

POPI Policy

The Protection of Personal Information Act sets out the conditions that we must follow to be compliant with the Act. Our policy covers the said on the conditions to ensure that we follow and implement same when we deal with a client's personal information. As a business we have taken steps to comply with the POPI Act to ensure that the processing of personal information is lawful. The conditions covered in our Policy include Accountability, Processing Limitations, Collection of Information being Purpose Specific, Further Processing Limitations, Quality of Information, Openness, Security Safeguards and Data Subject Participation.

We have a registered Information Officer and Deputy Information Officer to ensure that we comply with the Protection of Personal Information Act as well as company policies.

We have a POPI Policy readily available at your request by sending an e-mail to: enquiries@a1groupsa.com or contacting us on 021 300 1020

PAIA Manual

The Promotion of Access to Information Act requires all accountable institutions to protect the information of clients. Our manual supports the categories of records held by A1 GROUP to be available without a ~~person~~ having to submit a formal PAIA request. Our Manual stipulates the process that a client should follow to request access to records of A1 GROUP by providing a description of the subjects of records of which A1 GROUP holds and the categories of records held on each subject. Our Manual also provides a description of the records A1 GROUP holds and which are available in accordance with other pieces legislation. Our manual provides the relevant contact details of the Information Officer and Deputy Information Officer who will assist the public with the records they intend to access. We can also supply the guide on how to use PAIA as updated by the Regulator. The guide stipulates how to obtain access to same. A1 GROUP will process personal information of clients. The purpose of processing of personal information and the description of the categories of information processed are available on request as well as the recipients or categories of recipients to whom the personal information may be supplied. A1 GROUP has planned to transfer or process personal information outside borders of ~~the~~ Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied are also available on request. A1 GROUP has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be ~~processed~~

TCF Summary

The General Code of Conduct for Representatives and Financial Service Providers as well as the Financial Advisory and Intermediary Act gives guidance on how to treat customers fairly ("TCF"). Our policy is based on the 6 TCF outcomes covered in the General Code of Conduct. We ensure TCF is incorporated into our corporate governance framework, business plan, performance management as well as management information. We conduct due diligence on our Product Providers and related service providers when deemed necessary. We also conduct due diligence on products ensuring the marketing, advertisements and sales are meeting our client's needs and that clients face no post-sales barriers. A1 GROUP ensures that our sales representatives understand our product offering to advise or intermediate the sales process with ease. It is important that our clients understand the product they take up. Our representatives are required to provide clients with all the important product- and claims information. We actively identify common underlying causes of complaints and take action to eliminate the root cause. We are committed to ensure that customers do not face unreasonable post-sale barriers when they want to change a product or switch providers.

We have a TCF Policy readily available at your request by sending an e-mail to: enquiries@a1groupsa.com or contacting us on 021 300 1020

Privacy Policy Summary

A1 GROUP strongly believes in protecting your privacy and the confidentiality of your personal information. We collect and process your personal information in order to provide you with access to our services and products and to help us improve our offering to you. We might also collect your personal information for certain other purposes explained in our Privacy Policy.

We will use your personal information only for the purpose for which it was collected or agreed with you. We may disclose your personal information to our service providers who are involved in the delivery of our products or services to you. We have agreements in place to ensure that they comply with these privacy terms. We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of your personal information. We will, on an ongoing basis, continue to review our security controls and related processes to ensure that your personal information is secure.

We have a Privacy Policy at your request: enquiries@a1groupsa.com or 021 300 1020

Conflict of Interest

A Conflict of Interest occurs when one individual's vested interest could compromise his/her judgement, decisions, or actions in the workplace and when dealing with clients. This interest can range from family, friendships, financial or social factors. All employees have the duty to act in the best interest of clients. The General Code of Conduct and FAIS Act requires the representatives and FSP to disclose all relevant conflicts which may affect the client relationship.

We have our Conflict of Interest Policy available at your request by sending an e-mail to: enquiries@a1groupsa.com or contacting us on 021 300 1020

Complaints Management Framework

The FAIS General Code of Conduct requires that A1 GROUP must establish, maintain, and operate an adequate and effective complaints management framework to ensure the effective resolution of complaints and the fair treatment of complainants.

Treating Customers Fairly (TCF) Outcome 6 provides that “Customers do not face unreasonable post-sale barriers imposed by firms to change a product, switch providers, submit a claim or lodge a complaint”.

The components of A1 GROUP Complaints Management Framework are:

- How to lodge a Complaint
- Responsible Person
- Receive & Classify
- Acknowledge
- Investigate
- Resolve & Confirm
- Respond to Customer
- Follow Up
- QA & Close

All complaints should be placed in writing and sent to enquiries@a1groupsa.com to be regarded as a formal complaint. We have a copy of our Complaints Management Framework readily available at your request by sending an e-mail: enquiries@a1groupsa.com or contacting us on 021 300 1020