financial services

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PRIVACY NOTICE

How 4E Financial Services collects, uses and protects your personal information, in terms of the Protection of Personal Information Act 4 of 2013 (POPIA)

1. WHO WE ARE

4E Financial Services CC ("4E", "we", "us") is an authorised financial services provider (FSP 3000) that gives financial advice and intermediary services. We are the **responsible party** for the personal information we process about you. In this notice, "you" means our clients, prospective clients, people connected to them (such as spouses, dependants and beneficiaries), and visitors to our website.

FSP	4E Financial Services CC (FSP 3000)
Information Officer	NJD Fourie · nj@4efin.co.za · 021 975 9970
Physical address	Promed Park, Hibiscus Way, Durbanville, 7550
Postal address	PO Box 4111, Durbanville, 7550
Telephone	021 975 9970
Email	admin@4efin.co.za

2. WHAT PERSONAL INFORMATION WE COLLECT

About	Information we may collect
Clients and prospective clients	Name, ID or passport number, date of birth, marital status, contact details and address; tax number; employment and income; assets, liabilities, policies, investments and retirement savings; bank details; financial goals and risk profile; FICA verification documents.
Health information (special personal information)	Medical history and health details needed to apply for, underwrite or claim on life, disability, dread disease or medical scheme products.
Spouses, dependants and beneficiaries, including children	Names, ID numbers, dates of birth, relationship to you, and contact details, where needed for your financial plan or a product.
Website visitors	The details you enter in our contact form (name, email address, phone number and message), and basic technical information needed for the website to work.

Where you give us information about another person, such as a spouse, child or beneficiary, please make sure they know about it, or that you are authorised to give it to us.

3. HOW WE COLLECT IT

- directly from you, in meetings, forms, emails and phone calls, and through our website contact form;
- with your written consent, from product suppliers, either directly or through The Financial Services Exchange (Pty) Ltd (Astute); and
- from your other advisers (for example your attorney or accountant), or from public records, where this is needed and lawful.

4. WHY WE USE IT

Purpose	Legal basis under POPIA
To analyse your needs and give you financial advice; to apply for, manage, review and claim on financial products; to provide ongoing service	Needed to provide the services you asked for (contract), and your consent
To verify your identity and keep the records required by the FAIS Act, FICA and tax law; to report to regulators when required	To comply with the law
To process health information for insurance and medical scheme applications and claims	Your consent, and as authorised by POPIA for insurance purposes
To deal with complaints, quality control and compliance monitoring	Our legitimate interests and legal obligations
To reply to messages sent through our website contact form	Your request, and our legitimate interests
To send you information about our services, newsletters or updates	Only to existing clients about similar services, or with your consent. You can opt out at any time.

We will not use your personal information for a purpose that is incompatible with the purpose for which it was collected.

5. WHO WE SHARE IT WITH

We **never sell** your personal information. We share it only where needed for the purposes above, with:

- **product suppliers** (insurers, investment platforms, medical schemes and other financial institutions) whose products you hold or apply for;
- **The Financial Services Exchange (Pty) Ltd (Astute)**, to obtain your policy information with your consent;
- our service providers ("operators"), including xneelo (email and website hosting), Microsoft (Microsoft 365 document storage) and atWORK (our practice management system), who are contractually required to keep it secure and confidential;
- **Masthead (Pty) Ltd**, our external compliance officer, for compliance monitoring;
- **our accountant and auditors**, limited to what they need for financial records;
- **regulators and authorities**, such as the FSCA, the Financial Intelligence Centre, SARS, the Information Regulator and the ombuds, when the law requires it or to resolve a complaint; and
- **other professionals** acting for you, such as your attorney or accountant, with your consent.

6. INFORMATION STORED OUTSIDE SOUTH AFRICA

Our email and website are hosted by xneelo in South Africa, and atWORK, our practice management system, stores client information in a secure hosting facility in South Africa. We use Microsoft 365 (OneDrive) for document storage, and Microsoft may store these documents in its data centres outside South Africa. Some of our other service providers may also store information outside South Africa. Where personal information is transferred outside South Africa, we make sure the recipient is subject to laws, binding corporate rules or an agreement that gives it a level of protection substantially similar to POPIA, as section 72 of POPIA requires.

7. HOW WE PROTECT IT

- access to client information is limited to staff and representatives who need it, using individual passwords and multi-factor authentication;
- information is stored in secure, password-protected systems; paper files are kept in locked storage at our office;
- all staff and representatives are bound by confidentiality obligations and our Code of Conduct; and

- our operators must have appropriate security measures in place. We will notify you and the Information Regulator if your information is compromised, as POPIA requires.

8. HOW LONG WE KEEP IT

We keep client records for at least **five years after our relationship with you ends**, or longer where the FAIS Act, FICA, tax law or another law requires it, or where we need the records to deal with a complaint or legal claim. After that, records are securely destroyed or de-identified. Website contact form messages that do not lead to a client relationship are deleted within 12 months.

9. YOUR RIGHTS

Under POPIA you have the right to:

- ask whether we hold personal information about you, and request a copy of it (see our PAIA Manual for the procedure);
- ask us to correct, update or delete information that is inaccurate, out of date, incomplete or unlawfully obtained;
- object to the processing of your information on reasonable grounds, and object to direct marketing at any time;
- withdraw your consent at any time. This does not affect processing that already took place, and we may not be able to continue certain services without the information; and
- lodge a complaint with the Information Regulator.

To exercise any of these rights, contact our Information Officer at nj@4efin.co.za or 021 975 9970. We may need to verify your identity first.

10. COOKIES AND OUR WEBSITE

Our website does not use cookies or any other tracking technology. It may link to other websites; we are not responsible for their privacy practices.

11. COMPLAINTS

If you are concerned about how we handle your personal information, please contact our Information Officer first. You may also complain to the Information Regulator:

Information Regulator (South Africa) · PO Box 31533, Braamfontein, Johannesburg, 2017 · enquiries@inforegulator.org.za · POPIA complaints: POPIAComplaints@inforegulator.org.za · PAIA complaints: PAIAComplaints@inforegulator.org.za · www.inforegulator.org.za

12. CHANGES TO THIS NOTICE

We may update this notice from time to time. The latest version will always be on our website, and the date below shows when it was last updated.

Last updated: October 2026