



Infinite Credit

Underwriting Managers

Company Registration Number 2007/018079/07
An authorised financial services provider – FSP 46366

Data Subject Enquiry and Management of Complaints

Background and Conditions for lawful processing of personal information

The POPI Act is a new all-inclusive piece of legislation that safeguards the integrity and sensitivity of private information. Companies are required to carefully manage the data capture and storage process of Personal Information within the lawful framework as set out in the Act.

Below is the definition of Personal Information as stated in the POPI Act:

“personal information means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to:

1. 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.
2. information relating to the education or the medical, financial, criminal or employment history of the person.
3. any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person.
4. the biometric information of the person.
5. the personal opinions, views or preferences of the person.
6. 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.
7. the views or opinions of another individual about the person; and
8. 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;”

The Act provides 8 conditions under which Personal Information may legally be gathered and processed. This document must be read in conjunction with the POPI Act be found at <http://www.justice.gov.za/legislation/acts/2013-004.pdf>

One of the key aspects of any privacy law, and POPIA in particular, is that it describes the conditions for lawful processing. In other words, the conditions that need to be met by Sensible Risk Solutions when dealing with data subjects and their information.

Data Subject Enquiries

Data subject enquiries submitted to Sensible Risk Solutions in terms of information and complaints will be dealt with in terms of the Sensible Risk Solutions POPI Manual.