



# SPEKTRA

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## FINANCIAL SERVICES

*SPEKTRA Financial Services CC*  
*FSP10679: An Authorised Financial Services Provider*  
*1998/067770/23*

### **POLICY STATEMENT AND MANUAL** **Protection of Personal Information (POPIA)**

This policy is owned by **SPEKTRA FINANCIAL SERVICES CC**, a duly authorised Financial Services Provider.

The processes contained herein forms part of the FSP's internal control structures and procedures.

As the Key Individual of the aforementioned FSP, I, **CHRISTOFFEL JACOBUS VILJOEN** hereby confirm the adoption of the processes set out in this document.

26/11/2024

Key Individual Signature

Date

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## 1. INTRODUCTION

The right to privacy is an integral human right recognised and protected in the South African Constitution and in the Protection of Personal Information Act 4 of 2013 (“POPIA”). Spektra Financial Services CC is a company functioning within the Financial Services sector that is obligated to comply with the Act.

POPIA requires Spektra Financial Services CC to inform the consumer as to the manner in which their personal information is used, protected, disclosed, and destroyed.

Through the provision of quality services, Spektra Financial Services CC is necessarily involved in the collection, use and disclosure of certain aspects of the personal information. Spektra Financial Services CC guarantees its commitment to protecting the consumer’s privacy and ensuring that their personal information is used appropriately, transparently, securely and in accordance with applicable laws.

This Policy sets out the manner in which Spektra Financial Services CC deals with their clients, employees and other stakeholders’ personal information and stipulating the purpose for which said information is used.

The Policy will be made available on the Spektra Financial Services CC website at [www.spektra.co.za](http://www.spektra.co.za) and by requesting it from Spektra Financial Services CC’s office.

The purpose of this policy is to inform consumers and enable SPEKTRS to comply with the laws in respect of personal information, it holds about data subjects:

- Follow good practice.
- Protect Spektra Financial Services CC’s reputation.
- Protect Spektra Financial Services CC from the consequences of a breach of its responsibilities.
- Protect the Consumer against loss or breach of their personal information.

## 2 DEFINITIONS

### 2.1 Personal Information

Personal information is any information that can be used to reveal a person’s identity. Personal information relates to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person (such as a company), including, but not limited to information concerning:

- race, gender, sex, pregnancy, marital status, national or ethnic origin, colour, sexual orientation, age, physical or mental health, disability, religion, conscience, belief, culture, language, and birth of a person.
- information relating to the education or the medical, financial, criminal or employment history of the person.
- any identifying number, symbol, email address, physical address, telephone number, location information, online identifier, or other particular assignment to the person.
- the biometric information of the person.
- the personal opinions, views, or preferences of the person.
- correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.
- the views or opinions of another individual about the person.

- the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

## **2.2 Data Subject**

This refers to the natural or juristic person to whom personal information relates, such as an individual client, customer or a company that supplies the organisation with products or services.

## **2.3 Responsible Party**

The responsible party is the entity that needs the personal information for a particular reason and determines the purpose of and means for processing the personal information. In this case, the organisation is the responsible party.

## **2.4 Operator**

An operator means a person who processes personal information for a responsible party in terms of a contract or mandate, without coming under the direct authority of that party. For example, a third-party service provider that has contracted with the organisation to shred documents containing personal information. When dealing with an operator, it is considered good practice for a responsible party to include an indemnity clause.

## **2.5 Information Officer**

The Information Officer is responsible for ensuring the organisation's compliance with POPIA.

Where no Information Officer is appointed, the head of the organisation will be responsible for performing the Information Officer's duties.

Once appointed, the Information Officer must be registered with the South African Information Regulator established under POPIA prior to performing his or her duties. Deputy Information Officers can also be appointed to assist the Information Officer.

## **2.6 Processing**

The act of processing information includes any activity or any set of operations, whether or not by automatic means, concerning personal information and includes:

- the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation, or use.
- dissemination by means of transmission, distribution or making available in any other form; or
- merging, linking, as well as any restriction, degradation, erasure, or destruction of information.

## **2.7 Record**

Means any recorded information, regardless of form or medium, including:

- Writing on any material.
- information produced, recorded, or stored by means of any tape-recorder, computer equipment,
  - whether hardware or software or both, or other device, and any material subsequently derived from information so produced, recorded or stored label, marking or other writing that identifies or describes anything of which it forms part, or to which it is attached by any means: book, map, plan, graph or drawing, photograph, film, negative, tape or other device in which one or more visual images are embodied so as to be capable, with or without the aid of some other equipment, of being reproduced in the possession or under the control of a responsible party

- whether or not it was created by a responsible party and
- regardless of when it came into existence.

## **2.8 Filing System**

Means any structured set of personal information, whether centralised, decentralised or dispersed on a functional or geographical basis, which is accessible according to specific criteria.

## **2.9 Unique Identifier**

Means any identifier that is assigned to a data subject and is used by a responsible party for the purposes of the operations of that responsible party and that uniquely identifies that data subject in relation to that responsible party.

## **2.10 De-Identify**

This means to delete any information that identifies a data subject, or which can be used by a reasonably foreseeable method to identify, or when linked to other information, that identifies the data subject.

## **2.11 Re-Identify**

In relation to personal information of a data subject, means to resurrect any information that has been de-identified that identifies the data subject, or can be used or manipulated by a reasonably foreseeable method to identify the data subject.

## **2.12 Consent**

Means any voluntary, specific, and informed expression of will in terms of which permission is given for the processing of personal information.

## **2.13 Direct Marketing**

Means to approach a data subject, either in person or by mail or electronic communication, for the direct or indirect purpose of:

- Promoting or offering to supply, in the ordinary course of business, any product or services to the data subject; or
- Requesting the data subject to make a donation of any kind for any reason.

## **2.14 Biometrics**

Means a technique of personal identification that is based on physical, physiological, or behavioural characterisation including blood typing, fingerprinting, DNA analysis, retinal scanning, and voice recognition.

# **3. POLICY PURPOSE**

This purpose of this policy is to protect the organisation from the compliance risks associated with the protection of personal information which includes:

- Breaches of confidentiality. For instance, the organisation could suffer loss in revenue where it is found that the personal information of data subjects has been shared or disclosed inappropriately.
- Failing to offer choice. For instance, all data subjects should be free to choose how and for what purpose the organisation uses information relating to them.

- Reputational damage. For instance, the organisation could suffer a decline in shareholder value following an adverse event such as a computer hacker deleting the personal information held by the organisation.

This policy demonstrates the organisation's commitment to protecting the privacy rights of data subjects in the following manner:

- Through stating desired behaviour and directing compliance with the provisions of POPIA and best practice.
- By cultivating an organisational culture that recognises privacy as a valuable human right.
- By developing and implementing internal controls for the purpose of managing the compliance risk associated with the protection of personal information.
- By creating business practices that will provide reasonable assurance that the rights of data subjects are protected and balanced with the legitimate business needs of the organisation.
- By assigning specific duties and responsibilities to control owners, including the appointment of an Information Officer and where necessary, Deputy Information Officers in order to protect the interests of the organisation and data subjects.
- By raising awareness through training and providing guidance to individuals who process personal information so that they can act confidently and consistently.

#### **4. POLICY APPLICATION**

This policy and its guiding principles apply to:

- The organisation's governing body
- All branches, business units and divisions of the organisation
- All employees and volunteers
- All contractors, suppliers and other persons acting on behalf of the organisation.

The policy's guiding principles find application in all situations and must be read in conjunction with POPIA as well as the organisation's PAIA Policy as required by the Promotion of Access to Information Act (Act No 2 of 2000).

The legal duty to comply with POPIA's provisions is activated in any situation where there is:

- Processing of personal information entered into a record by or for a responsible person who is domiciled in South Africa.

POPIA does not apply in situations where the processing of personal information:

- is concluded in the course of purely personal or household activities, or
- where the personal information has been de-identified.

#### **5. RIGHTS OF DATA SUBJECTS**

Where appropriate, the organisation will ensure that its clients and stakeholders are made aware of the rights conferred upon them as data subjects.

The organisation will ensure that it gives effect to the following six rights.

##### **5.1 The Right to Access Personal Information**

The organisation recognises that a data subject has the right to establish whether the organisation holds personal information related to him, her or it is including the right to request access to that personal information (Section 23).

*An example of a “Personal Information Request Form” can be found under “Annexure A”.*

## **5.2 The Right to have Personal Information Corrected, Destroyed or Deleted**

The data subject has the right to request, where necessary, that his, her or its personal information must be corrected, destroyed, or deleted where the organisation is no longer authorised to retain the personal information (Section 24).

## **5.3 The Right to Object to the Processing of Personal Information**

The data subject has the right, on reasonable grounds, to object to the processing of his, her or its personal information (Section 11(3)(a)).

In such circumstances, the organisation will give due consideration to the request and the requirements of POPIA. The organisation may cease to use or disclose the data subject’s personal information and may, subject to any statutory and contractual record keeping requirements, also approve the destruction of the personal information.

A data subject who wishes to object to the processing of personal information, must submit the objection to the responsible party on Form 1 of the Regulations to the Act. The responsible party, or a designated person, must render such reasonable assistance as is necessary, free of charge, to enable the data subject to make an objection on Form 1.

## **5.4 The Right to Object to Direct Marketing**

The data subject has the right to object to the processing of his, her or its personal information for purposes of direct marketing by means of unsolicited electronic communications (Section 11(3)(b)).

A responsible party who wishes to process personal information of a data subject for the purpose of direct marketing by electronic communication must submit a request for written consent to that data subject on Form 4 of the Regulations to the Act.

## **5.5 The Right to Complain to the Information Regulator**

The data subject has the right to submit a complaint to the Information Regulator regarding an alleged infringement of any of the rights protected under POPIA and to institute civil proceedings regarding the alleged non-compliance with the protection of his, her or its personal information.

*An example of a “POPI Complaint Form”, for internal use, can be found under “Annexure B”.*

Any person who wishes to submit a complaint contemplated in section 74(1) of the Act must submit such a complaint to the Regulator on Part I of Form 5. A responsible party or a data subject who wishes to submit a complaint contemplated in section 74(2) of the Act must submit such a complaint to the Regulator on Part II of Form 5 of the Regulations to the Act.

## **5.6 The Right to be Informed**

The data subject has the right to be notified that his, her or its personal information is being collected by the organisation (Section 18).



The data subject also has the right to be notified in any situation where the organisation has reasonable grounds to believe that the personal information of the data subject has been accessed or acquired by an unauthorised person (Section 22).

## **6. GENERAL GUIDING PRINCIPLES**

All employees and persons acting on behalf of the organisation will at all times be subject to, and act in accordance with, the following guiding principles:

### **6.1 Accountability**

Failing to comply with POPIA could potentially damage the organisation's reputation or expose the organisation to a civil claim for damages. The protection of personal information is therefore everybody's responsibility.

The organisation will ensure that the provisions of POPIA and the guiding principles outlined in this policy are complied with through the encouragement of desired behaviour. However, the organisation will take appropriate sanctions, which may include disciplinary action, against those individuals who through their intentional or negligent actions and/or omissions fail to comply with the principles and responsibilities outlined in this policy.

### **6.2 Processing Limitation**

The organisation will ensure that personal information under its control is processed:

- in a fair, lawful, and non-excessive manner, and
- only for a specifically defined purpose.

The organisation will inform the data subject of the reasons for collecting his, her or its personal information. Alternatively, where services or transactions are concluded over the telephone or electronic video feed, the organisation will maintain a voice recording of the stated purpose for collecting the personal information.

The organisation will under no circumstances distribute or share personal information between separate legal entities, associated organisations (such as subsidiary companies) or with any individuals that are not directly involved with facilitating the purpose for which the information was originally collected.

Where applicable, the data subject must be informed of the possibility that their personal information will be shared with other aspects of the organisation's business and be provided with the reasons for doing so.

***An example of a "POPI Privacy Notice" can be found under "Annexure C".***

### **6.3 Purpose Specification**

All of the organisation's business units and operations must be informed by the principle of transparency.

The organisation will process personal information only for specific, explicitly defined, and legitimate reasons. The organisation will inform data subjects of these reasons prior to collecting or recording the data subject's personal information.

### **6.4 Further Processing Limitation**

Personal information will not be processed for a secondary purpose unless that processing is compatible with the original purpose.

Therefore, where the organisation seeks to process personal information, it holds for a purpose other than the original purpose for which it was originally collected, and where this secondary purpose is not compatible with the original purpose, the organisation will first obtain additional consent from the data subject.

### **6.5 Information Quality**

The organisation will take reasonable steps to ensure that all personal information collected is complete, accurate and not misleading.

The more important it is that the personal information be accurate (for example, the beneficiary details of a life insurance policy are of the utmost importance), the greater the effort the organisation will put into ensuring its accuracy.

Where personal information is collected or received from third parties, the organisation will take reasonable steps to confirm that the information is correct by verifying the accuracy of the information directly with the data subject or by way of independent sources.

### **6.6 Open Communication**

The organisation will take reasonable steps to ensure that data subjects are notified (are at all times aware) that their personal information is being collected including the purpose for which it is being collected and processed.

The organisation will ensure that it establishes and maintains a “contact us” facility, for instance via its website or through an electronic helpdesk, for data subjects who want to:

- Enquire whether the organisation holds related personal information, or
- Request access to related personal information, or
- Request the organisation to update or correct related personal information, or
- Make a complaint concerning the processing of personal information.

### **6.7 Security Safeguards**

- The organisation will manage the security of its filing system to ensure that personal information is adequately protected. To this end, security controls will be implemented in order to minimise the risk of loss, unauthorised access, disclosure, interference, modification, or destruction.
- Security measures also need to be applied in a context-sensitive manner. For example, the more sensitive the personal information, such as medical information or credit card details, the greater the security required.
- The organisation will continuously review its security controls which will include regular testing of protocols and measures put in place to combat cyber-attacks on the organisation’s IT network.
- The organisation will ensure that all paper and electronic records comprising personal information are securely stored and made accessible only to authorised individuals.
- All new employees will be required to sign employment contracts containing contractual terms for the use and storage of employee information. Confidentiality clauses will also be included to reduce the risk of unauthorised disclosures of personal information for which the organisation is responsible.

- All existing employees will, after the required consultation process has been followed, be required to sign an addendum to their employment containing the relevant consent and confidentiality clauses.
- The organisation’s operators and third-party service providers will be required to enter into service level agreements with the organisation where both parties pledge their mutual commitment to POPIA and the lawful processing of any personal information pursuant to the agreement.
- An example of “Employee Consent and Confidentiality Clause” for inclusion in the organisation’s employment contracts can be found under “Annexure D”.
- An example of an “SLA Confidentiality Clause” for inclusion in the organisation’s service level agreements can be found under “Annexure E”.

### **6.8 Data Subject Participation**

A data subject may request the correction or deletion of his, her or its personal information held by the organisation.

The organisation will ensure that it provides a facility for data subjects who want to request the correction or deletion of their personal information.

Where applicable, the organisation will include a link to unsubscribe from any of its electronic newsletters or related marketing activities.

## **7. INFORMATION OFFICERS**

The organisation will appoint an Information Officer and where necessary, a Deputy Information Officer to assist the Information Officer.

The organisation’s Information Officer is responsible for ensuring compliance with POPIA.

The head of the organisation will assume the role of the Information Officer. Consideration will be given on an annual basis to the re-appointment or replacement of the Information Officer and the re-appointment or replacement of any Deputy Information Officers.

Where the head of the organisation has decided to authorise another employee of the organisation to be the Information Officer, such authorisation will be in writing, according to the form and manner of “Annexure C” to the Guidance Note on Information Officers and Deputy Information Officers published by the Information Regulator.

Once appointed, the organisation will register the Information Officer with the South African Information Regulator established under POPIA prior to performing his or her duties, in accordance with “Annexure A” to the Guidance Note on Information Officers and Deputy Information Officers published by the Information Regulator.

An example of a “Deputy Information Officer Appointment Letter” can be found under “Annexure F”. This appointment letter will be used for the internal appointment of the Information Officer and / or Deputy Information Officer. The content of the appointment letter may also be incorporated into the designated employee’s key performance areas as a measure to ensure accountability. As an additional requirement, the organisation will appoint the Deputy Information Officer (if any) in the prescribed format in “Annexure B” to the Guidance Note on Information Officers and Deputy Information Officers published by the Information Regulator.

## **8. SPECIFIC DUTIES AND RESPONSIBILITIES**

## 8.1 Governing Body

The organisation's governing body cannot delegate its accountability and is ultimately answerable for ensuring that the organisation meets its legal obligations in terms of POPIA.

The governing body may however delegate some of its responsibilities in terms of POPIA to management or other capable individuals.

The governing body is responsible for ensuring that:

- The organisation appoints an Information Officer, and where necessary, a Deputy Information Officer.
- All persons responsible for the processing of personal information on behalf of the organisation:
  - are appropriately trained and supervised to do so,
  - understand that they are contractually obligated to protect the personal information they come into contact with, and
  - are aware that a wilful or negligent breach of this policy's processes and procedures may lead to disciplinary action being taken against them.
- Data subjects who want to make enquires about their personal information are made aware of the procedure that needs to be followed should they wish to do so.
- The scheduling of a periodic POPI Audit in order to accurately assess and review the ways in which the organisation collects, holds, uses, shares, discloses, destroys, and processes personal information.

## 8.2 Information Officer

The organisation's Information Officer is responsible for:

- Taking steps to ensure the organisation's reasonable compliance with the provision of POPIA.
- Keeping the governing body updated about the organisation's information protection responsibilities under POPIA. For instance, in the case of a security breach, the Information Officer must inform and advise the governing body of their obligations pursuant to POPIA.
- Continually analysing privacy regulations and aligning them with the organisation's personal information processing procedures. This will include reviewing the organisation's information protection procedures and related policies.
- Ensuring that POPI Audits are scheduled and conducted on a regular basis.
- Ensuring that the organisation makes it convenient for data subjects who want to update their personal information or submit POPI related complaints to the organisation. For instance, maintaining a "contact us" facility on the organisation's website.
- Approving any contracts entered into with operators, employees and other third parties which may have an impact on the personal information held by the organisation. This will include overseeing the amendment of the organisation's employment contracts and other service level agreements.
- Encouraging compliance with the conditions required for the lawful processing of personal information.

- Ensuring that employees and other persons acting on behalf of the organisation are fully aware of the risks associated with the processing of personal information and that they remain informed about the organisation's security controls.
- Organising and overseeing the awareness training of employees and other individuals involved in the processing of personal information on behalf of the organisation.
- Addressing employees' POPIA related questions.
- Addressing all POPIA related requests and complaints made by the organisation's data subjects.
- Working with the Information Regulator in relation to any ongoing investigations. The Information Officers will therefore act as the contact point for the Information Regulator authority on issues relating to the processing of personal information and will consult with the Information Regulator where appropriate, with regard to any other matter.
- Ensuring that a compliance framework is developed, implemented, monitored, and maintained.
- Ensuring that a personal information impact assessment is done to ensure that adequate measures and standards exist in order to comply with the conditions for the lawful processing of personal information.
- Ensure that a manual is developed, monitored, maintained, and made available as prescribed in sections 14 and 51 of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000).
- Ensure that internal measures are developed together with adequate systems to process requests for information or access thereto.
- Ensure that internal awareness sessions are conducted regarding the provisions of the Act, regulations made in terms of the Act, codes of conduct, or information obtained from the Regulator.
- The information officer shall upon request by any person, provide copies of the manual to that person upon the payment of a fee to be determined by the Regulator from time to time.

The Deputy Information Officer will assist the Information Officer in performing his or her duties.

### **8.3 IT Service Provider**

The organisation's IT Manager is responsible for:

- Ensuring that the organisation's IT infrastructure, filing systems and any other devices used for processing personal information meet acceptable security standards.
- Ensuring that all electronically held personal information is kept only on designated drives and servers and uploaded only to approved cloud computing services.
- Ensuring that servers containing personal information are sited in a secure location, away from the general office space.
- Ensuring that all electronically stored personal information is backed-up and tested on a regular basis.
- Ensuring that all back-ups containing personal information are protected from unauthorised access, accidental deletion, and malicious hacking attempts.

- Ensuring that personal information being transferred electronically is encrypted.
- Ensuring that all servers and computers containing personal information are protected by a firewall and the latest security software.
- Performing regular IT audits to ensure that the security of the organisation's hardware and software systems are functioning properly.
- Performing regular IT audits to verify whether electronically stored personal information has been accessed or acquired by any unauthorised persons.
- Performing a proper due diligence review prior to contracting with operators or any other third-party service providers to process personal information on the organisation's behalf. For instance, cloud computing services.

#### **8.4 Employees and other Persons acting on behalf of the Organisation.**

Employees and other persons acting on behalf of the organisation will, during the course of the performance of their services, gain access to and become acquainted with the personal information of certain clients, suppliers, and other employees.

Employees and other persons acting on behalf of the organisation are required to treat personal information as a confidential business asset and to respect the privacy of data subjects.

Employees and other persons acting on behalf of the organisation may not directly or indirectly, utilise, disclose, or make public in any manner to any person or third party, either within the organisation or externally, any personal information, unless such information is already publicly known, or the disclosure is necessary in order for the employee or person to perform his or her duties.

Employees and other persons acting on behalf of the organisation must request assistance from the Information Officer if they are unsure about any aspect related to the protection of a data subject's personal information.

Employees and other persons acting on behalf of the organisation will only process personal information where:

- The data subject, or a competent person where the data subject is a child, consents to the processing; or
- The processing is necessary to carry out actions for the conclusion or performance of a contract to which the data subject is a party; or
- The processing complies with an obligation imposed by law on the responsible party; or
- The processing protects a legitimate interest of the data subject; or
- The processing is necessary for pursuing the legitimate interests of the organisation or of a third party to whom the information is supplied.

Furthermore, personal information will only be processed where the data subject:

- Clearly understands why and for what purpose his, her or its personal information is being collected; and
- Has granted the organisation with explicit written or verbally recorded consent to process his, her or its personal information.

Employees and other persons acting on behalf of the organisation will consequently, prior to processing any personal information, obtain a specific and informed expression of will from the data subject, in terms of which permission is given for the processing of personal information.

Informed consent is therefore when the data subject clearly understands for what purpose his, her or its personal information is needed and who it will be shared with.

Consent can be obtained in written form which includes any appropriate electronic medium that is accurately and readily reducible to printed form. Alternatively, the organisation will keep a voice recording of the data subject's consent in instances where transactions are concluded telephonically or via electronic video feed.

Consent to process a data subject's personal information will be obtained directly from the data subject, except where:

- the personal information has been made public, or
- where valid consent has been given to a third party, or
- the information is necessary for effective law enforcement.

Employees and other persons acting on behalf of the organisation will under no circumstances:

- Process or have access to personal information where such processing or access is not a requirement to perform their respective work-related tasks or duties.
- Save copies of personal information directly to their own private computers, laptops or other mobile devices like tablets or smart phones. All personal information must be accessed and updated from the organisation's central database or a dedicated server.
- Share personal information informally. In particular, personal information should never be sent by email, as this form of communication is not secure. Where access to personal information is required, this may be requested from the Information Officer.
- Transfer personal information outside of South Africa without the express permission from the Information Officer.

Employees and other persons acting on behalf of the organisation are responsible for:

- Keeping all personal information that they come into contact with secure, by taking sensible precautions and following the guidelines outlined within this policy.
- Ensuring that personal information is held in as few places as is necessary. No unnecessary additional records, filing systems and data sets should therefore be created.
- Ensuring that personal information is encrypted prior to sending or sharing the information electronically. The IT Manager will assist employees and where required, other persons acting on behalf of the organisation, with the sending or sharing of personal information to or with authorised external persons.
- Ensuring that all computers, laptops, and devices such as tablets, flash drives and smartphones that store personal information are password protected and never left unattended. Passwords must be changed regularly and may not be shared with unauthorised persons.
- Ensuring that their computer screens and other devices are switched off or locked when not in use or when away from their desks.
- Ensuring that where personal information is stored on removable storage medias such as external drives, CDs, or DVDs that these are kept locked away securely when not being used.

- Ensuring that where personal information is stored on paper, that such hard copy records are kept in a secure place where unauthorised people cannot access it. For instance, in a locked drawer of a filing cabinet.
- Ensuring that where personal information has been printed out, that the paper printouts are not left unattended where unauthorised individuals could see or copy them. For instance, close to the printer.
- Taking reasonable steps to ensure that personal information is kept accurate and up to date. For instance, confirming a data subject's contact details when the client or customer phones or communicates via email. Where a data subject's information is found to be out of date, authorisation must first be obtained from the relevant line manager or the Information Officer to update the information accordingly.
- Taking reasonable steps to ensure that personal information is stored only for as long as it is needed or required in terms of the purpose for which it was originally collected. Where personal information is no longer required, authorisation must first be obtained from the relevant line manager or the Information Officer to delete or dispose of the personal information in the appropriate manner.
- Undergoing POPI Awareness training from time to time.

Where an employee, or a person acting on behalf of the organisation, becomes aware or suspicious of any security breach such as the unauthorised access, interference, modification, destruction, or the unsanctioned disclosure of personal information, he or she must immediately report this event or suspicion to the Information Officer or the Deputy Information Officer.

## **9. POPI AUDIT**

The organisation's Information Officer will schedule periodic POPI Audits.

The purpose of a POPI audit is to:

- Identify the processes used to collect, record, store, disseminate and destroy personal information.
- Determine the flow of personal information throughout the organisation. For instance, the organisation's various business units, divisions, branches, and other associated organisations.
- Redefine the purpose for gathering and processing personal information.
- Ensure that the processing parameters are still adequately limited.
- Ensure that new data subjects are made aware of the processing of their personal information.
- Re-establish the rationale for any further processing where information is received via a third party.
- Verify the quality and security of personal information.
- Monitor the extend of compliance with POPIA and this policy.
- Monitor the effectiveness of internal controls established to manage the organisation's POPI related compliance risk.

In performing the POPI Audit, Information Officers will liaise with the manager in order to identify areas within in the organisation's operation that are most vulnerable or susceptible to the unlawful processing of personal information.

Information Officers will be permitted direct access to all levels of the organization and have demonstrable support from the organisation's governing body in performing their duties.

## **10. REQUEST TO ACCESS PERSONAL INFORMATION PROCEDURE**



Data subjects have the right to:

- Request what personal information the organisation holds about them and why.
- Request access to their personal information.
- Be informed how to keep their personal information up to date.

Access to information requests can be made by email, addressed to the Information Officer. The Information Officer will provide the data subject with a “Personal Information Request Form”.

In addition to the aforementioned, where the data subject requests the correction, deletion, or destruction of a record of personal information, the Information Officer will provide the data subject with Form 2 to the Regulations of the Act. The responsible party, or a designated person, must render such reasonable assistance, as is necessary free of charge, to enable a data subject to complete Form 2.

Once the completed form has been received, the Information Officer will verify the identity of the data subject prior to handing over any personal information. All requests will be processed and considered against the organisation’s PAIA Policy.

The Information Officer will process all requests within a reasonable time.

## **11. POPI COMPLAINTS PROCEDURE**

Data subjects have the right to complain in instances where any of their rights under POPIA have been infringed upon. The organisation takes all complaints very seriously and will address all POPI related complaints in accordance with the following procedure:

- POPI complaints must be submitted to the organisation in writing. Where so required, the Information Officer will provide the data subject with a “POPI Complaint Form”.
- Where the complaint has been received by any person other than the Information Officer, that person will ensure that the full details of the complaint reach the Information Officer within 1 working day.
- The Information Officer will provide the complainant with a written acknowledgement of receipt of the complaint within 2 working days.
- The Information Officer will carefully consider the complaint and address the complainant’s concerns in an amicable manner. In considering the complaint, the Information Officer will endeavour to resolve the complaint in a fair manner and in accordance with the principles outlined in POPIA.
- The Information Officer must also determine whether the complaint relates to an error or breach of confidentiality that has occurred and which may have a wider impact on the organisation’s data subjects.
- Where the Information Officer has reason to believe that the personal information of data subjects has been accessed or acquired by an unauthorised person, the Information Officer will consult with the organisation’s governing body where after the affected data subjects and the Information Regulator will be informed of this breach.
- The Information Officer will revert to the complainant with a proposed solution with the option of escalating the complaint to the organisation’s governing body within 7 working days of receipt of the complaint. In all instances, the organisation will provide reasons for any decisions taken and communicate any anticipated deviation from the specified timelines.
- The Information Officer’s response to the data subject may comprise any of the following:
  - A suggested remedy for the complaint,

- A dismissal of the complaint and the reasons as to why it was dismissed,
  - An apology (if applicable) and any disciplinary action that has been taken against any employees involved.
- Where the data subject is not satisfied with the Information Officer's suggested remedies, the data subject has the right to complain to the Information Regulator.
  - The Information Officer will review the complaints process to assess the effectiveness of the procedure on a periodic basis and to improve the procedure where it is found wanting. The reason for any complaints will also be reviewed to ensure the avoidance of occurrences giving rise to POPI related complaints.

## **12. DISCIPLINARY ACTION**

Where a POPI complaint or a POPI infringement investigation has been finalised, the organisation may recommend any appropriate administrative, legal and/or disciplinary action to be taken against any employee reasonably suspected of being implicated in any non-compliant activity outlined within this policy.

In the case of ignorance or minor negligence, the organisation will undertake to provide further awareness training to the employee.

Any gross negligence or the wilful mismanagement of personal information, will be considered a serious form of misconduct for which the organisation may summarily dismiss the employee. Disciplinary procedures will commence where there is sufficient evidence to support an employee's gross negligence.

Examples of immediate actions that may be taken subsequent to an investigation include:

- A recommendation to commence with disciplinary action.
- A referral to appropriate law enforcement agencies for criminal investigation.
- Recovery of funds and assets in order to limit any prejudice or damages caused.

## **13. POLICY ADOPTION**

By signing this document, the manager authorise the policy owner's approval and adoption of the processes and procedures outlined herein.



**ANNEXURE B: POPI COMPLAINT FORM**

**POPI COMPLAINT FORM**

We are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Protection of Personal Information Act.

<b>Please submit your complaint to the Information Officer:</b>	
Name	
Contact Number	
Email Address:	

Where we are unable to resolve your complaint, to your satisfaction you have the right to complaint to the Information Regulator.

<b>A. Particulars of Complainant</b>	
Name & Surname	
Identity Number:	
Postal Address:	
Contact Number:	
Email Address:	

<b>B. Details of Complaint</b>	

<b>C. Desired Outcome</b>	

<b>D. Signature Page</b>	
Signature:	
Date	

## **ANNEXURE C: EMPLOYEE CONSENT AND CONFIDENTIALITY CLAUSE**

### **EMPLOYEE CONSENT AND CONFIDENTIALITY CLAUSE**

- “Personal Information” (PI) shall mean the race, gender, sex, pregnancy, marital status, national or ethnic origin, colour, sexual orientation, age, physical or mental health, disability, religion, conscience, belief, culture, language and birth of a person; information relating to the education or the medical, financial, criminal or employment history of the person; any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person; the biometric information of the person; the personal opinions, views or preferences of the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; the views or opinions of another individual about the person whether the information is recorded electronically or otherwise.
- “POPIA” shall mean the Protection of Personal Information Act 4 of 2013 as amended from time to time.
- The employer undertakes to process the PI of the employee only in accordance with the conditions of lawful processing as set out in terms of POPIA and in terms of the employer’s relevant policy available to the employee on request and only to the extent that it is necessary to discharge its obligations and to perform its functions as an employer and within the framework of the employment relationship and as required by South African law.
- The employee acknowledges that the collection of his/her PI is both necessary and requisite as a legal obligation, which falls within the scope of execution of the legal functions and obligations of the employer. The employee therefore irrevocably and unconditionally agrees:
  - That he/she is notified of the purpose and reason for the collection and processing of his or her PI insofar as it relates to the employer’s discharge of its obligations and to perform its functions as an employer.
  - That he/she consents and authorises the employer to undertake the collection, processing, and further processing of the employee’s PI by the employer for the purposes of securing and further facilitating the employee’s employment with the employer.
  - Without derogating from the generality of the aforementioned, the employee consents to the employer’s collection and processing of PI pursuant to any of the employer’s Internet, Email, and Interception policies in place insofar as PI of the employee is contained in relevant electronic communications.
  - To make available to the employer all necessary PI required by the employer for the purpose of securing and further facilitating the employee’s employment with the employer.
  - To absolve the employer from any liability in terms of POPIA for failing to obtain the employee’s consent or to notify the employee of the reason for the processing of any of the employee’s PI.
  - To the disclosure of his/her PI by the employer to any third party, where the employer has a legal or contractual duty to disclose such PI.
  - The employee further agrees to the disclosure of his/her PI for any reason enabling the employer to carry out or to comply with any business obligation the employer may have or to pursue a legitimate interest of the employer in order for the employer to perform its business on a day-to-day basis.
  - The employee authorises the employer to transfer his/her PI outside of the Republic of South Africa for any legitimate business purpose of the employer within the international community. The employer undertakes not to transfer or disclose his/her PI unless it is required for its legitimate business requirements and shall comply strictly with legislative stipulations in this regard.
- The employee acknowledges that during the course of the performance of his/her services, he/she may gain access to and become acquainted with the personal information of certain clients, suppliers, and other employees. The employee will treat personal information as a confidential business asset and agrees to respect the privacy of clients, suppliers, and other employees.
- To the extent that he/she is exposed to or insofar as PI of other employees or third parties are disclosed to him/her, the employee hereby agree to be bound by appropriate and legally binding confidentiality and non-usage obligations in relation to the PI of third parties or employees.
- Employees may not directly or indirectly, utilise, disclose, or make public in any manner to any person or third party, either within the organisation or externally, any personal information, unless such information is already publicly known, or the disclosure is necessary in order for the employee or person to perform his or her duties on behalf of the employer.

## ANNEXURE D: SLA CONFIDENTIALITY CLAUSE

- “Personal Information” (PI) shall mean the race, gender, sex, pregnancy, marital status, national or ethnic origin, colour, sexual orientation, age, physical or mental health, disability, religion, conscience, belief, culture, language and birth of a person; information relating to the education or the medical, financial, criminal or employment history of the person; any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person; the biometric information of the person; the personal opinions, views or preferences of the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; the views or opinions of another individual about the person whether the information is recorded electronically or otherwise.
- “POPIA” shall mean the Protection of Personal Information Act 4 of 2013 as amended from time to time.
- The parties acknowledge that for the purposes of this agreement that the parties may come into contact with or have access to PI and other information that may be classified, or deemed as private or confidential and for which the other party is responsible. Such PI may also be deemed or considered as private and confidential as it relates to any third party who may be directly or indirectly associated with this agreement. Further, it is acknowledged and agreed by the parties that they have the necessary consent to share or disclose the PI and that the information may have value.
- The parties agree that they will at all times comply with POPIA’s Regulations and Codes of Conduct and that it shall only collect, use, and process PI it comes into contact with pursuant to this agreement in a lawful manner, and only to the extent required to execute the services, or to provide the goods and to perform their respective obligations in terms of this agreement.
- The parties agree that it shall put in place, and at all times maintain, appropriate physical, technological and contractual security measures to ensure the protection and confidentiality of PI that it, or its employees, its contractors or other authorised individuals comes into contact with pursuant to this agreement.
- Unless so required by law, the parties agree that it shall not disclose any PI as defined in POPIA to any third party without the prior written consent of the other party, and notwithstanding anything to the contrary contained herein, shall any party in no manner whatsoever transfer any PI out of the Republic of South Africa.

**ANNEXURE E: (DEPUTY) INFORMATION OFFICER APPOINTMENT LETTER**

**DEPUTY / INFORMATION OFFICER APPOINTMENT LETTER**

I herewith and with immediate effect appoint you as the Information Officer as required by the Protection of Personal Information Act (Act 4 of 2013). This appointment may at any time be withdrawn or amended in writing.

You are entrusted with the following responsibilities:

- Taking steps to ensure the organisation’s reasonable compliance with the provision of POPIA.
- Keeping the governing body updated about the organisation’s information protection responsibilities under POPIA. For instance, in the case of a security breach, the Information Officer must inform and advise the governing body of their obligations pursuant to POPIA.
- Continually analysing privacy regulations and aligning them with the organisation’s personal information processing procedures. This will include reviewing the organisation’s information protection procedures and related policies.
- Ensuring that POPI Audits are scheduled and conducted on a regular basis.
- Ensuring that the organisation makes it convenient for data subjects who want to update their personal information or submit POPI related complaints to the organisation, to do so. For instance, maintaining a “contact us” facility on the organisation’s website.
- Approving any contracts entered into with operators, employees and other third parties which may have an impact on the personal information held by the organisation. This will include overseeing the amendment of the organisation’s employment contracts and other service level agreements.
- Encouraging compliance with the conditions required for the lawful processing of personal information.
- Ensuring that employees and other persons acting on behalf of the organisation are fully aware of the risks associated with the processing of personal information and that they remain informed about the organisation’s security controls.
- Organising and overseeing the awareness training of employees and other individuals involved in the processing of personal information on behalf of the organisation.
- Addressing employees’ POPIA related questions.
- Addressing all POPIA related requests and complaints made by the organisation’s data subjects.
- Working with the Information Regulator in relation to any ongoing investigations. The Information Officers will therefore act as the contact point for the Information Regulator authority on issues relating to the processing of personal information and will consult with the Information Regulator where appropriate, with regard to any other matter.
- Ensuring that a compliance framework is developed, implemented, monitored, and maintained.
- Ensuring that a personal information impact assessment is done to ensure that adequate measures and standards exist in order to comply with the conditions for the lawful processing of personal information.
- Ensure that a manual is developed, monitored, maintained, and made available as prescribed in sections 14 and 51 of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000).
- Ensure that internal measures are developed together with adequate systems to process requests for information or access thereto.
- Ensure that internal awareness sessions are conducted regarding the provisions of the Act, regulations made in terms of the Act, codes of conduct, or information obtained from the Regulator.
- The information officer shall upon request by any person, provide copies of the manual to that person upon the payment of a fee to be determined by the Regulator from time to time.

**I hereby accept the appointment as Deputy / Information Officer**

Name & Surname

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**FORM 1**  
**OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION IN TERMS OF**  
**SECTION 11(3) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO.**  
**4 OF 2013)**

**REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018**  
**[Regulation 2]**

*Note:*

1. *Affidavits or other documentary evidence as applicable in support of the objection may be attached.*
2. *If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.*
3. *Complete as is applicable.*

A	DETAILS OF DATA SUBJECT
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
	Code (    )
Contact number(s):	
Fax number / E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname/ Registered name of responsible party:	
Residential, postal or business address:	
	Code (    )
Contact number(s):	
Fax number/ E-mail address:	
C	REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) <i>(Please provide detailed reasons for the objection)</i>


Signed at ..... this ..... day of ..... 20 .....

.....  
*Signature of data subject/designated person*



**FORM 2**

**REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION OR  
DESTROYING OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF  
SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO.  
4 OF 2013)**

**REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018  
[Regulation 3]**

*Note:*

1. Affidavits or other documentary evidence as applicable in support of the request may be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

Mark the appropriate box with an "x".

**Request for:**

- Correction or deletion of the personal information about the data subject which is in possession or under the control of the responsible party.
- Destroying or deletion of a record of personal information about the data subject which is in possession or under the control of the responsible party and who is no longer authorised to retain the record of information.

A	DETAILS OF THE DATA SUBJECT
Name(s) and surname / registered name of data subject:	
Unique identifier/ Identity Number:	
Residential, postal or business address:	
	Code (    )
Contact number(s):	
Fax number/E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname / registered name of responsible party:	
Residential, postal or business address:	
	Code (    )
Contact number(s):	
Fax number/ E-mail address:	
C	INFORMATION TO BE CORRECTED/DELETED/ DESTROYED/ DESTROYED
<b>D</b>	<b>REASONS FOR *CORRECTION OR DELETION OF THE PERSONAL INFORMATION ABOUT THE DATA SUBJECT IN TERMS OF SECTION 24(1)(a) WHICH IS IN POSSESSION OR UNDER THE CONTROL OF THE RESPONSIBLE PARTY ; and or</b> <b>REASONS FOR *DESTRUCTION OR DELETION OF A RECORD OF PERSONAL INFORMATION ABOUT THE DATA SUBJECT IN TERMS OF SECTION 24(1)(b) WHICH THE RESPONSIBLE PARTY IS NO LONGER AUTHORISED TO RETAIN.</b> <i>(Please provide detailed reasons for the request)</i>

Signed at ..... this ..... day of .....20.....

.....  
*Signature of data subject/ designated person*

FORM 4

APPLICATION FOR THE CONSENT OF A DATA SUBJECT FOR THE PROCESSING OF  
PERSONAL INFORMATION FOR THE PURPOSE OF DIRECT MARKETING IN TERMS OF  
SECTION 69(2) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO.  
4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018  
[Regulation 6]

TO: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*(Name of data subject)*

FROM: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Contact number(s): \_\_\_\_\_  
Fax number: \_\_\_\_\_  
E-mail address: \_\_\_\_\_  
*(Name, address and contact details of responsible party)*

Full names and designation of person signing on behalf of responsible party:

\_\_\_\_\_

.....  
*Signature of designated person*

Date: \_\_\_\_\_

**PART B**

I, \_\_\_\_\_ *(full names of data subject)* hereby:

Give my consent.

To receive direct marketing of goods or services to be marketed by means of electronic communication.

SPECIFY GOODS or SERVICES:

SPECIFY METHOD OF COMMUNICATION: FAX:  
E - MAIL:  
SMS:  
OTHERS – SPECIFY:

Signed at ..... this ..... day of ..... 20.....

.....  
*Signature of data subject*

www.QuicklySign.com

Document Pack Id: h9SfjZMzOzROjo194699be21b

Document Id: h9SfjZMzOzROjo194699be21b\_MRtoIHfY1M41vz


Document 1 of 9

Document Name: SPEKTRA Protection of Personal Information Policy\_2024\_V1 (Nov2024).pdf

## Audit Trail

2025-01-15 13:51:00 SAST	Status marked as complete.	
2025-01-15 13:50:36 SAST	christov@prispek.co.za (Christo Viljoen) completed signing document	169.0.1.162
2025-01-15 13:49:41 SAST	christov@prispek.co.za (Christo Viljoen) accepted QuicklySign Terms and Conditions	169.0.1.162
2025-01-15 13:49:24 SAST	christov@prispek.co.za +27833216502 (Christo) opened document via authenticated session (sign view link with time otp)	169.0.1.162
2025-01-15 13:13:23 SAST	Email has been received by christov@prispek.co.za mail server	168.245.102.10
2025-01-15 13:13:20 SAST	Signature request sent to: christov@prispek.co.za (Christo Viljoen)	
2025-01-15 13:13:15 SAST	Marinda Botha changed the status to:awaiting_signatures	197.79.47.38
2025-01-15 12:56:55 SAST	compliance1@prispek.co.za (Marinda Botha ) uploaded document	197.79.47.38

## Signers

<p><i>Christo Viljoen</i></p> <p>Email: christov@prispek.co.za Role: signer-1 Mobile Number: +27833216502 User Identification: email_mobile</p>	 Date completed: 2025-01-15 13:50:01 SAST
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## Supporting documentation

Supporting documents that were uploaded, as part of the signing process, can be found on the document page online.

## Online verification

This document can be verified online here

[https://financial.quicklysign.com/verify\\_document/h9SfjZMzOzROjo194699be21b\\_MRtoIHfY1M41vz](https://financial.quicklysign.com/verify_document/h9SfjZMzOzROjo194699be21b_MRtoIHfY1M41vz)