

Privacy Policy – Refer You earn

Refer You Earn is committed to protecting the privacy and confidentiality of all personal information entrusted to us by potential and existing clients. We ensure that your data is collected, processed, and stored lawfully, transparently, and securely in accordance with the **Protection of Personal Information Act (POPIA), Act No. 4 of 2013.**

This Privacy Policy explains how we collect, use, share, and safeguard your personal information.

1. What Is Personal Information?

Under POPIA, personal information refers to data relating to an identifiable, living natural person or, where applicable, an identifiable, existing juristic person. This includes, but is not limited to:

- Full name, identity number, contact details
 - Financial and health-related information
 - Demographic details such as race, gender, age, nationality, and language
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2. What Information Do We Collect?

We only collect information necessary for the specific purpose it is intended. When collecting personal information, we will indicate:

- The purpose of collection
 - Whether the information is mandatory or voluntary
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3. How Do We Collect Information?

We collect personal information:

- Directly from you (the data subject)
- From your employer or authorised intermediaries

If the information is not collected directly from you, we will disclose the source.

4. How Do We Use Your Information?

With your consent, your personal information may be used, stored, transferred, or shared for the following purposes:

- Underwriting and policy administration
- Claims assessment and processing
- Contract fulfilment and service delivery
- Identity verification and security checks
- Responding to inquiries or complaints

- Fraud, crime, and malpractice prevention
- Marketing analytics and service improvement

We retain personal information only for as long as necessary to fulfil the purpose for which it was collected. You have the right to object to processing for direct marketing unless prior consent was given.

5. Data Processing Methods

Data is processed using secure IT systems and organisational procedures aligned with the intended purpose. Access may be granted to:

- Internal departments (e.g., underwriting, claims, marketing)
 - External service providers (e.g., IT, hosting, communications) appointed as data processors under strict confidentiality and compliance agreements
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6. Website Usage

- We take reasonable precautions to secure transactions on our website, but confidentiality cannot be guaranteed.
 - Use of our website is at your own risk.
 - Refer You Earn is not responsible for personal information shared with third-party websites unauthorisedly linked to and from www.referyouearn.co.za.
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7. Analytics and Cookies

Web Analytics

We may use services like Google Analytics to monitor website traffic and user behaviour. These providers are responsible for their own data protection compliance.

Cookies

Cookies are small text files stored on your device to enhance website functionality. We use:

- **Session cookies:** deleted when you close your browser
- **Persistent cookies:** stored until expiry or manual deletion

Cookies help us:

- Recognise returning visitors
- Understand browser and operating system usage
- Track site usage and improve performance

You may disable cookies via your browser settings, but some website features may not function optimally.

8. Disclaimer

Except as provided under sections 43(5) and 43(6) of the Electronic Communications and Transactions Act, Refer You Earn and its representatives are not liable for any loss or damage arising from:

- Use or inability to use the website or its content
- Errors, omissions, or interruptions in service
- Reliance on information, ideas, or opinions expressed on the site

Users are encouraged to seek professional advice before acting on any content.

9. Sharing of Personal Information

We will only share your personal information:

- With your consent
- As permitted or required by law

Third parties involved in service delivery are contractually bound to comply with POPIA and may only use your data for the agreed purpose. Disclosure may also occur in legal proceedings or to protect client interests (e.g., fraud prevention).

10. Data Security

We implement appropriate technical and organisational measures to prevent:

- Loss, damage, unauthorised access, or modification of personal information

Data may be stored or processed outside South Africa, but only in jurisdictions with equivalent data protection standards.

11. Your Rights

You have the right to:

- Access and review your personal information
- Request corrections or updates
- Request deletion of data if the original purpose no longer applies

Refer You Earn may decline deletion requests if retention is required by law or if the data has been de-identified.