

PRIVACY POLICY

eReports is committed to your privacy and to continue providing services in a confidential and safe manner. In doing so, eReports complies with the Protection of Personal Information (POPI) Act, 4 of 2013 which outlines your rights with regard to the usage of your personal information and how eReports may use it.

This Privacy Policy summarises how eReports obtains, uses and discloses your personal information. As a client of eReports, you can be assured that all personal and sensitive information you provide to eReports will be respected and kept secure in accordance with the POPI Act. By engaging with eReports you acknowledge your acceptance of this Privacy Policy

Information eReports collects and holds

From time to time, eReports may collect certain personal information only in connection with the purpose for which it was collected as being reasonably necessary for or related to eReports' business. The kind of information we collect will depend on your relationship with eReports (for example as a client, business partner, employee or contractor). Generally, the only personal information eReports collect about you is that which you choose to tell us or which you authorise eReports to obtain.

The type of information eReports collect may include:

- Examinees*: your name, gender, address, email addresses, telephone number, demographic data (non-sensitive information only) and health and/or disability information (including history), medical claims history.
- Clients (referring party and examinees engaging services in their own right): your name, address, email address, telephone number, billing information (if purchasing products), tax residency status, trading history.
- Consultants: your name, gender, address, telephone numbers, email addresses, employment history, police history (if any) and billing information, professional associations, qualifications, accreditations, professional registration information, professional indemnity insurance details, provider number, health and/or disability information (including history), emergency contact details.
- Other (including employees/potential employees): your name, address, email address, telephone number, tax residency status, current assets, current loans and other encumbrances, employment history, police history (if any) and billing information.

** Examinees includes persons being considered for employment by a client who engages eReports to carry out pre-employment checks.*

How eReports collects and holds your personal information

Where possible, eReports will collect your personal information directly from you but information may also be collected via:

- Health records provided to us (including as part of psychological or medical assessments (examinees only))
- Inquiries that we might make of your employer or treating practitioners (examinees only),
- Credit checks (clients only)
- National Police History Checks and other pre-employment checks (employees and examinees only)
- Credit reporting bodies (clients only)
- Other credit providers (clients only)
- Organisations that eReports has an arrangement with to jointly offer products and/or an alliance with to share generic/non-identifiable information only for marketing purposes to provide you with products or services and/or to promote a product or service (clients only)

- Marketing companies, if eReports acquires contact information to tell people about eReports products and services that may interest them (clients only)
- Brokers and other parties who may have introduced you to eReports (clients only)

Personal and sensitive information may be collected from you when you provide it to eReports directly.

eReports has established appropriate physical, electronic and managerial procedures to safeguard any information eReports collect. This helps prevent unauthorised access, maintains data accuracy and ensures that the information is used correctly.

All data transferred to and from the eReports servers is encrypted and a firewall is in place to prevent intrusion. All data stored within the eReports' systems is designed to only be able to be accessed by authorised staff members and the hosting facility.

The purpose for which eReports collects, holds, uses and discloses personal information

eReports collects personal information that eReports considers relevant, and which is outlined in your written consent, for the purpose of providing eReports' services. Sensitive information, in most cases, can only be disclosed with your written consent.

Any personal information collected about an individual will not be used or disclosed for the purposes of direct marketing unless the individual has given eReports consent to do so. Any personal information will not be disclosed to any overseas recipients, unless the individual has given eReports consent to do so.

Some of the ways eReports uses personal information include to:

- Communicate with you and others as part of eReports' business
- Enable eReports to provide a service
- Personalise the eReports experience
- Send you information regarding changes to eReports' policies, other terms and conditions, online services and other administrative issues
- Manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring and staff training, collecting debts and market or client satisfaction research)
- Prevent, detect and investigate crime, including fraud and money laundering, and analyse and manage other commercial risks
- Verify information given to eReports
- Carry out market research and analysis, including satisfaction surveys
- Provide marketing information to you (including information about other products and services offered by selected third party partners) in preferences you have expressed
- Manage eReports' infrastructure and business operations and comply with internal policies and procedures, including those relating to auditing, accounting, billing and collections, IT systems data and website hosting, business continuity and records, document and print management
- Resolve complaints, and handle requests for data access or correction
- Comply with applicable laws and regulatory obligations (including laws outside your country of residence), such as those relating to anti-money laundering, sanctions and anti-terrorism
- Comply with legal process and respond to requests from public and governmental authorities (outside your country of residence)
- Establish and defend legal rights protect eReports' operations or those of any of eReports' group companies or insurance business partners, eReports' rights or property and/or that of

eReports' group companies, you or others and pursue available remedies or limit eReports' damages

- all of the above
- assess your current or past financial/credit position
- assess your suitability and continued suitability for employment

Who does eReports disclose your personal information to?

eReports may disclose your personal information to:

- Government authorities (where required by law including workers compensation laws)
- Third parties involved in court action (where required by law)
- Other parties that provide support services to eReports' including support merchant services, online sales and marketing programs
- Professional advisers
- Potential business partners or purchasers
- Credit agencies (clients only)

For examinees only, depending on the nature of the services we provide for you, to collect from and disclose your personal/sensitive information to the following third parties:

- Your nominated treating doctor/s
- Who, by agreement is deemed necessary
- Your employers return to work coordinator
- Referring agency
- Medical consultants, any other treating practitioner or other health providers that eReports may deal with on your behalf

What happens if you don't provide personal / sensitive information?

If you do not provide some or all of the information requested, eReports may not be able to provide you with the requested services.

Using a pseudonym or engaging with eReports anonymously

Due to the nature of eReports' services, the use of a pseudonym anonymity is not acceptable.

Credit card details

eReports does not store credit card numbers in eReports' system except with respect to Medical Consultants. Your credit card details will be passed to the payment gateway as soon as they have been collected. Consultant's credit card details are stored by eReports' using all appropriate security measures.

Website cookies and usage information

When you access eReports' website, eReports may use software embedded in eReports' website (such as JavaScript) and eReports may place small data files (or cookies) on your computer or other device to collect information about which pages you view and how you reach them, what you do when you visit a page, the length of time you remain on the page, and how eReports perform in providing content to you. A cookie does not identify individuals personally, but it does identify computers.

You can set your browser to notify you when you receive a cookie, and this will provide you with an opportunity to either accept or reject it in each instance. eReports may gather your IP address as part of eReports' business activities and to assist with any operational difficulties or support issues with eReports' services. This information does not identify you personally.

External links

eReports' website may contain links to other websites. When you access these links eReports recommends that you read the website owner's privacy statement before disclosing your personal information. eReports does not accept responsibility for inappropriate use, collection, storage or disclosure of your personal information collected outside eReports' website.

Opting out of direct marketing communications

Where eReports use your personal information to send you marketing and promotional information by post, email or telephone, eReports will provide you with an opportunity to opt-out of receiving such information.

By electing not to opt-out, eReports will assume eReports has your implied consent to receive similar information and communications in the future. eReports will always ensure that eReports' opt-out notices are clear, conspicuous and easy to take up. If you wish to opt out of communications from eReports, please use the contact details below.

eReports will not market directly to examinees unless they are also clients.

How can an individual access their personal information held by eReports?

If an individual wishes to exercise their rights to access their personal information held by eReports, or alternatively, has any questions or believes that any personal information held by eReports is incorrect or incomplete, the individual can write to eReports' Privacy Officer at the address below.

Except in the case of compliance with the law (including requested by subpoena), personal information will only be released to the individual directly, unless eReports has written consent by the individual concerned to provide such information to a third party.

Updating and correcting your personal information

You may ask eReports to update, correct or delete the personal information eReports hold about you at any time by contacting the Privacy Officer as specified below. eReports will take reasonable steps to verify your identity before granting access or making any corrections to or deletion of your information.

eReports will, upon request, take all reasonable steps within its powers to correct the information in its possession or, if necessary, discuss alternative actions with the individual. In cases where the information was provided by a third party, eReports may not be able to correct information and you may have to contact the third-party that gave information to us.

eReports also has obligations to take reasonable steps to correct personal information eReports holds when eReports is satisfied that it is inaccurate, out-of-date, incomplete, irrelevant or misleading for the purpose for which it is held.

How to Contact eReports Regarding Privacy

If you would like to make further inquiries or submit a notification about a breach of the The Protection of Personal Information (POPI) Act that may relate to eReports' business, you can contact eReports' Privacy Officer at privacy@ereports.co.za.

eReports take all complaints regarding privacy of information seriously. eReports will respond to any requests, questions, or complaints as soon as possible in a reasonable time frame.

eReports also has obligations to take reasonable steps to correct personal information eReports holds when eReports is satisfied that it is inaccurate, out-of-date, incomplete, irrelevant or misleading for the purpose for which it is held.