

PRIVACY POLICY

1. INTRODUCTION

The privacy of individuals who use the websites and other digital platforms of Medihelp Medical Scheme is of the utmost importance to the Scheme. As such, our aim is to protect the privacy of all users and more specifically such information subject to legislative protection (“Protected Information”) that they may share with us on our websites.

When your personal data is submitted to us, we will treat your data as if you have given permission – where necessary and appropriate – for the disclosures referred to in this policy.

It is important to note that information may be accessed without the necessary authority in the event that systems are compromised as a result of viruses, hacking incursions, and other illicit means of obtaining such data, which may be beyond the control of the Scheme. You hereby agree that where such information is accessed or disclosed through such unauthorised means, the Scheme shall not be held liable for any such unauthorised disclosure of any such information, including the Protected Information, except where there is intentional disclosure of the Protected Information or in circumstances where the Scheme is grossly negligent.

The use of the Medihelp mobile app, which is downloadable from the Medihelp website, shall be subject to these and any other applicable terms and conditions as advised by the Scheme from time to time.

The use of the Scheme’s websites and other digital platforms, and the provisions specifically pertaining to the sharing of Protected Information and information in general, shall be subject to these terms and conditions. The user’s personal information is required when Medihelp is to provide services that the user has requested or when the user elects to provide personal information.



2. COLLECTING OF PERSONAL INFORMATION

Medihelp will collect personal information¹ at its discretion when it is necessary to render an enhanced user experience, and then subject to such prevailing laws as may be applicable to ensure that such personal information remains protected. The user's IP address will not be linked to any personal information provided by the user unless the user has registered on the Medihelp website. The Medihelp and HealthPrint websites are commercial websites and use standard technology called "cookies" to collect information regarding the manner in which the sites are used by all users.²

In order to provide personalised services and access to data, Medihelp will track, retain and collect personal information, and will share such information in a controlled manner with authorised persons, such as healthcare professionals, to enable the user to access such personalised information and services as contemplated herein.

Medihelp will collect and share aggregated user data³ with its business partners and other third parties for the purposes of developing content and ensuring relevant advertising and content, but will never use such data to identify individual users. These business partners and affiliated companies do not have any independent right to share this information.

Medihelp may log the websites you visit and may collect IP addresses and information about your operating system and the type of browser you use for the purpose of network/system administration, to report aggregate information to our advertisers and to audit the use of our site. This data however will not be used to identify individual users who will at all times remain anonymous.

¹ Personal information means any information that may be used to identify an individual, including but not limited to a first and last name, email address, a home, postal or other physical address, title, birth date, occupation, telephone numbers and other information needed to provide a service.

² A cookie is a small data file that allows certain websites to write to the user's hard drive when visited. A cookie file can contain information such as a user's IP address that the site uses to track the pages visited, but the only personal information a cookie can contain is information supplied by the user. A cookie cannot read data off your hard disk or read cookie files created by other sites. Some parts of Medihelp's website use cookies to track users' traffic patterns. This is done in order to determine the usefulness of our website information to our users and to see how effective our navigational structure is in helping users reach that information.

³ Refers to behavioural data and anonymised demographic data.



Any information Medihelp collects from you through correspondence with us, whether via email, telephone or by written letter, will only be used to address the matters within that correspondence. If this requires referring such correspondence to a department within Medihelp or to a third party in order to ensure customer service, your personal information will only be disclosed to the point necessary to address your query or concerns, and will otherwise be kept confidential.

3. USING THE INFORMATION COLLECTED

Medihelp uses information for several general purposes, including the following: to fulfil your requests for certain products and services, to personalise your experience on our website, to provide you with information related to Medihelp and its offerings, to better understand the needs of users, and to allow users to access their own records and interact with self-service platforms. We may also use information for direct marketing purposes or contact users for market research. Should you not wish to have your data shared with third parties, you are required to stipulate this by utilising the appropriate opt-out channel.

Protected Information shall only be shared with authorised service providers in so far as this is required to render services to the user. Should this information comprise health records, it will only be shared between those healthcare professionals as may be authorised by the user from time to time.

4. PROTECTION OF YOUR PERSONAL INFORMATION

Your Medihelp/HealthPrint account information is password-protected to ensure your privacy and security. Medihelp safeguards the security of the data received, whether by way of physical, electronic or managerial procedures.

Medihelp uses industry standard SSL encryption to enhance the security of its data transmission. Similar precautions are taken in respect of mobile apps and other digital platforms, where appropriate. While striving to protect Protected Information, Medihelp cannot guarantee the security of the information transmitted to Medihelp and users are urged to take every precaution to protect all data transmitted to or accessed from Medihelp.



5. SHARING OF INFORMATION COLLECTED

Protected Information of users that is collected on Medihelp's websites may be shared with companies and/or affiliated persons who are associated and in business with Medihelp, irrespective of their location in the world, except for personal information which is protected under the Protection of Personal Information Act (POPI), which may only be shared or disclosed as may be permitted under POPI.

All data stored at Medihelp is stored within a secured environment where access is limited. Personal information may be stored and processed in South Africa or in any other country where Medihelp, its partners, affiliates or agents are located, provided that those other countries have legislation protecting the personal information at least on the same level as contemplated by POPI.

Medihelp may send personal information to other companies or people under any of the following circumstances:

- When consent has been obtained to share the information;
- When Medihelp is required to provide information to the user in respect of products, offerings or services requested by the user;
- When Medihelp is required to send the information to service providers who work on behalf of Medihelp to provide a product or service to the user (we will only provide the information if the service provider needs this to deliver the service, and we will only share the information for such particular purpose and on the strict understanding that they are prohibited from using the information for any other purpose);
- When the user requests to receive updates on the latest relevant announcements, news, special offers or other information, either from Medihelp or our business partners (unless you have opted out of these types of communication);
- When Medihelp is required by law to disclose personal information;
- When sharing information is required to enable us to enforce our Terms and Conditions of Use; and
- In urgent circumstances in order to protect personal safety, public safety or where the integrity of our websites may be compromised.



6. **MINORS**

Medihelp will not enter into a service subscription contract with a minor unless such minor has explicit written consent from a parent or guardian to do so. Medihelp undertakes not to contact minors about promotional offers or for marketing purposes without parental consent.

7. **OTHER WEBSITES**

Medihelp's websites contain web links to other websites. Medihelp does not share personal information with those websites and is not responsible for their privacy practices. We encourage all users to familiarise themselves with the privacy policy of third party companies prior to following such links.

Medihelp's websites may contain links to websites operated by other companies. Some of these third party sites may be co-branded with the Medihelp logo, even though they are not operated or maintained by Medihelp. Although our business partners are carefully selected, Medihelp is not responsible for the privacy practices of websites operated by third parties that are linked to the Medihelp websites. Once the user has left our websites, or any other digital channels maintained by Medihelp, the user should be aware of the applicable privacy policy of the third party website to determine how they handle the information they collect from the user.

8. **CHANGES TO THIS PRIVACY POLICY**

Medihelp reserves the right to amend this policy and the terms and conditions from time to time. Any material change in the way we use or protect the Protected Information will be noted on our websites, or otherwise communicated to the user as may be reasonably expedient, and the user will have the option of reviewing such amendment prior to proceeding to use the websites, the mobile app or any other affected digital platforms.

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