12 Patrick Ave, Olivedale,
Randburg, 2188
PO Box 68475, Bryanston 2021
Phone : 087 724 1000
Email : info@xinixinsurance.co.za
Website : www.xinixinsurance.co.za

XINIX (Pty) Ltd - Privacy Statement & Data Subject Enquiry Protocols

This Privacy Statement describes how XINIX (Pty) Ltd (hereafter referred to as XINIX) collects, uses, discloses, retains, and protects your personal information, in accordance with the Protection of Personal Information Act (POPIA) and other relevant laws.

The Privacy Statement applies to any website, application, form, document, product, or service which references this Privacy Statement. It also supplements any other privacy policies which may apply in respect of the processing of personal information.

POPIA defines personal information as "information which relates to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person". This includes, but is not limited to, your name, sex, gender, address, contact details, identity number and medical or health information.

Please note that this Privacy Statement may previously have been referred to on this website as a "privacy policy" or "privacy notice" and therefore some documents or forms may still refer to this Privacy Statement as a "privacy policy" or "privacy notice".

1. Who we are

In this Privacy Statement, any reference to XINIX or "we" refers to one or more of the entities, affiliates, or subsidiaries of XINIX operating in South Africa.

2. How we collect information

We collect personal information about you and any other person whose details you provide to us in accordance with the relevant laws, either:

- Directly from you when you complete a product or service application form, electronically, telephonically or by way of a hard copy;
- Indirectly from you when you interact with us electronically by way of our website, apps, or social media channels, which may include the collection of metadata (data about data);
- From retirement funds, employers and other contracted entities in the context of gathering insurance covers and history; and
- Where relevant, from third-party sources, such as other entities, insurer partners where we have intermediary agreements, public databases, data aggregators, other financial institutions, credit bureaus, and fraud prevention agencies.

We will also collect your information where you have only partially completed and/or abandoned any information which you began to apply to our website and/or other online forms. Given that we already consider you a customer at this stage, we may use this information to contact you to remind you to complete outstanding information.

Where we require personal information to provide you with our products and services, your failure to provide us with the necessary information, will result in the XINIX being unable to provide you with our products and services. Where such services include financial advice, the appropriateness of

the advice may be compromised if you do not provide complete and accurate information. You are responsible for informing XINIX if your information changes.

3. Collection of information by third parties

Owners or information system administrators of third-party websites that have links to the XINIX website, may collect personal information about you when you use these links. XINX does not control the collection or use of personal information by third parties and this privacy statement does not apply to third parties. XINX does not accept any responsibility or liability for third-party policies or your use of a third-party app, platform, or service.

XINIX Ltd also uses certain social networking services such as Facebook, WhatsApp, Instagram and Twitter to communicate with the public and XINIX clients. When you communicate with XINIX through these services, that social networking service may collect your personal information for its own purposes. These services may track your use of our digital channels on those pages where the links are displayed. If you are logged into those services (including any Google service) while using our digital channels, their tracking will be associated with your profile with those service providers. These services have their own privacy policies which are independent of XINIX's privacy policies and practices. Please ensure that you fully acquaint yourself with the terms of any such third-party privacy policies and practices.

XINIX will only provide data to third-party information exchange services, for example, the Financial Services Exchange (Pty) Ltd, trading as Astute, with your consent.

4. What information we collect

Your relationship with XINIX determines the exact nature of the personal information XINIX processes, and the purpose for which such personal information is collected and used. However, in many cases, if we are handling your personal information as part of our role as an intermediary, the personal information we may process includes the following:

- Information about you – for example, your name, identity number, age, gender, date of birth, nationality, occupation, lifestyle, current status of health, medical history and any existing conditions of each person insured. If you make a claim, we may also collect personal information from you about the claim and any relevant third parties. We acknowledge that information about your health is special personal information. Note that we will use that information strictly in accordance with applicable laws and for insurance purposes (including assessing the terms of the insurance contract, dealing with changes to the policy and/or dealing with claims).
- Contact information – in some cases, for example, we may receive your email, address, phone number and postal address.
- Online information – for example, cookies and IP address (your computer's internet address), if you use our websites, apps and/or social media channels.
- Financial information – we may process information related to payments you make or receive in the context of an insurance policy or claim. We may process information regarding your income, expenses, assets, liabilities, investments, retirement, and other financial provisions in the context of providing financial advice and intermediary services.
- Contractual information – for example, details about the policies you hold and with whom you hold them.
- Health information such as smoker status or medical-related issues relevant to a policy or a claim you have made.

In certain instances, we may need consent to process your personal information. If you give us your consent for a specific context, you are free to withdraw this consent at any time. Please note that where you have withdrawn your consent, this will not affect the processing that took place prior to such withdrawal, and it will not affect the processing of your personal information where consent is not required.

You may refuse to provide us with your personal information in which case we may not be able to provide you with a relevant service or would have to terminate our business relationship. The supply of certain items of personal information, especially those collected to comply with regulation, is legally mandatory.

5. How we use your information

We have regulatory obligations, including compliance with anti-money laundering legislation, to process your personal information. This includes verifying your identity or the identity of your beneficial owner and/or controlling persons. We are also required by various laws to maintain a record of our dealings with clients.

For us to provide clients with the financial products and services they have requested and to notify them of important changes to such products and services, we need to collect, use and disclose the personal information of clients, their representatives, controlling persons of entities, business contacts, staff of clients and service providers.

- To the extent permissible under applicable laws, XINIX may use your information:
- To provide you with our financial products and services, and maintain our relationship with you;
- To provide you with financial advice and intermediary services;
- To conclude and administer your application, which may include underwriting;
- To execute a transaction in accordance with your request;
- To assess, check, and process claims;
- To meet our contractual obligations with you or take steps necessary for the conclusion of a contract with you;
- In relation to administering any securities you may hold (where relevant);
- To comply with legislative and regulatory requirements, including codes of conduct and requirements of our regulators (including the Financial Sector Conduct Authority and Prudential Authority);
- To undertake credit reference searches and/or verification;
- For the detection and prevention of unlawful activity, fraud, money-laundering and loss, including as part of party due diligence required under applicable laws and in terms of XINIX policies;
- For purposes of online login and authorisation;
- To execute XINIX strategic initiatives;
- To perform any risk analysis or for purposes of risk management to you or our business in general;
- To record and/or monitor and have access to your telephone calls (i.e. voice recordings), correspondence and electronic communications to/with us (or any of our employees, agents or contractors) in order to accurately carry out your instructions and requests, to use as evidence and in the interests of crime prevention;
- To maintain the security of our digital channels and systems;
- For statistical analysis and research purposes;

- For audit and record-keeping purposes;
- For purposes of proof and legal proceedings;
- To enhance your experience when interacting with XINIX and to help us improve our offerings to you;
- To share with other entities , so that we can market our financial products and services which we deem similar, with the aim of offering you the opportunity to take up some of the financial products to fulfil your needs, provided that you have not objected to receiving such marketing;
- To conduct market research and provide you with information about our products and services from time to time via email, telephone or other means (for example, invite you to events);
- To process your marketing preferences (where you have unsubscribed from certain direct marketing communications, keeping a record of your information and request to ensure that we do not send such direct marketing to you again);
- To prevent or control the spread of any disease; and
- For any purpose related to and compatible with the above.

6. Sharing your information

XINX will only share your personal information with third parties if there is a legitimate reason to do so. We may disclose the personal information you provide to us to the following entities:

- Our third-party service providers and other entities who are involved in the delivery and/or administration of financial advice products and services;
- Other third parties in relation to the purposes set out under the previous section (How we use your information);
- Other insurers, public bodies and law enforcement (either directly or through shared databases) for fraud detection and prevention; and
- Reinsurers who provide reinsurance services to XINIX and for each other. Reinsurers will use your personal information to decide whether to provide reinsurance cover, assess and deal with reinsurance claims, and to meet legal obligations.

XNIX will process and share your personal information with other companies for the purpose of facilitating your membership to a loyalty or rewards programme. Your personal information may also be shared with third-party suppliers from time to time for the purpose of facilitating and providing benefits to you by way of a loyalty or rewards programme or when needed to fulfil our contractual obligations to you.

XINIX will not sell, rent, or trade your personal information to any third party. XINIX will share information about you with financial advisers that are XINIX representatives or have intermediary agreements with XINIX. XINIX may also share information where it is in XINIX's legitimate interest to do so.

XINIX will disclose information when lawfully required to do so:

- To comply with any relevant legislation;
- To comply with any legal process; and
- By any regulatory authority (for example, the Financial Sector Conduct Authority or Prudential Authority).

7. Transfer across borders

Where applicable, some of the persons to whom we disclose your personal information may be situated outside of the Republic of South Africa (RSA) in jurisdictions that may not have similar data protection laws to the RSA. In this regard, we may send your personal information to service providers outside of the RSA for storage or processing on XINIX's behalf. However, we will not send your information to a country that does not have information protection legislation similar to that of the RSA, unless we have ensured that the recipient agrees to effectively adhere to the principles for processing of information in accordance with POPIA.

8. Security and storage of information

XINIX intends to protect the integrity and confidentiality of your personal information. XINIX has implemented appropriate technical and organisational information security measures (including, but not limited to, using encryption) to keep your information secure, accurate, current, and complete. However, we cannot guarantee the security of any information you transmit to us online and you do so at your own risk.

Where third parties are required to process your personal information in relation to the purposes set out in this notice and for other lawful requirements, we ensure that they are contractually bound to apply the appropriate security practices.

Your personal information will be held and used for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.

9. Right of access to information

The Promotion of Access to Information Act (PAIA) coupled with POPIA offer an individual the right to access information held by a public or private body in certain instances. This right can be exercised in accordance with the XINIX PAIA manual.

10. Correction of your information

In accordance with POPIA, you have a right to correct any of your personal information held by XINIX. This right should be exercised in accordance with the procedure outlined in the XINIX PAIA manual.

11. Objection to processing of your information

In accordance with POPIA, you may object to our processing of your personal information on reasonable grounds relating to your specific situation, unless legislation provides for such processing.

12. Marketing

Where you provide your personal information to XINIX in the context of a sale of one of our insurers products or services, you agree to such entity sending you information on news, trends, services, events and promotions for our own similar products and or services, always subject to your right to opt out of receiving such marketing at the time your information is collected and on each subsequent marketing communication thereafter. You may object to receiving direct marketing from XINIX at any time by contacting us on 086 162 0000.

Where you choose to exercise your right to opt out of direct marketing, please allow up to 10 days for XINIX to effect that change.

13. Clickstream data

In the interests of better customer service, XINIX may collect anonymous information from visitors to its websites. For example, XINIX keeps track of the domains from which people visit its website and also measures visitor activity on its website. In the process, XINIX ensures the information cannot be used to identify you. This information is sometimes known as "clickstream data". XINIX or its analytics vendors (including Google Analytics) may use this data to analyse trends and statistics and to provide better customer service.

The information, referred to as traffic data, which may be collected includes:

- Your IP address;
- The search terms you have used;
- The pages accessed on the website and the links you've clicked on;
- The date and time you visited the website;
- The referring website (if any) through which you clicked through to our website; and
- The type of website browser you use.

As mentioned, the traffic data is aggregated and not personally identifiable and our website analysis will also respect any 'do not track' setting you might have on your web browser.

14. Cookies

A cookie is a small text file that is downloaded onto 'terminal equipment' (for example, a computer or smartphone) when you access a website. It allows the website to recognise your device and store some information about your preferences or past actions.

What cookies do we use?

Some cookies which we use are essential to the functioning of our website. Some cookies help us with the performance and design of our website. This allows us to measure how many times a page has been visited, whether a page has been visited on the website through an advertisement or by other means. Other cookies help us to remember your settings which you may have selected or assist with other functionality when you browse and use our website. This helps us to remember what you have selected, so on your return visit – we remember your preferences. On certain pages of the website we use cookies to help us understand your interests as you browse the internet, so we can tailor and render to you more personalised content and services in the future. This assists us in delivering relevant advertising to you during various advertising campaigns we may run from time to time through participating third-party sites.

In addition, we also use cookies on certain pages of our website to communicate with third-party data suppliers in order to extrapolate your digital behaviour. This helps us to understand and target more relevant advertising in the future. The information we receive is all aggregate and anonymous, but will include statistics such as demographics, online behaviour, product interests and lifestyle.

How do I disable cookies?

If you do not want to receive a cookie from the website, you have the option of setting your browser to notify you when you receive a cookie, so that you may determine whether to accept it or not. However, please be aware that if you do turn off 'cookies' in your browser, you will not be able to fully experience some of the features of the website. For example, you will not be able to benefit from automatic log-on and other personalisation features.

15. Children

While few, if any, of XINIX's websites are directed towards children, XINIX is committed to complying with all applicable laws aimed at the protection of children and in particular the protection of their personal information.

16. Updates

This privacy statement was last updated on 14 June 2021. A notice will be posted on the XINIX website home page whenever the Privacy Notice is materially changed.

Please check the website regularly to ensure that you are aware of the latest version of this Privacy Notice.

17. Questions regarding this statement

Questions, comments, and requests regarding this statement may be directed to info@xinixinsurance.co.za for clarification.

18. Lodging a complaint

Should you have a complaint or concern regarding the processing of your personal information, your complaint may be submitted to

Physical Address:	12 Patrick Ave, Olivedale, Randburg 2188, South Africa.
E-Mail Address:	info@xinixinsurance.co.za
Telephone:	087 724 1000
Website:	xinixinsurance.co.za

The Information Regulator

Whereas we would appreciate the opportunity to first address any complaints regarding our processing of your personal information, you have the right to complain to the Information Regulator, whose contact details are:

The Information Regulator (South Africa)

Physical Address:	Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191
E-Mail Address:	complaints.IR@justice.gov.za
E-Mail Address:	enquiries@inforegulator.org.za
Telephone:	010 023 5200
Website:	https://www.inforegulator.org.za/

Data Subject Enquiry Protocols

The Protection of Personal Information Act (POPIA) places an important responsibility on parties who collect, store, use and destroy personal information ("responsible parties") and provides rights and remedies to persons whose personal information is being processed ("data subjects").

We need to collect personal information to effectively carry out our everyday business functions and services and, in some circumstances, to comply with the requirements of the law and/or regulations.

As a responsible party, we are obligated under POPIA to abide by the principles which ensure that personal information shall be:

a) processed lawfully, fairly and in a transparent manner in relation to the data subject.
b) collected for specified and legitimate purposes and not be further processed in a manner that is incompatible with those purposes.
c) adequate, relevant, and limited to what is necessary in relation to the purposes for which the information is processed.
d) accurate and, where necessary, kept up to date.
e) kept for no longer than is necessary for the purposes for which the personal data was processed, or for the agreed upon retention period.
f) processed in a manner that ensures appropriate security of the personal information, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

As a data subject, you may request access to your personal information that we hold. You may also request that your personal information be corrected or deleted in circumstances where such information has become outdated, is not accurate, is incomplete, misleading, or excessive, if it has not been obtained by lawful means, or if we are no longer entitled to retain the information.

We are obliged, if so requested, to provide confirmation to you on whether we hold your personal information, to provide a description of the personal information in question and to confirm the identity of all third parties or the categories of third parties who have received your personal information.

We must comply with any such request from you:

- within a reasonable period, and
- in a reasonable manner and format, and in a form that is generally understandable.

In accordance with POPIA, we are only obligated to provide access to personal information belonging to you, directly to you, unless you have consented otherwise, and in such a case we will require satisfactory proof of capacity before considering the access request.

Should we refuse to provide personal information to you, this must be based on the same grounds for refusal as allowed under the Promotion of Access to Information Act (PAIA). Our PAIA Manual is available on our website at www.xinixinsurance.co.za/documents or upon request at our office.

Access request and objection procedure

This procedure provides the process for individuals to follow when making a request or a complaint to XINIX (Pty) Ltd , along with the protocols we will follow when such a request is received.

The right of access
You have the right to obtain from us, confirmation as to whether your personal information is being processed. We are committed to upholding the rights of individuals and have dedicated processes in place for providing access to personal information.

Where requested, we will provide the following information:

- the categories or type of personal data concerned.
- the purpose/s of the processing.
- the recipient/s or categories of recipient/s to whom any personal data has been or will be disclosed.
- If the data has been transferred to a third country or international organisation(s) (*and if applicable, the appropriate safeguards used)*
- the envisaged period for which the personal data will be stored (*or the criteria used to determine that period)*
- where the personal data was not collected directly from you, any available information as to its source

How to make a Data Subject Access Request
You need to make this request in writing using the form provided in *Annexure A*.
Where a request is received by electronic means, we will provide the requested information in a commonly used electronic form *(unless otherwise requested by you).*

What we do when we receive a Data Subject Access Request
Identity Verification
Data subject access requests are passed to our **Information officer** as soon as received and a record of the request is noted.

The person assigned to the request will use all reasonable measures to verify your identity, as the individual to whom the personal information relates. Where we are unable to do so, we may contact you for further information, or ask you to provide evidence of your identity prior to actioning any request. This is to protect your information and rights.

If a third party, relative or representative is requesting the information on your behalf, we will verify their authority to act for you and again, may contact you to confirm their identity and gain your authorisation prior to actioning any request.

Information Gathering
If you have provided enough information in your request to collate the personal information held about you, we will gather all forms (*hard-copy, electronic, etc*) and ensure that the information required is provided in an acceptable format. If we do not have enough information to locate your records, we may contact you for further details. This will be done as soon as possible and within the timeframes set out below.

Information Provision
Once we have collated all the personal information held about you, we will send this to you in writing. The information will be in a concise, transparent, and easily accessible format, using clear and plain language.

Fees and Timeframes
Whilst we will confirm, free of charge, whether we hold personal information about you, should we require, depending on the nature of your request, that you pay us a fee to enable us to respond to your request and for the services provided to you, we will:

- provide you with a written estimate of the fee before providing the services; and
- we may require you to pay a deposit for all or part of the fee.

Where the request is made by electronic means, we will provide the information in a commonly used electronic format, unless an alternative format is requested.

We will always aim to provide the requested information at our earliest convenience, but at a maximum, 30 days from the date the request is received. However, where the retrieval or provision of information is particularly complex or is subject to a valid delay, the period may be extended by two further months. If this is the case, we will write to you within 30 days and keep you informed of the delay and provide the reasons.

Your other rights
You have the right to request the correction of any inaccurate data held by us. Where we are notified of inaccurate data, and agree that the data is incorrect, we will amend the details as directed by you and make a note on our system of the change and reasons.

We will rectify the errors within 30 days and inform you in writing of the correction and where applicable, provide the details of any third-party to whom the data has been disclosed. Where applicable, we will inform all third parties to whom your personal information was disclosed, of the corrections or updates needed.

In certain circumstances, you may also have the right to request from us, the erasure of personal data or to restrict the processing of personal data where it concerns your personal information, as well as the right to object to such processing

If for any reason, we are unable to act in response to a request for rectification and/or data completion, we will always provide a written explanation to you and inform you of your right to complain to the Information Regulator.

You can use the form and contact details in Annexure A to make such requests.

Automated Decision-making
We do not employ any automated decision-making.

Exemptions and Refusals

POPIA contains certain exemptions from the provision of personal information. If one or more of these exemptions applies to your request or where we do not act upon the request, we shall inform you at the earliest convenience, or at the latest, within 30 days of receipt of the request.

Where possible, we will provide you with the reasons for not acting and any possibility of lodging a complaint.

Lodging a complaint

Should you have a complaint or concern regarding the processing of your personal information, your complaint may be submitted to

Physical Address:	12 Patrick Ave, Olivedale, Randburg 2188, South Africa.
E-Mail Address:	info@xinixinsurance.co.za
Telephone:	087 724 1000
Website:	xinixinsurance.co.za

The Information Regulator

Whereas we would appreciate the opportunity to first address any complaints regarding our processing of your personal information, you have the right to complain to the Information Regulator, whose contact details are:

The Information Regulator (South Africa)

Physical Address:	Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191
E-Mail Address:	complaints.IR@justice.gov.za
E-Mail Address:	enquiries@inforegulator.org.za
Telephone:	010 023 5200
Website:	https://www.inforegulator.org.za/

Annexure A

FORM: REQUESTS IN RELATION TO YOUR RIGHTS IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT NO 4 OF 2013 (POPIA)

Particulars of the Responsible Party from whom you are requesting access:

Registered Company Name: XINIX (Pty) Ltd
Physical Address: 12 Patrick Ave, Olivedale, Randburg 2188, South Africa.
E-Mail Address: info@xinixinsurance.co.za
Telephone: 087 724 1000
Website: xinixinsurnace.co.za

Please note:

- All Personal Information collected in this form is for the purposes of assessing and giving effect to your requests.
- Affidavits or other documentary evidence as applicable in support of your requests may be attached.
- If the space provided for in this form is inadequate, submit information as an Annexure to this form and sign each page.
- All completed requests with supporting documentation must be submitted to info@xinixinsurance.co.za

Mark the appropriate request box with an "x" and only complete the relevant sections.

	Access request for details of the personal information held by XINIX about you	Complete sections A, B, C, G, H
	Objection to the processing of your personal information.	Complete sections A, B, D, G, H
	Correct or delete personal information about the data subject in the possession or under the control XINIX that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, or obtained unlawfully.	Complete sections A, B, E, G, H
	Destroy or delete a record of personal information about the data subject that Associated Compliance is no longer authorised to retain.	Complete sections A, B, F, G, H

A. DETAILS OF THE DATA SUBJECT (to whom the request relates)

Proof of identification must be attached, for example, copy of ID, Passport.
Certified copies must not be older than 3 months.

Full Names and Surname/ Registered Name if data subject is a juristic person	

ID/Passport number or Registration number if data subject is a juristic person	
Residential, postal, or business address	
Contact number	
Email address	

B. PARTICULARS OF PERSON MAKING REQUEST ON BEHALF OF THE DATA SUBJECT *This section must be completed if the request is made on behalf of a data subject or juristic entity. Proof of capacity must be attached, for example power of attorney, affidavit, authorisation.*	
Full Names and Surname/Registered Name if requester is a juristic person	
ID/Passport number or Registration number if requester is a juristic person	
Residential, postal, or business address	
Contact number	
Email address	

C. INFORMATION REQUESTED *Please provide as much detail as possible about the personal information you want, to help us to deal with your request quickly and efficiently.*	
I would like you to:	
Confirm if XINIX processes my personal information	
Provide a copy of my personal data held	
Provide an explanation and/or documentation and material relating to the following:	
	The reason / purposes for processing my personal information
	The categories or type of information being processed
	The recipients, or categories of recipients of my information

	The planned retention period of my information, or details of how the retention period is determined
	Where my personal information is transferred across the borders of South Africa, the security safeguards relating to such transfer

D. REASONS FOR OBJECTING TO THE PROCESSING OF YOUR PERSONAL INFORMATION	
Provide detailed reasons for objecting to the processing of your personal information	
If known, please provide details of the record to which the objection relates	

E. PERSONAL INFORMATION RECORDS TO BE CORRECTED OR DELETED *This section must be completed if the request is for the correction or deletion of personal information about the data subject in the possession or under the control of XINIX (Pty) Ltd , and the information is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, or obtained unlawfully.*	
Provide detailed reasons for the correction or deletion	
If known, please provide details of the record to which the correction or deletion relates	

F. PERSONAL INFORMATION RECORDS TO BE DELETED OR DESTROYED *This section must be completed if the request is for the destruction or deletion of a record of personal information about the data subject that XINIX is no longer authorised to retain.*	
Provide detailed reasons for the destruction or deletion	
If known, please provide details of the record to which the destruction or deletion relates	

G. MEANS OF CONTACT *Please complete this section to inform us on how you would like to be contacted by marking the appropriate box with an "x" and providing the relevant contact details.* *We will use your preferred contact method to notify you if your request has been granted or denied and the reasons for such denial where applicable.*					
Telephone number		**Email**		**Physical address**	
Relevant contact details					

H. DECLARATION AND SIGNATURE

I, _____ (full name), confirm that the information provided above is correct and that I am the data subject, or the person duly authorised to act on behalf of the data subject, as noted within this form.

I acknowledge that XINIX is obligated to confirm the identity of the data subject and where applicable, the person duly authorised to act on behalf of the data subject. It may be necessary for XINIX to contact me to obtain further information to action my request.

I understand that my request will not be valid until all the required information as requested by XINIX has been received by XINIX (Pty) Ltd .

I am aware that whilst XINIX provides the information requested without a fee, should I make unfounded, repeated, or excessive requests, XINIX may charge a reasonable administrative fee to process my request.

Signed at …… on this …… day of …… 20 ……

Signature: ……