

Medshield Medical Scheme respects the privacy of the user and is committed to protect such information as may be subject to the protection under law (“Protected Information”) that may be shared with us through this website. By using this website and transmitting information through the website, you (being the user) understand that while the Scheme shall take every reasonable precaution to ensure that Protected Information remains protected, that there are inherent risks associated with the transmission of such information, and that you do so subject to the terms and conditions contained on this website, and fully aware of such risks. Without derogating from the generality thereof, information may be accessed without the necessary authority in the event that systems are compromised through the use of viruses, hacking incursions, and other illicit means of obtaining such data, which may be beyond the control of the Scheme, the contracted service administrator, the website administrator, its officers, directors, employees, consultants, agents and contractors. 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.

The Scheme also created a mobile app which is downloadable from various app stores. The use of the app 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 website and other digital platforms, and the provisions specifically pertaining to the sharing of Protected Information, and information in general, shall be subject to the terms and conditions.

Access to certain web pages, or the usage of certain apps, requires a login name and password. The personal information which is gathered pursuant to your use of the Medshield Medical Scheme website or mobile apps or other digital platforms, may be retained by the Scheme to verify compliance with the agreement, log software licenses granted to track software downloads from those pages, or track the usage of other application available on those pages, or for any other purpose to enable access or share such Protected Information as may be necessary and for the Scheme or its authorised service providers to be able to render the services, subject to such rights that an individual may have under law to request the deletion of such information.

By using this website, you consent thereto that personal information may be collected where necessary, provided that Medshield will not transfer personal information to a third party without the user’s explicit consent. By sharing your Protected Information on this website, you consent that the Protected Information may be shared where such sharing is lawful and under those lawful provisions.

Cookies and tracking

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 IP 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 the other sites. In order to determine the usefulness of our website information to our users and see how effective our navigational structure is in helping users reach that information some parts of the website uses cookies to track user traffic patterns.

Insofar as Protected Information is concerned, such information shall only be shared with authorised service providers insofar as required to render services to the user, and if these comprise of health

records, then only between those healthcare professionals as may be authorised by the user from time to time.

Protection of your personal information

Your account information is password-protected for your privacy and security. Medshield safeguards the security of the data received, whether it is by physical, electronic and managerial procedures.

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

Medshield Medical Scheme will accept no liability for any unauthorised interception of any information, including without limitation, where the user's IT infrastructure or device has been compromised in any way, or where the user provides sensitive login information or passwords to third parties, or otherwise where the unauthorised interception has occurred due to the fault or negligence of the user.

Sharing of information

Protected Information of users that is collected on the website may be shared with companies and/or person affiliated, associated and in business with Medshield, 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 is stored within controlled servers where access is limited. Personal information may be stored and processed in South Africa or any other country where Medshield, its partners, affiliates or agents are located, provided that those other countries have legislation protecting the personal information at least the same level as contemplated by POPI.

Medshield 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 the Scheme is required to provide information to the user in respect of products or service requested by the user;
- when Medshield is required to send the information to service providers to provide a product or service to the user (we will only provide the information if the service provider needs to deliver the service and the information shall only be shared for such particular purpose and on the strict understanding that they are prohibited from using the information for any other purpose);
- when Medshield is requested to keep the user up to date on the latest announcements, updates, special offers or other information we think you would like to hear about either from us or our business partners (unless you have opted out of these types of communication);
- personal information will be disclosed if it is required by law to do so;
- to enable us to enforce our Terms and Conditions of Use;
- in urgent circumstances in order to protect personal safety, public safety or where the integrity of our website may be compromised.

Children and privacy

The Medshield Medical Scheme digital platforms are not intended for use by children under the age of 13 years. The Scheme does not knowingly solicit personal information from children under the age of 13 years or knowingly send requests for personal information.

Where a child dependent uses the website, the mobile app or any other digital channel, and it is not apparent that the child is under the age of 13, the Scheme will in good faith process, utilize, store and share the information unless otherwise notified, or it subsequently becomes apparent that the child is under the age of 13. Medshield shall not have the obligation to verify the veracity of any information submitted to it.

Third party websites

Medshield's website contains web links to other websites, does not share personal information with those websites, and is not responsible for their privacy practices. We encourage all users to learn about the privacy policy of third party companies prior to following such links.

Should the user leave the Medshield Medical Scheme website, whether through the utilization of such a link or otherwise, the Scheme shall not be held responsible for any harm, which the user may suffer by accessing any information outside of the specific website.

The Scheme website may contain links to websites operated by other companies. Some of these third party sites may be co-branded with the Medshield logo, even though they are not operated or maintained by the Scheme. Although business partners are carefully selected, Medshield is not responsible for the privacy practices of websites operated by third parties that are linked to the Scheme's website. Once the user has left our website, or any other digital channel maintained by Medshield, 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.

Changes to this Privacy Policy

Medshield 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 the website, 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 this website, the mobile app or any other affected digital platform.