As a law-abiding Corporate Citizen, Hollard has a duty to comply with the operative provisions of the Protection of Personal Information Act 4 of 2013 ('POPIA') which came into effect on 1 July 2020. POPIA is a data privacy law that complements section 14 of the Constitution of the Republic of South Africa, 1996, which provides that everyone has the right to privacy. POPIA prescribes a number of responsibilities and liabilities to entities that control and/or process personal information and defines new roles which include:

- **Responsible party:** a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing personal information;
- **Operator:** a person who processes personal information for a responsible party in terms of a contract or mandate, without coming under the direct authority of that party;
- **Data subject:** the individual or legal/juristic person to whom personal information relates; and
- **Personal information:** any information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person.

In light of these regulatory developments, we are in the process of reviewing and updating all the agreements we have with our service providers, business partners and contractors in an effort to ensure that the agreements comply with the requirements mandated by POPIA. We also want to remind you that as a potential **Operator**, you are also bound by the provisions of POPIA, which means that you will be required to have adequate processes in place to ensure that all personal information is collected and used appropriately (*for the intended purpose*), lawfully and transparently.

Organizations have been granted a grace period of one year from the effective date, to normalize and implement the requirements of the law within their risk and compliance frameworks, and have to be able to demonstrate compliance by the 1st of July 2021. Given the enormity and scale of the work that lies ahead we encourage you to start rethinking the way your internal processes are designed to be able to meet these new regulatory requirements. In the coming months, we will be engaging you further on what to expect from our POPIA remediation program.

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