Privacy Notice/Statement

All-Gen Group Privacy and Security Notice

Your right to privacy and security is very important to us. The All-Gen Group (PTY) LTD and its subsidiaries, treat personal information as private and confidential.

How and why we collect personal information

- We collect personal information for the purposes set out in this notice or otherwise communicated to you;
- We collect personal information directly from you when you purchase our products, contact us directly or provide information through this website;
- We may collect from and share your personal information with selected third
 parties to ensure we meet our responsibilities as a registered long-term insurer and
 authorised financial services provider. These third parties may include, but are not
 limited to:
 - Regulatory bodies;
 - Financial Advisers and other intermediaries;
 - Credit bureaus;
 - Other insurers or authorised financial services providers for prevention of fraud;
- We collect personal information from and about you for the following purposes, but not limited to:
 - Assess your individual requirements accurately;
 - Deliver effective and personalised services to you that comply with applicable regulations;
 - Carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this includes improving existing and developing new products and services);
 - o Tell you about services and products available within the Group;
 - o Constantly improve our offerings to suit your unique needs;
 - To verify and protect your identity;
 - Conduct credit checks;
 - Regulatory reporting;
 - Comply with relevant regulatory requirements, including monitoring and analysing your account for credit, fraud, compliance and other risk-related purposes as required by law;
 - o As otherwise allowed by law.

Without your personal information, we may not be able to provide or continue to provide you with the products or services that you need.

Transfer across borders

Sometimes we will process your personal information in other countries, either to carry out your instructions or for ordinary business purposes. These countries may not have the same level of protection. We will only process your personal information with your consent. If necessary, we will ask the party to whom we transfer your personal information to agree to our privacy principles, associated policies and practices.

Storage

We store personal information as required by law.