

TERMS & CONDITIONS

General

When we use the term PPS it means: Professional Provident Society Holdings Trust, (The Holding Trust); Professional Provident Society Insurance Company Limited; any subsidiary or affiliate of these companies; and any director, officer, employee or agent of these companies as may be appropriate. This includes Professional Provident Society Insurance Company (Namibia) Limited and the Graduate Market. We may change these terms of use at any time by updating this page. You should check this page from time to time to review these terms and conditions. Using or accessing this system indicates your acceptance of the terms.

1. Disclaimer

We specifically state that the information contained on this website is intended exclusive for jurisdictions falling inside the Republic of Namibia, and any products or services offered on this website are intended for the Republic of Namibia only. Those who access this website do so, on their own initiative, and are therefore responsible for compliance with applicable local laws and regulations. By accessing each part of this website, the entrant has agreed that he/she has reviewed the website in its entirety including any legal or regulatory terms. You hereby provide us with permission to intercept any communication shared on this website by accepting these terms and conditions and using the PPS website.

2. Links to other websites and services

The website may contain links to other websites, which are not under our control. The links to other sites are for your convenience and we do not accept any responsibility or liability for enabling you to link to any other website, for the contents of any other website, for the security of any other website, or for any consequence of your acting upon the contents of such website. No endorsement or approval of any third parties or their advice, opinions, information, products or services is expressed or implied by any information on the website.

3. Governing Law and Jurisdiction

These terms and your use of this website are governed by and construed in accordance with laws of The Republic of Namibia and any disputes will be decided only by the courts of The Republic of Namibia.

4. Severability

If any part of these terms and conditions is found by any court or other competent authority to be invalid, unlawful or unenforceable then such part shall be severed from the rest of the terms and conditions which shall continue to be valid and enforceable to the fullest extent permitted by law.

Data Protection and Protection of Personal Information Policy

Introduction

By providing us with any information you will be agreeing to the provisions set out below, together with any other terms you have agreed with us where relevant. Please ensure you have read and understood these terms before you send us any information. This will apply to any information you have already provided.

If you are a member of PPS, details of the information we collect and how we use it will also be set out in the terms and conditions of the relevant product or service. In the event of a conflict between this Data Protection Policy and the terms and conditions of your specific product or service, the terms and conditions of your specific product or service will take precedence.

We reserve the right to revise or supplement this Data Protection Policy from time to time at our sole discretion, and you agree to revisit this policy regularly at https://www.pps.com.na/docs/TERMS_AND_CONDITIONS.pdf to ensure you are familiar with the most current version. By continuing to deal with us you will be agreeing to any such changes.

You must not send us personal information about someone else without first getting his or her consent for it to be used and disclosed in the ways set out in this policy. This is because we will assume he or she has consented – although we may still ask for confirmation from them. Where you do give us information about someone else, or someone else discloses a connection with you, that information may be taken into account with your other personal information.

We treat your privacy very seriously and we understand that you will wish to know how we will use the information we collect from or about you. We use your personal information in accordance with this Data Protection Policy. It is important that you take all necessary and appropriate steps to protect your data yourself (for example, by ensuring that all passwords and access codes are kept secure).

Information that may be collected

- Policy number
- Title, name and surname
- Identification or Passport number
- Date of birth
- Contact numbers
- E-mail addresses
- IP address
- Username and Password

Use of information collected

We may process, transfer and disclose your information for the purposes of:

- providing you with services, managing your policies and complying with the your instructions;
- verifying your identity;
- detecting and preventing fraud;

- compliance with laws and public duties;
- monitoring and/or recording your telephone calls and electronic transactions in order to accurately carry out your instructions;
- market research and providing you with information via email, telephone or other means about PPS' products or services from time to time; and
- direct marketing purposes via email, telephone or other means.

The processing, transferring or disclosing of your information as set out above will be undertaken strictly in accordance with the principles of confidentiality.

We may contact you about products and services available from PPS, which we believe may interest you from time to time. We may do this by post or by phone unless you have told us in writing not to; and by e-mail if you have told us in writing that we can. Email is the preferred mode of communication to you. You may tell us in writing at any time if you change your mind. We will respect any election by you, not to be contacted by a certain method of communication unless and until you notify us in writing that you wish to be contacted by such method again.

Your personal may be passed to and used by companies within the PPS Group of companies and PPS' agents who administer or process the information on our behalf. This will only be done if our databases indicate that you are not serviced by a PPS-accredited Financial Advisor at the time of collecting your information.

Access rights

You have a right to access the personal information that is held about you. To obtain a copy of the personal information PPS holds, you can contact PPS' member services division and upon the completion of an identity verification process, this information will be provided to you.

Security

We take all reasonable steps to secure the contents of the PPS website and the information provided by and collected from users. We do not however make any warranty or representation that the content of this website is 100% safe and secure.

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