



PRIVACY NOTICE

2026

1. PURPOSE

Well(th) AI Solutions (Pty) Ltd ("Well(th) AI", "we", "our", or "us") respects your privacy and is committed to protecting your personal information in accordance with the:

- Protection of Personal Information Act, 4 of 2013 (POPIA)
- Promotion of Access to Information Act, 2 of 2000 (PAIA)
- Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS)
- Financial Intelligence Centre Act, 38 of 2001 (FICA)

This Privacy Notice explains how we collect, use, store, share and protect your personal information.

2. WHO WE ARE

We provide financial services, advisory services, intermediary services, health service benefits support, insurance-related services and technology-enabled solutions.

3. PERSONAL INFORMATION WE COLLECT

Depending on the service provided, we may collect:

Personal Information

- Full names
- Identity number
- Passport number
- Date of birth
- Gender
- Marital status
- Nationality

Contact Information

- Email address
- Telephone number
- Residential address
- Postal address

Financial Information

- Income details
- Banking information
- Investment information
- Credit-related information
- Tax information

Insurance Information

- Policy details
- Claims information
- Beneficiary information
- Medical scheme membership details

Employment Information

- Employer details
- Occupation
- Salary information

Electronic Information

- IP address
- Website usage information
- Device information
- Communication records

4. WHY WE COLLECT YOUR INFORMATION

We collect and process personal information to:

- Provide financial products and services
- Assess client needs and suitability
- Provide financial advice
- Process applications
- Manage policies and products
- Facilitate claims
- Meet contractual obligations
- Conduct risk assessments
- Perform FICA verification
- Comply with legal and regulatory obligations

- Communicate with clients
- Improve our products and services

5. LEGAL BASIS FOR PROCESSING

We process personal information where:

- You have provided consent;
- Processing is necessary to perform a contract;
- Processing is required by law;
- Processing protects a legitimate interest of the client;
- Processing is necessary for the legitimate interests of Well(th) AI Solutions.

6. SHARING OF INFORMATION

Your information may be shared with:

- Product suppliers
- Insurers
- Medical schemes
- Administrators
- Compliance service providers
- Regulatory bodies
- Auditors
- Professional advisers
- Information technology service providers
- Government authorities where required by law

We will only share information where necessary and lawful.

7. SPECIAL PERSONAL INFORMATION

In certain circumstances we may process:

- Medical information
- Disability information
- Biometric information
- Information required for underwriting or claims assessment

Such information will only be processed where permitted by POPIA or where consent has been obtained.

8. INFORMATION SECURITY

We take reasonable technical and organisational measures to protect personal information against:

- Loss
- Unauthorised access
- Misuse
- Disclosure
- Alteration
- Destruction

These measures include:

- Secure systems
- Password protection
- Access controls
- Staff confidentiality obligations
- Data backup procedures

9. RETENTION OF INFORMATION

We retain personal information only for as long as necessary to:

- Fulfil the purpose for which it was collected;
- Comply with legal obligations;
- Meet regulatory record-keeping requirements.

Where applicable, records may be retained for a minimum of five (5) years or longer where legislation requires.

10. YOUR RIGHTS

You have the right to:

- Access your personal information
- Request correction of inaccurate information
- Request deletion where legally permissible
- Object to certain processing activities
- Withdraw consent where applicable
- Lodge a complaint with the Information Regulator
- Request access to records under PAIA

11. DIRECT MARKETING

We may occasionally communicate information regarding products, services, promotions or educational content.

You may opt out of marketing communications at any time by contacting us.

12. COOKIES AND WEBSITE USAGE

Our website may use cookies and similar technologies to:

- Improve website functionality
- Analyse website traffic
- Enhance user experience

You may disable cookies through your browser settings.

13. INFORMATION OFFICER

All privacy-related requests, complaints or queries may be directed to:

- Information Officer at Well(th) AI Solutions (Pty) Ltd
- Email: info@wellth-ai.com
- Website: www.wellth-ai.com

14. COMPLAINTS

If you believe your personal information has been processed unlawfully, you may lodge a complaint with:

Information Regulator (South Africa)

Physical Address:
JD House
27 Stiemens Street
Braamfontein
Johannesburg

Website: <https://inforegulator.org.za>

Email: complaints.IR@justice.gov.za

15. CHANGES TO THIS NOTICE

Well(th) AI Solutions reserves the right to amend this Privacy Notice from time to time to reflect changes in legislation, regulatory requirements, business operations or information processing practices.

The latest version will always be available upon request and on our website.