CARDINAL WEALTH (PTY) LTD

CLIENT POPIA PRIVACY NOTICE & DATA PROCESSING CONSENT FORM

Your Direction. Your Wealth. — In compliance with the Protection of Personal Information Act 4 of 2013 (POPIA) and the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS)

1. INTRODUCTION & FSP DETAILS

Cardinal Wealth (Pty) Ltd (FSP License No: 56262 | Reg No: 2026/513733/07) respects your privacy and is committed to protecting your personal information. This Privacy Notice explains how we collect, use, disclose, and safeguard your data when providing financial planning, risk management, and intermediary services.

Contact Details:

Contact Detail	Business Information
Information Officer	Magda van der Merwe
Physical & Postal Address	Block C, Menlyn Woods Office Park, 291 Sprite Avenue, Faerie Glen, Pretoria, Gauteng, 0081
Email Address	info@cardinalwealth.co.za
Website	www.cardinalwealth.co.za

2. WHAT PERSONAL INFORMATION WE COLLECT

To deliver comprehensive financial advisory and intermediary services, we collect:

- **Individual Data:** Full name, ID/passport number, contact details, residential address, tax number, and marital status.
- **Financial & Employment Data:** Income, expenditure, assets, liabilities, bank account details, employment details, and retirement goals.
- **Special Personal Information:** Medical and health records (required for life, disability, dread disease, or severe illness insurance cover).
- **FICA / Statutory Verification Data:** Proof of residence, identity documentation, source of funds, and source of wealth.

3. PURPOSE OF PROCESSING

Your personal information is collected and processed for the following specific purposes:

1. Conducting Financial Needs Analyses (FNA) and formulating tailored Records of Advice.
2. Sourcing financial products, policy applications, and investment placements with licensed product providers.
3. Fulfilling statutory obligations under FAIS, FICA, Income Tax Act, and compliance reporting (FSCA, FIC, SARS).
4. Ongoing client relationship management, policy servicing, and administrative claims processing.

4. DISCLOSURE TO THIRD PARTIES (OPERATORS)

We only share your information with trusted third parties necessary to execute financial services on your behalf:

- **Licensed Product Providers:** Life insurers, investment platforms (LISPs), asset managers, and short-term insurers.
- **Regulatory & Statutory Bodies:** Financial Sector Conduct Authority (FSCA), Financial Intelligence Centre (FIC), and South African Revenue Service (SARS).
- **Service Providers:** Appointed FSP compliance officers, auditors, IT cloud storage operators, and administrative software vendors bound by strict confidentiality agreements.

5. DATA SECURITY & RETENTION

- **Security:** We employ enterprise-grade security measures, including encryption, firewalls, strict role-based access controls, and secure cloud infrastructure to safeguard your information against unauthorized access, loss, or damage.
- **Retention:** We retain records for the periods required by FAIS and FICA. Relevant FAIS client records are kept for five (5) years after termination, to our knowledge, of the product concerned or, in other cases, after the financial service is rendered. FICA relationship records are kept for at least five (5) years after the relationship ends; transaction records for at least five (5) years after the transaction concludes; and records relating to a section 29 report for at least five (5) years after that report is submitted. Longer lawful retention requirements may apply.

6. YOUR RIGHTS UNDER POPIA

As a data subject under POPIA, you have the right to:

1. Request access to your personal information held by Cardinal Wealth.
2. Request correction, destruction, or deletion of inaccurate, irrelevant, excessive, or out-of-date personal information.

3. Object to the processing of your personal information on reasonable grounds (subject to statutory record-keeping mandates).
4. File a complaint regarding non-compliance with the Information Regulator at POPIAComplaints@inforegulator.org.za.