PRIVACY STATEMENT

1. Introduction

For the purposes of this Statement:

"client" or **"you"** or **"your"** means any prospective, new or existing client of the Johannesburg Branch of China Construction Bank Corporation (Incorporated in China) (**"CCB-JHB"**);

"CCB-JHB" or **"we"** or **"us"** or **"our"** means the Johannesburg Branch of China Construction Bank Corporation (Incorporated in China);

"data subject" means the person to whom personal information relates;

"personal information" means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to—

(a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;
(b) information relating to the education or the medical, financial, criminal or employment history of the person;
(c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
(d) the biometric information of the person;
(e) the personal opinions, views or preferences of the person;
(f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
(g) the views or opinions of another individual about the person; and
(h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person;

"processing" means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including—

(a) the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;
(b) dissemination by means of transmission, distribution or making available in any other form; or

(c) merging, linking, as well as restriction, degradation, erasure or destruction of information;

"responsible party" means 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.

2. Privacy Declaration

CCB-JHB is committed to handling your personal information confidentially and in compliance with the Protection of Personal Information Act 4 of 2013 (POPIA), the BASA POPIA Code of Conduct and any other applicable laws dealing with protection of personal information.

Your privacy is important to us, so please take careful note of the contents of this Statement, as it describes how we process and protect your personal information, including the receipt, collection, use, disclosure, sharing, retention and disposal.

In order to process your personal information, we will require your consent, which consent will be deemed to have been given by yourself when you provide us with your personal information for processing.

The Statement covers both our electronic and physical data and information collection activities. If you do not provide the required or necessary personal information to us, we may not be able to provide you with access to our products and/or services.

For further information, and to exercise your rights of access, rectification, cancellation, objection, and data portability in respect of your personal information please contact our Information Officer.

3. Conditions of Lawful Processing

The following conditions of lawful processing of personal information are the principles in terms of which CCB-JHB will be processing your personal information. The 8 Conditions of lawful processing in terms of POPIA are:

- Accountability – CCB-JHB as the responsible party and through its employees will ensure that your personal information is processed in a lawful and responsible manner.

- Processing limitation – CCB-JHB shall collect personal information for a defined purpose and where applicable, with your consent or consent from third parties. You may object to certain types of processing as expressly permitted by applicable law.

- Purpose specification – CCB-JHB will only use personal information for the purpose/s that you and third parties expect CCB-JHB to use it for.

- Further processing limitation – where a processing activity is seen as further processing (i.e. a new purpose for processing personal information) and this new purpose is inconsistent with the original purpose (original reason CCB-JHB collected personal information), CCB-JHB will ensure that the processing activities meet the requirements of the applicable data protection laws.

- Information quality – CCB-JHB will take reasonable steps to ensure your personal information is accurate, complete, updated and not misleading.

- Openness – CCB-JHB will be open, clear and honest with you on how and why CCB-JHB use the personal information and how CCB-JHB protect the personal information.

- Security safeguards – CCB-JHB are committed to use appropriate and reasonable technical and organisational measures to make sure that the confidentiality, integrity and availability of personal information are secured. These measures will also be applied to protect your personal information against loss, damage, unauthorised destruction or unlawful access.

- Data subject participation – CCB-JHB has processes in place for you to access, correct and delete your personal information and to exercise your rights in terms of applicable data protection laws. Refer to sections 16 to 18 for more details.

4. Consent

We will process personal information only when you give us your consent willingly or in accordance with the law. You give us consent through the legal agreement signed between us and you and other relevant product and service agreements.

5. Types of personal information we collect

Personal information collected by CCB-JHB may include:

- Your name, contact details, date of birth, identity number, registration number, passport number, gender, employment details, marital status, bank details, financial information, tax number;
- Information on your related parties and beneficial owners;
- Details of transactions conducted by you with us;
- Your credit history;

- Sensitive or special personal information;
- Children or next of kin details, with your consent being required where you provide us with personal information belonging to your dependents or children;
- Any information that you voluntarily share with us about your experience of using our products and services;
- Your image; still pictures, video, voice, and other similar data;
- Vehicle details, serial number of assets and/or devices where access to our facilities or Website is required.

When personal information is collected, CCB-JHB will indicate the purpose for the collection and whether the information required is compulsory or voluntary. Where you provide us with information of third parties, you should ensure that the third party is informed that their personal information is being shared with us. Third party information will be processed in accordance with this Statement.

6. How we collect personal information

CCB-JHB collects information either directly from you or indirectly through third parties such as agents acting on your behalf, financial intermediaries or an introducer. In certain instances, CCB-JHB may appoint third parties to collect information on its behalf and for furtherance of relationship with the data subject.

We may also collect your personal information from Regulators, Department of Home Affairs, fraud prevention agency, recruitment agency, World-Check, Windeed or public resource that may hold such information. We will advise you when personal information has been collected from a third party that is not mentioned above and we would not collect information from third parties that would prejudice your legitimate interest.

7. Use of personal information

CCB-JHB will only use and share your personal information where it is necessary for CCB-JHB to carry out our lawful business activities. To enable you to fully understand the way in which CCB-JHB process personal information. The below are a few examples of different lawful grounds for such processing:

a) **With consent** – CCB-JHB may process your personal information for a specific and explicitly defined purpose, with your consent or consent from a competent person in the case of personal information relating to a child for such processing or where law requires it.

b) **Contractual obligations** - CCB-JHB may process your personal information where it is necessary to enter into a contract with you in order for CCB-JHB to provide products or services to you or to

perform CCB-JHB's obligations under that contract.

c) **Imposed by law** - When you apply for a product or service, CCB-JHB is required by law to collect and process certain personal information.

d) **Legitimate interests of the Bank** – CCB-JHB may process your personal information where it is in CCB-JHB legitimate interests to do so as an organisation and without harming your interests or fundamental rights and freedoms (for example, for marketing purposes, site maintenance, and so on).

After obtaining your consent, the personal information collected or held by CCB-JHB may be used, transferred and disclosed for the purposes of:

- Complying with laws and regulations, including disclosing your personal Information to third parties (i) when required by applicable law; (ii) in response to legal proceedings; (iii) in response to a request from a competent law enforcement agency; (iv) to protect our rights, privacy, safety or property, or the public; or (v) to enforce the terms of any agreement or the terms of our Website;
- Providing you with access to CCB-JHB's Enterprise Online Banking Platform;
- Providing our products and/or services to you;
- Improving or evaluating the effectiveness of our products and /or services;
- Enabling your attendance at webinars and conferences that you have been invited to;
- Managing your account, contractual arrangements and complying with your instructions and requests;
- Obtaining and developing credit-scoring profiles;
- Sending you information about CCB-JHB's products and/or services that may be of interest to you;
- Verifying your identity and the identity of your related parties and beneficial owners;
- Sharing information with fraud prevention, anti-money laundering and credit reference agencies, regulators and government departments where necessary for compliance, tax or audit purposes;
- Carrying out fraud prevention checks;
- Preventing fraud and money laundering – e.g. the information provided to fraud prevention agencies may be used when checking applications for credit, credit-related or other facilities or for managing these accounts; and for recovering debt. Other organisations may also use your information for these purposes;
- Conducting sanctions, adverse media and political exposure screening against any relevant list;

- Complying with statutory and regulatory requirements in respect of the storage and maintenance of documents and information, including monitoring and recording telephone communications between you and CCB-JHB to be used in the event of any dispute arising between us;
- Retaining personal information for periods required or permitted under applicable South African law and binding foreign legal and regulatory obligations applicable to CCB, subject to appropriate safeguards and governance controls;
- Complying with valid requests for information, including subject access requests and requests in terms of the Promotion of Access to Information Act 2 of 2000;
- Assessing and dealing with your complaints and requests;
- Complying with any obligations arising from inter-bank agreements and payment clearing rules;
- Conducting market research and providing you with information about our products and/or services via email, telephone or other means, such as events;
- Ensuring that where you have indicated a preference not to receive information about our products and/or services, we do not send such communication to you;
- Disclosing your personal information within the China Construction Bank Corporation group of companies or associated with the China Construction Bank Corporation and business partners, for matters related to the China Construction Bank Corporation's business, including the processing and storage of your information, in order to facilitate the opening of further accounts which you have requested and creditworthiness assessments;
- Comparing information for accuracy and to verify it with third parties;
- Managing and administering your use of our Websites, products and services;
- Undertaking internal testing of our Websites, and services to test and improve their security, provision and performance, in which case, we would anonymise any information used for such purposes, and ensure is it only displayed at aggregated levels which will not be linked back to you or any living individual;
- Monitoring, to carry out statistical analysis and benchmarking, provided that in such circumstances it is on an aggregated basis which will not be linked back to you or any living individual.

CCB-JHB will only process personal and special personal information for lawful purposes in a reasonable manner that does not infringe your privacy.

8. Sharing of personal information

CCB-JHB will never sell your personal information to any other party. It is important to note that where client information is provided for marketing services CCB-JHB will only share personal information with third parties if you have consented to such disclosure. If your consent has been obtained, CCB-JHB may share personal information with persons or organisations within and outside of China Construction Bank Corporation.

We may share your Personal Information with the following parties:

- any CCB employee, subsidiary or related company for the purposes set out in this Statement, (e.g. global information and customer relationship management; software and service compatibility and improvements; or to provide you with any information, applications, products or services that you have requested);
- our service providers and agents (including their sub-contractors) or third parties who process information on our behalf (e.g. affiliates, medical service providers, internet service and platform providers, payment processing providers and those service providers or organizations who we engage to help us provide you with the CCB services or to send communications to you);
- partners, including independent software vendors and developers that may help us to provide you with the Websites, products, services and information you have requested or which we believe is of interest to you;
- third parties used to facilitate payment transactions, for example clearing houses, clearing systems, financial institutions and transaction beneficiaries;
- third parties where you have a relationship with that third-party and you have consented to us sending information to such party;
- third parties for marketing purposes (e.g. our partners and other third parties with whom we work and whose products or services we think will be of a legitimate interest to you);
- various verification agencies, including credit reference and fraud prevention agencies;
- Regulators, in order to meet legal and regulatory obligations;
- law enforcement agencies so that they may detect or prevent crime or prosecute offenders;
- any third-party in the context of actual or threatened legal proceedings, provided we can do so lawfully (for example in response to a court order);

- any third-party in order to meet our legal and regulatory obligations, including statutory or regulatory reporting or the detection or prevention of unlawful acts;
- our own professional advisors, including attorneys and auditors for the purpose of seeking professional advice or to meet our audit or legal responsibilities;
- another organisation if we sell or buy (or negotiate to sell or buy) any business or assets; another organisation to whom we may transfer our agreement with you; and
- Government departments where reporting is mandatory under applicable law.

Where we share or disclose your Personal Information as described above, such sharing and or disclosure will always be subject to an agreement which will be concluded as between ourselves and the party to whom we are disclosing your Personal Information to, which contractually obliges the recipient of your Personal Information to comply with strict confidentiality and data security conditions. Where CCB-JHB discloses personal information to intermediaries, regulators, insurers or any other third parties, the third parties will be obliged to use that personal information only for the reasons and purposes for which it was disclosed.

9. When you provide information to us about others

If you provide personal information to us about someone else, you are responsible for ensuring that you comply with any obligation and consent obligations under applicable data protection laws in relation to such disclosure. In so far as required by applicable data protection laws, you must ensure that you have provided the required notices and have obtained the other party's consent to provide us with their personal information. You should explain to them how we collect, use, disclose and retain their personal information or direct them to read this Statement.

10. Storage, retention and disposal of your personal information

CCB-JHB will retain personal information only for as long as reasonably necessary to fulfil the purpose for which the information was collected or processed, unless a longer retention period is required, permitted or reasonably necessary under applicable law or for lawful operational processes.

CCB-JHB may retain personal information for longer periods where:

i. applicable South African or other binding legal and regulatory obligations applicable to China Construction Bank Corporation as the same legal entity require the retention of the personal information, including applicable legal obligations arising under the laws of the People's Republic

of China;

ii. retention is reasonably necessary for lawful operational, regulatory, risk management, fraud prevention, anti-money laundering, prudential, security, litigation, audit, archival, governance or evidentiary purposes related to CCB-JHB's banking activities; retention is necessary for the establishment, exercise or defence of legal rights or obligations;

iii. retention is required under contractual obligations or applicable industry codes or standards;

iv. you the data subject have consented to longer retention where permitted by law; or

v. the information is retained for lawful historical, statistical, research or archival purposes, subject to appropriate safeguards.

Where multiple legal or regulatory retention requirements apply across jurisdictions, CCB-JHB may apply the longer retention period where reasonably necessary to comply with applicable legal or regulatory obligations.

CCB-JHB will document the legal, regulatory and operational basis for continued retention and will apply governance, oversight and security safeguards in accordance with its records management, privacy and data governance frameworks. Access to retained personal information will be limited on a need-to-know basis.

Once personal information is no longer required and no lawful basis for continued retention exists, CCB-JHB will securely delete, destroy or de-identify the information in accordance with applicable legal and regulatory requirements and CCB-JHB's records management and destruction standards.

CCB-JHB maintains records retention schedules which take into account applicable legal and regulatory requirements, the nature and sensitivity of the information, business, operational and evidentiary requirements, prudential, AML/CFT/CPF and audit obligations, applicable cross-border legal obligations, and the need to minimise unnecessary retention of personal information.

11. Cross Border Transfers

CCB-JHB shall not transfer your personal information to a third party who is in a foreign county unless:

- the third party who is the recipient of the information is subject to a law, binding corporate rules or binding agreement which provide an adequate level of protection that—
    - effectively upholds principles for reasonable processing of the information that are substantially similar to the conditions for the lawful processing of personal information relating to you; and
    - includes provisions, that are substantially similar to this section, relating to the further transfer of personal information from the recipient to third parties who are in a foreign country;

- you consent to the transfer;
- the transfer is necessary for the performance of a contract between you and CCB-JHB, or for the implementation of pre-contractual measures taken in response to your request;
- the transfer is necessary for the conclusion or performance of a contract concluded in your interest between CCB-JHB and a third party; or
- the transfer is for the benefit of the data subject, and—
    - It is not reasonably practicable to obtain the consent of the data subject to that transfer; and
    - if it were reasonably practicable to obtain such consent, the data subject would be likely to give it.

Currently, CCB-JHB transfers all client, vendor and employee information to CCB Head Office where the information may be stored in various data centres in the People's Republic of China. This transfer will only happen within the requirements and safeguards of the law.

12. Securing your personal information

CCB-JHB prioritises the security and safeguarding of personal information and will therefore take all reasonable technical and procedural precautions to prevent the loss, misuse or alteration of personal information.

CCB-JHB will store all the personal information in secure locations and on secure servers in protected data centres to ensure that systems are secure. Access to CCB-JHB buildings, systems and/or records are controlled. Please note, however, that these protections do not apply to information you choose to share in public areas such as third-party social networks.

We store your personal information in operating environments that use reasonable security measures to prevent unauthorised access. We follow reasonable standards to protect personal information. The transmission of information via the Internet is, unfortunately, not completely secure and although we will do our best to protect your personal information, we cannot guarantee the security of the information during transmission.

It is important that you also play a role in keeping your personal information safe and secure. When signing up for services through our Enterprise Online Banking platform, please ensure that you choose a password that would be difficult for others to guess and never reveal your password to anyone else. You are responsible for keeping this password confidential and for any use of the platform. If you use a shared or public computer, never choose to have your login ID/email address or password remembered and make sure to log out of your account every time you leave the computer. You should also make use of

any privacy settings or controls we provide you on the platform.

The storage as well as the processing of your personal information as described above may require that your personal information is ultimately transferred/transmitted to, and/or stored at, a destination outside of your country of residence. We may also transfer your personal information to countries which have different data protection standards to those which apply in South Africa. We have implemented standard contractual clauses to protect your personal information (and you have a right to ask us for a copy of these clauses by contacting us as set out below) and/or will rely on your consent (where permitted by law).

13. Monitoring of electronic communications

CCB-JHB does not make use of direct marketing as a marketing technique to market its products and/or services to potential clients.

The relationship manager contacts potential clients via a telephone or in person conversation. The relationship manager will request to meet the client to discuss CCB-JHB product offerings, where after a meeting invite will be sent to the potential client with the following wording “As per our telephonic conversation, thank you for accepting our request to contact you to set up meetings to discuss our products and services, and in terms of any future potential business opportunities” to obtain consent.

Should you request further information regarding the CCB-JHB product offering prior to the scheduled meeting, the relationship manager will request you to send an e-mail with the request.
CCB-JHB may from time-to-time share information with you regarding practical measures to protect your personal information. This is mainly to prevent fraud and theft.

14. How CCB-JHB manages Special Personal Information

Special personal information relates to religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information. Also included in this category is information relating to the alleged commission of any offence or any proceedings in respect of any offence allegedly committed and the outcome of such proceedings.
Failure to obtain consent makes processing this special personal information strictly prohibited, unless:

- it is necessary by law; or
- is done for historical, statistical or research purposes; or

- the information has been deliberately made public by the data subject.

There are limited exceptions to the prohibition against the processing of special personal information. Details of such exceptions are set out in the POPI Act.

CCB-JHB identifies special personal information in the data collection process and additional safeguards such as limited access by certain departments within CCB-JHB holding special personal information are implemented. System safeguards are additionally applied from Head Office. The sensitive information safeguards include customized application parameters, system parameters, communication and network parameters, security protection strategies, system attribute information, authority configuration information, and environment and facility parameters of important information systems.

15. How CCB-JHB manages personal information relating to children

In terms of POPIA CCB-JHB may not process personal information of children, unless the processing is —

a) carried out with the prior consent of a competent person on behalf of the child;
b) necessary for the establishment, exercise or defence of a right or obligation in law;
c) necessary to comply with an obligation of international public law;
d) for historical, statistical or research purposes to the extent that—
    i. the purpose serves a public interest and the processing is necessary for the purpose concerned; or
    ii. it appears to be impossible or would involve a disproportionate effort to ask for consent,

    and sufficient guarantees are provided to ensure that the processing does not adversely affect the individual privacy of the child to a disproportionate extent; or
e) of personal information which has deliberately been made public by the child with the consent of a competent person.

16. Access to, correction and deletion of your personal information

You may request details of personal information we hold about you under the Promotion of Access to Information Act 2 of 2000 (“PAIA”). This includes requesting:

- confirmation that CCB-JHB holds your personal information;
- a copy or description of the record containing your personal information; and
- the identity or categories of third parties who have had access to your personal information

CCB-JHB will attend to requests for access to personal information within a reasonable time. However, you should note that the law may limit your right to access information.

Please refer to CCB-JHB's PAIA Manual for further information on how can give effect to this right. The PAIA manual is available on CCB-JHB's website.

You have the right to request the correction or deletion of your personal information held by CCB-JHB at any point in time. If the purpose for which personal information was requested initially does not exist anymore you may request information held by CCB-JHB to be deleted or destroyed. However, CCB-JHB can decline the request to delete or destroy the information from its records if applicable laws require the continued retention thereof or if it has been de-identified.

Please ensure that the information we hold about you is complete, accurate and up to date. If you fail to keep your information updated or if the information is incorrect, CCB-JHB may limit the products and services offered to you

Where agreement cannot be reached between you and CCB-JHB regarding correction of your personal information, CCB-JHB will keep record that a correction of the information has been requested but CCB-JHB has not made the correction.

You may use the applicable Form in Appendix 1 hereto, to request for correction or deletion of your personal information. If the request is approved, CCB-JHB will provide you with evidence of the correction or destruction of your information.

You have a right to object on reasonable grounds to the processing of your personal information where the processing is carried out in order to protect our legitimate interests or your legitimate interests unless the law provides for such processing. If you wish to object to the processing of your personal information, please complete the applicable Form in Appendix 2 hereto.

The completed forms may be emailed to the addresses provided in section 17 of this Privacy Statement.

Your request (for correction and/or deletion of your personal information or objection to processing) may be submitted verbally via telephone. The completion of Appendix 1 or 2 will be done on your behalf and a copy thereof will be provided to you.

17. Right to complain

Data subject have any queries or complaints about data privacy, please contact the below:

Poendree Govender	**Joalene Janse van Rensburg**
Information Officer	**Deputy Information Officer**

Postal Address: Private Bag X10007,
Sandton,
2146

Physical Address: Fifth Floor, China Construction Bank Corporation Johannesburg Branch,
95 Grayston Drive,
Morningside,
2196

Tel: (011) 520 9400

Email: compliance@ccbjhb.co.za
poendreeg@ccbjhb.co.za
joalenejvr@ccbjhb.co.za

Website: www.ccbjhb.co.za

Should you wish to discuss a complaint, please feel free to contact us using the details provided above. All complaints will be treated in a confidential manner.

Should you feel unsatisfied with our handling of your Personal Information, or about any complaint that you have made to us, you are entitled to escalate your complaint in writing to the South African Information Regulator who can be contacted at POPIAComplaints@inforegulator.org.za. Alternatively, you can also submit a complaint via the Information Regulator's website at www.inforegulator.org.za. The complaint form is attached as Appendix 3 for your convenience.

18. Right to amend

As we change and evolve over time, this Statement is expected to change as well. We reserve the right to amend the Statement at any time, for any reason, and without notice to you other than the posting of the updated Statement on our Website and in this regard encourage you to visit our Website frequently in order to keep abreast of any changes. Unless otherwise stated, the current version shall supersede and replace all previous versions.

19. Cookies

Cookies are information that may be used to track website use and data on website activity. If you require more information on cookies please refer to Appendix 4 of this Statement.

20. Appendices

APPENDIX 1 FORM 2: REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION OR DESTROYING OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013) REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021 [Regulation 3]

APPENDIX 2 FORM 1: OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION IN TERMS OF SECTION 11(3) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013) REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021 [Regulation 2]

APPENDIX 3 FORM 5:COMPLAINT REGARDING INTERFERENCE WITH THE PROTECTION OF PERSONAL INFORMATION/COMPLAINT REGARDING DETERMINATION OF AN ADJUDICATOR IN TERMS OF SECTION 74 OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013) REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021 [Regulation 7]

APPENDIX 4 COOKIE POLICY

APPENDIX 1

FORM 2

REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION OR DESTROYING OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021

[Regulation 3]

Note:

1. *Affidavits or other documentary evidence as applicable in support of the request may be attached.*
2. *If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.*
3. *Complete as is applicable.*

Mark the appropriate box with an "x".

Request for:

☐ a) Correction or deletion of personal ☐ information about the data subject which is in possession or under the control of the responsible party.

Please select applicable reasons for the selected request:

(a) Inaccurate ☐

(b) Irrelevant ☐

(c) Excessive ☐

(d) Out of Date ☐

(e) Incomplete ☐

(f) Misleading ☐

(g) Obtained unlawfully ☐

b) Destruction ☐ or deletion ☐ of a record of personal information about the data subject which is in the possession or under the control of the responsible party who is no longer authorised to retain the record of information.

A	DETAILS OF THE DATA SUBJECT
Name(s) and surname / registered name of data subject:	
Postal or business address:	
	Code ( )
Contact number(s):	
Fax number/E-mail address:	
B	**DETAILS OF RESPONSIBLE PARTY**
Name(s) and surname / registered name of responsible party:	
Postal or business address:	
	Code ( )
Contact number(s):	
Fax number/ E-mail address:	
C	**PERSONAL INFORMATION TO BE CORRECTED/DESTROYED/DELETED** *(Please specify the personal information required to be corrected / destroyed / deleted)*
D	**EXPLANATION FOR THE SELECTED REASON FOR A REQUEST** *(Please provide detail explanation for the selected reasons for the request for correction or deletion of personal information which is in possession or under the control of the responsible party*

Signed at ..... this ..... day of .....20……...

.....
Signature of data subject/ designated person

APPENDIX 2

FORM 1

OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION IN TERMS OF SECTION 11(3) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021 [Regulation 2]

Note:

1. *If the space provided for in this Form is inadequate, submit information as an Annexure to this Form.*
2. *Complete as is applicable.*

A	**DETAILS OF DATA SUBJECT**
Name(s) and surname/ registered name of data subject:	
Postal or business address:	
	Code ( )
Contact number(s):	
Fax number / E-mail address:	
B	**DETAILS OF RESPONSIBLE PARTY**
Name(s) and surname/ Registered name of responsible party:	
Postal or business address:	
	Code ( )
Contact number(s):	
Fax number/ E-mail address:	
C	**REASONS FOR OBJECTION IN TERMS OF SECTION 11(3)(a)** *(Please provide detailed reasons for the objection)*

Signed at ..... this ..... day of .....20……...

.....

Signature of data subject/designated person

APPENDIX 3

FORM 5

COMPLAINT REGARDING INTERFERENCE WITH THE PROTECTION OF PERSONAL INFORMATION/COMPLAINT REGARDING DETERMINATION OF AN ADJUDICATOR IN TERMS OF SECTION 74 OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021 [Regulation 7]

Note:

1. *Affidavits or other documentary evidence as applicable in support of the request may be attached.*
2. *If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.*
3. *Complete as is applicable.*

Mark the appropriate box with an "x".

Complaint regarding:

☐ Alleged interference with the protection of personal information

☐ Determination of an adjudicator.

PART I	**LEGED INTERFERENCE WITH THE PROTECTION OF THE PERSONAL INFORMATION IN TERMS OF SECTION 74(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (Act No. 4 of 2013)**
A	**PARTICULARS OF COMPLAINANT**
Name(s) and surname / registered name of data subject:	
Unique Identifier / Identity Number if required	
Address:	
	Code ( )
Contact number(s):	
Fax number/ E-mail address :	

B	PARTICULARS OF RESPONSIBLE PARTY INTERFERING WITH PERSONAL INFORMATION
Name(s) and surname/ Registered name of responsible party:	
Address:	
	Code ( )
Contact number(s):	
Fax number/ E-mail address:	
C	**REASONS FOR COMPLAINT***(Please provide detailed reasons for the complaint)*
PART II	**COMPLAINT REGARDING DETERMINATION OF ADJUDICATOR IN TERMS OF SECTION 74(2) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)**
A	**PARTICULARS OF COMPLAINANT**
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number if required :	
Address:	
	Code ( )
Contact number(s):	

Fax number/ E-mail address:	
B	**PARTICULARS OF ADJUDICATOR AND RESPONSIBLE PARTY**
Name(s) and surname of adjudicator:	
Name(s) and surname of responsible party /registered name:	
Address:	
	Code ( )
Contact number(s):	
Fax number/ E-mail address:	
C	**REASONS FOR COMPLAINT** *(Please provide detailed reasons for the grievance)*

Signed at ..... this ..... day of .....20……...

.....

Signature of data subject/ designated person

APPENDIX 4

COOKIE POLICY

1. INTRODUCTION

1.1. Cookies are text files transferred from a browser to a computer's hard drive. They store information about a user's activity on a browser. Companies worldwide use cookies to monitor user behaviour and to improve website interactivity.

1.2. Cookies store certain personal information users provide on a website. A cookie can contain personal information as the definition of electronic communication means "any text, voice, sound or image message sent over an electronic communications network which is stored in the network or in the recipient's terminal equipment until it is collected by the recipient" and the definition of personal information includes an online identifier (which can include cookie identifiers).

1.3. This personal information should be processed in accordance with the conditions for lawful processing of personal information as required by the Protection of Personal Information Act (POPIA). Cookies only store information from the browser, they cannot access data on a hard drive. Cookies are text files that cannot transfer viruses to a computer or mobile device.

2. POLICY OBJECTIVE

2.1. Personal Information is any information that identifies you or makes you capable of being identified, and includes a wide range of information such as name, identification number, gender, email address, religion, biometric information, location data, internet protocol (IP) address and cookies.

2.2. CCB-JHB's website only uses required cookies that are necessary for the site to function. CCB-JHB does not allow third party cookies on its website and limits cookies to technical cookies which are only operative during the session and do not transmit of collect any further data.

2.3. CCB-JHB will not intentionally collect and process the Personal Information of a child unless permission of a competent person is obtained.

3. HOW CCB-JHB COLLECTS USER'S PERSONAL INFORMATION

3.1. When users browse CCB-JHB's website, CCB-JHB may collect users' Personal Information. If CCB-JHB does, CCB-JHB may collect information such as users' account numbers, names, passwords and telephone numbers.

3.2. Users will typically use a computer or other mobile device to browse CCB-JHB's website. When users do so CCB-JHB may also collect users' IP addresses or other device identifier, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform, and other device information.

4. HOW CCB-JHB USES USERS' PERSONAL INFORMATION

4.1. CCB-JHB may use users' Personal Information for internal business purposes, such as enhancing the website, improving services and identifying usage trends.

4.2. CCB-JHB will ensure that users' Personal Information is processed in a lawful manner and that we do not infringe on users' privacy rights.

5. WHERE ARE USER'S PERSONAL INFORMATION STORED

5.1. Protecting users' Personal Information is very important to CCB-JHB. User's information is stored on CCB Head Office servers and CCB-JHB has taken reasonable steps to confirm that CCB Head Office applies privacy levels that comply with POPIA.

5.2. In the event that we ever outsource the processing of users' Personal Information to a third party operator, we will ensure that the operator processes and protects their Personal Information using reasonable technical and organizational measures that are equal to or better than ours.

5.3. Where we transfer or store users' Personal Information outside South Africa, we take all steps reasonably necessary to ensure that the third party who receives the users' Personal Information is subject to a law, binding corporate rules or binding agreement which provides an adequate level of protection.

6. INFORMATION SECURITY

6.1. CCB-JHB undertake that we will secure the integrity and confidentiality of users' Personal Information in our possession or under its control.

6.2. CCB-JHB will do this by taking appropriate, reasonable technical and organisational measures to prevent loss of, damage to or unauthorised destruction of users' Personal Information; and unlawful access to or processing of users' Personal Information.

7. USERS' RIGHTS UNDER THIS POLICY

7.1. Users have the right to have their Personal Information processed lawfully. Users' rights include the rights:

- 7.1.1. To be notified that their information is being collected or that their information has been accessed or acquired by an authorised person;
- 7.1.2. To find out whether CCB-JHB holds their Personal Information and to request access to their Personal Information;
- 7.1.3. To request CCB-JHB, where necessary, to correct, destroy or delete their Personal Information;
- 7.1.4. To object, on reasonable grounds, to the processing of their Personal Information;
- 7.1.5. To object to the processing of their Personal Information for purposes of direct marketing, including by way of unsolicited communications;
- 7.1.6. To not be subject to a decision which is based solely on the automated processing of their Personal Information;

7.1.7. To submit a complaint to the Information Regulator if users' believe that there has been interference with the protection of their Personal Information or if they believe that an independent adjudicator who may be resolving their complaint against us, has not decided the matter correctly; and

7.1.8. To institute civil proceedings against CCB-JHB if users' believe that CCB-JHB has interfered with the protection of their Personal Information.

7.2. For more information on how to exercise users' rights around their Personal Information, users must please refer to CCB-JHB's Promotion of Access to Information Act ("PAIA") manual. www.ccbjhb.co.za

8. ADMENDMENTS, REVIEW AND CONSENT

By using our website, and agreeing to our terms, a user consents to CCB-JHB collecting and processing their Personal Information in the ways described in this policy. If users do not agree to any part of this policy, then users must stop accessing CCB-JHB's website. Our privacy policy terms may change from time to time and such changes will be shared on our website.