

Privacy Policy:

Miembros Privacy Policy:

Last Updated: December 2025

1. Our Commitment to Your Privacy

Miembros Management System ("Miembros," "we," "us") is dedicated to protecting the personal information of our users (Underwriters, Brokers, and Intermediaries) and their policyholders. This policy outlines how we handle data in compliance with South African (POPIA) and international (GDPR) standards.

2. Information We Collect

We collect information only as necessary to provide our insurance management services:

- **User Data:** Names, professional contact details, FSP license numbers, and authentication credentials for system access.
- **Policyholder Data:** Submitted by you (the Broker or Underwriter), including names, ID numbers, contact details, and financial/claims history essential for microinsurance processing.
- **Usage Data:** IP addresses, device types, and system interaction logs to maintain security and optimize performance.

3. Purpose of Processing

We process your data strictly for the following purposes:

- **Service Delivery:** Managing policy lifecycles, risk assessment, and claim processing.
- **Compliance:** Verifying FSP status and maintaining statutory records required by the FSCA.
- **Security:** Detecting and preventing fraud, unauthorized access, or money laundering.
- **Product Improvement:** Using de-identified, aggregated data to improve system features.

4. Data Security and Safeguards

We implement industry-standard technical and organizational measures:

- **Encryption:** All data is encrypted both in transit (SSL/TLS) and at rest (AES).
- **Access Controls:** Role-based access ensures only authorized personnel view sensitive information.
- **Regular Audits:** We conduct frequent security assessments to identify and mitigate vulnerabilities.

5. Data Retention

Information is kept only as long as necessary to fulfill the purpose of collection or as required by law (e.g., FAIS record-keeping requirements). Once the retention period ends, data is securely deleted or permanently de-identified.

6. Your Rights as a Data Subject

Under POPIA and GDPR, you have the following rights:

- **Access:** Request a copy of the personal information we hold.
- **Correction:** Ask us to update or fix inaccurate data.
- **Erasure:** Request that we delete your data where no legal basis for retention exists.
- **Objection:** Object to processing based on legitimate interest or for direct marketing.

7. Third-Party Sharing and Cross-Border Transfers

We do not sell your data. We only share information with third-party service providers (e.g., cloud hosting or payment gateways) under strict confidentiality agreements. Data may be transferred outside South Africa only to regions with adequate data protection laws or via binding contractual clauses.

8. Contact Our Information Officer

For any privacy concerns or to exercise your rights, please contact our Information Officer:

- **Email:** privacy@miembros.co.za
- **Address:** 82 Aspen Crescent, Zwartkops X4, Centurion, 0157, South Africa
- **Information Regulator:** You have the right to lodge a complaint with the South African Information Regulator if you believe your rights have been violated.