

Mediplus Privacy Policy

Mediplus SA is committed to protecting the privacy of all users, and more specifically such information subject to legislative protection (protected information) for individuals, who use our website or any of our digital platforms. The purpose of this privacy policy explains how Mediplus SA will use your personal information, collected electronically when you use any of our digital platforms.

When you engage with us, you trust us with personal information about yourself, your dependents, your beneficiaries, and your employees. We will treat your personal information as if you have given permission (where necessary and appropriate) for the disclosures referred to in this policy.

It is also important to note that information may be retrieved 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 unauthorized means, the Scheme shall not be held liable for any such unauthorized disclosure of any information, including protected information, except where there is intentional disclosure of the protected information or in circumstances where the Scheme is grossly negligent.

1. Personal information

- 1.1 Personal information refers to any information, including but not limited to, that identifies or relates specifically to you and your dependents, if applicable, such as your name, age, identity number, contact details, gender, occupation, telephone numbers, the information you use to register on the website or any of our digital platforms, banking details, medical or health information.
- 1.2 When personal information is collected, the company will indicate the purpose of the collection and whether the information required is compulsory or voluntary.

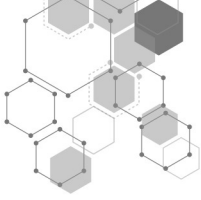
2. Collecting of Personal Information

- 2.1 Whenever you use the site, complete an application form, contact Mediplus SA electronically, or use any one of our digital platforms, Mediplus SA will collect your personal information or we may have collected your information from other sources.
- 2.2 In order to provide personalized services and access to data, Mediplus SA will have to track, retain and collect personal information, and to share such information in a controlled manner to authorized persons, such as healthcare professionals to enable the user to access such personalized information and services as contemplated herein.
- 2.3 If you share your personal information with any third parties, we will not be responsible for any loss suffered by you, your dependents, your beneficiaries, spouse or employees.

3. Using the information collected

- 3.1 Mediplus SA may use, store, transfer, disclose or share information for several general purposes, including the following:
 - 3.1.1 To fulfil your requests for certain products and services;
 - 3.1.2 to provide you with information related to Mediplus SA and its offerings;
 - 3.1.3 to understand the needs of users;
 - 3.1.4 to analyze and combine information for research and statistical purposes;
 - 3.1.5 to allow users to access their own records and to interact with self-service platforms;
 - 3.1.6 for direct marketing purposes;





- 3.1.7 to contact users for market research;
- 3.1.8 to share your personal information within Mediplus SA for administration and fraud prevention.

- 3.2 Your privacy is important to us and we will therefore not sell, rent or provide your personal information to unauthorized third parties for their independent use, without your consent.

- 3.3 You agree that we may transfer your personal information outside of Mozambique.

- 3.4 We will ensure that any country, company or person that we pass your personal information to agrees to treat your information with the same level of protection as we are obliged to.

- 3.5 You agree that we may communicate with you electronically about any changes to your benefits, including contributions or changes and improvements to the benefits that you are entitled in terms of the rules.

- 3.6 We have a duty to keep you updated about any offers and new products that we make available from time to time. Any entity within the Mediplus SA and contracted third-party service providers may communicate with you about these.

- 3.7 Please let us know if you do not wish to receive any direct telephone and direct electronic marketing from us.

- 3.8 Please also let us know if you do not wish to receive any direct electronic marketing from us. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.

4. Correction of Personal Information

- 4.1 You have an obligation to notify us if any of your personal information held by Mediplus SA changed or is no longer valid to ensure our records are up to date, you can e-mail us or you can phone our contact centre.

- 4.2 You have the right to know what personal information we hold about you.

- 4.3 You have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it, subject to the requirements of the law.

5. Terms

- 5.1 Using our website or any of our digital platforms is your choice and is done so entirely at your own risk.

- 5.2 We won't collect, process, store or share your personal information or give your personal information to anyone else (a third party), without your permission, unless we are legally required to do so.

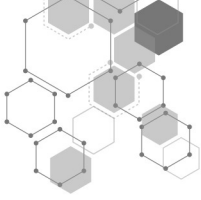
- 5.3 We will only request, collect, process or store your personal information if it's lawful for us to do so.

- 5.4 We will keep a record of your personal information only for the purpose for which it is intended.

- 5.5 We will make every effort to make sure that your personal information is kept confidential and secure, by storing it on our secure database making sure we abide by any legislation or regulation relating to how we store your personal information.

- 5.6 We keep all recorded financial information strictly confidential and will destroy same upon your written request, subject to legislation.



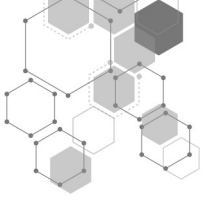


- 5.7 We take reasonable and necessary precautions to secure your transactions on our website or any of our digital platforms but cannot guarantee the confidentiality of your transactions.
- 5.8 We will not be held legally responsible for any personal information that you reveal to someone else (a third party), that has a link on our website or any of our digital platforms. It's important that you refer to that third party's privacy policy before you reveal any of your personal information to us or them.
- 5.9 Our website or any of our digital platforms may make use of cookie and tracking technology. This allows us to track the number of visitors to our website or digital platform and understand how visitors use it. Personal information cannot be collected using cookies.
- 5.10 We may use your information for marketing inside our company and we may send you promotional material or information that may be of interest to you.
- 5.11 This privacy policy may be changed from time to time without any notice to you. Every time you use our website or any of our digital platforms, you are automatically bound to the privacy policy that is current at that point in time.

6. Disclaimer

- 6.1 Our website or any of our digital platforms gives you access to information about us, our products and our services. If you use the website or any of our digital platforms, it means that you understand and accept this disclaimer.
- 6.2 We have made every effort to make sure that information on this website or any of our digital platforms is up to date and accurate. We can't, however, guarantee the accuracy or validity of all the information on our website or any of our digital platforms.
- 6.3 The content of our website or any of our digital platforms is provided without us providing any express or implied guarantees to you. In particular, we don't guarantee that it is appropriate or suitable for any particular purpose to you; that it is complete or accurate; or that it or any hardware on which it is stored is virus-or harmful code-free.
- 6.4 We have made every effort to protect our website and our digital platforms against viruses and other harmful code. However, we cannot promise you that our website or digital platforms are free of such viruses and code, that can corrupt or infect your system or device.
- 6.5 Any information available on our website or any of our digital platforms does not constitute advice (based on the Act as defined in the Financial Advisory and Intermediary Services Act, 2002, of South Africa). It is your responsibility to get professional advice to determine whether any information taken from our website or any of our digital platforms will suit your personal circumstances.
- 6.6 We are not legally responsible, in any way, for damages you may experience from using our website or any of our digital platforms. This includes, but is not limited to, any direct, indirect, special or consequential loss suffered by you or any third party that may arise, directly or indirectly, to the use of, or reliance upon, any content displayed on our website or any of our digital platforms.
- 6.7 While we are committed to providing an excellent service, we are not responsible for interrupted, delayed or failed transmission, storage or delivery of information due to a power failure, natural disaster, pandemic, war, fire, labor unrest or any other cause beyond our control.





- 6.8 We may, in good faith, provide links that appear useful to all users of our website or any of our digital platforms. This does not mean, however, that we support these websites or endorse the products and/or services offered on them. We accept no responsibility for the content or use of such websites or the information contained on them.
- 6.9 Unless otherwise stated, all content on our website and any of our digital platforms remains the intellectual property right of our company. This means that you are not allowed to use anything contained on our pages, electronic or written publications or any other media and/or words, phrases, names, designs or logos without our express written permission.
- 6.10 All information available on our website (including our privacy policy, information on products and services, and their terms and conditions), is subject to change without notice to you.

