

Keyrisk customer privacy notice

This privacy notice tells you what to expect us to do with your personal information.

- [Contact details](#)
- [What information we collect, use, and why](#)
- [Lawful basis and data protection rights](#)
- [Where we get personal information from](#)
- [How long we keep information](#)
- [Who we share information with](#)
- [How to complain](#)

Contact details

Block A, 65 Homestead Avenue, Homestead Office Park, Bryanston, South Africa, 2020, ZA

Telephone

086 100 0079

Email

Helpdesk@keyrisk.co.za

What information we collect, use, and why

We collect or use the following information to **provide and improve products and services for clients**:

- Names and contact details
- Addresses
- Gender
- Occupation
- Date of birth
- Marital status
- Third party information (such as family members or other relevant parties)
- Payment details (including card or bank information for transfers and direct debits)

- Financial data (including income and expenditure)
- Usage data (including information about how you interact with and use our website, products and services)
- Employment details (including salary, sick pay and length of service)
- Health information (such as medical records or health conditions)
- Information relating to compliments or complaints
- Records of meetings and decisions
- Account access information
- Website user information

We collect or use the following personal information for the operation of client or customer accounts:

- Names and contact details
- Addresses
- Account information, including registration details
- Technical data, including information about browser and operating systems

We collect or use the following personal information to comply with legal requirements:

- Name
- Contact information
- Client account information
- **Your right of access** - You have the right to ask us for copies of your personal information. You can request other information such as details about where we get personal information from and who we share personal information with.
- **Your right to rectification** - You have the right to ask us to correct or delete personal information you think is inaccurate or incomplete.
- **Your right to erasure** - You have the right to ask us to delete your personal information.
- **Your right to restriction of processing** - You have the right to ask us to limit how we can use your personal information.
- **Your right to object to processing** - You have the right to object to the processing of your personal data.
- **Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you.
- **Your right to withdraw consent** – When we use consent as our lawful basis you have the right to withdraw your consent at any time.

If you make a request, we must respond to you without undue delay and in any event within one month.

To make a data protection rights request, please contact us using the contact details at the top of this privacy notice.

Our lawful basis for the collection and use of your data

Our lawful basis for collecting or using personal information to **provide and improve products and services for clients** are:

- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful basis for collecting or using personal information for the operation of client or customer accounts are:

- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful basis for collecting or using personal information to comply with legal requirements:

- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Where we get personal information from

- Directly from your Employer or from you.

How long we keep information

We keep information for specific periods as listed below

Membership details	At least 5 years from the date of termination of membership. The Administrator maintains these records indefinitely;
Participating employer details	At least 5 years from the date of termination of participation in the Fund.
Contribution records	At least 5 years from the date of termination of membership. The Administrator maintains these records indefinitely;
Member Benefit Statements	At least 5 years from the date of issue.
Member claim forms	At least 5 years from the date of payment of benefit.

Who we share information with

We have a joint controller relationship with Capital Alliance. We process your personal information with that joint controller for the following reason: Capital Alliance is the Insurer with which the Group Risk Insurance is placed. The Group Risk Insurance is underwritten by Capital Alliance. There is a Binder agreement in place with the Insurer. Keyrisk undertakes to perform some of the Insurer functions on their behalf.

Others we share personal information with

The Personal Information processed by Keyrisk may be shared with the individuals themselves (i.e. the data subjects) and also with other parties. Where this is necessary Keyrisk will comply with all aspects of POPIA. What follows is a description of the type of parties that Keyrisk may need to share some of the Personal Information with for one or more reasons:

- Current, past and prospective employers
- Family, associates, a person acting under a power of attorney and representatives of the person whose Personal Information is being processed
- Financial organisations and banking institutions
- Service providers
- Pension fund administrators
- Persons making an enquiry or complaint
- Claimants and beneficiaries
- Professional advisors, brokers and consultants
- Any person (natural or juristic) who has a legal right to such Personal Information.

How to complain

If you have any concerns about our use of your personal data, you can make a complaint to us using the contact details at the top of this privacy notice.

Last updated: 10 April 2025