a crime).
- We remove any reference to your identity from the data and use it for statistical or reporting purposes.

Yalu defines personal information as all information specific to yourself that is provided to us via our website or any other channel. This includes but is not limited to personal information that is provided to us in the course of our business, while taking up a policy, asking questions via e-mail or our chat functionality or during requests to amend or view your profile.

Information that we collect may be stored and processed outside of South Africa – either to carry out your instructions or for ordinary business purposes. These countries may not have the same level of protection. If necessary we will ask the party to whom we transfer your personal information to agree to our privacy principles, associated policies and practices.

Yalu may contact you to ask questions about our service or our products. We'll always tell you what we'll do with any information you provide, and you'll have the option of opting out of future surveys.

When you browse Yalu's website, servers will collect information about the device you are browsing from, so that we can analyse the use of our website. We utilise Cookie technology to allow us to recognise you when you visit our site. The information gathered in a cookie is not personal. You may choose not to allow your browser to accept cookies, which may prevent us from pre-populating some of your details when you revisit our site.

Yalu is committed to providing secure online services to visitors to the website. All connections to our website are automatically routed to our secure site, so

that all personal information including banking details, name and addresses are encrypted as it is transmitted over the internet. All our information is encrypted by default, and protected by firewalls. Access to personal information is limited to an absolute minimum, only by authorised personnel of Yalu.

We may require the use of a personal password when using our website. Please ensure that you keep your password safe, and do not share it with anyone, as this is your responsibility. Yalu will not be liable for any losses that arise as a result of someone using your password to access our systems.

At Yalu, we communicate with you through different methods and channels. Where allowed by law, we may record and monitor electronic communications to make sure that they comply with our legal and regulatory responsibilities and internal policies.

Social Media

We will operate and communicate through our designated channels, pages and accounts on some social media sites to inform, help and engage with you as our customers. We monitor and record comments and posts made about us on these channels so that we can improve our services.

The general public can access and read any information posted on these sites. Yalu is not responsible for any information posted on those sites other than the information posted by our designated officials. We do not endorse the social media sites themselves, or any information posted on them by third parties or other users.

Yalu will regularly update and monitor its social media accounts and welcome feedback and ideas sent to us through these channels, we however cannot guarantee that we will read or reply to all ideas and/or messages sent to Yalu's official social media accounts.

This privacy policy only applies in respect of personal information collected via the www.yalu.co.za website and any other Yalu engagement channels. Any other websites linked to from this site which request information from you are not subject to this policy, and Yalu is not responsible for how information collected on these sites is used. We recommend that you always read the privacy and security statements on these websites.

We will take note of your rights under applicable privacy and data protection laws, especially your right to object, on reasonable grounds, to certain types of processing. You have the right to query a decision that we make about a product or service that you have applied for and that was made solely by automated means.

Please ensure that you have read and understood the terms and conditions of this privacy policy before you provide us with your personal information. You can contact us with any privacy related questions here: compliance@yalu.co.za

Yalu may update this privacy policy from time to time. The latest version will always be available on this site. The most recent version will always replace and supersede previous versions.

December 2018

Yalu Financial Services (Pty) Ltd

registration no. 2017/091303/07 | fsp no. 48495

email info@yalu.co.za | contact 010 880 0857

address Atholl Towers, 129 Patricia Road, Sandown, 2196

www.yalu.co.za



Underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a registered Long-Term Insurer.