

PRIVACY NOTICE - POPIA

Gospel Gear CC t/a First Consult SA | Authorised Financial Services Provider | FSP 44958

Effective date: 17 September 2026

Responsible party

Gospel Gear CC t/a First Consult SA, FSP 44958, is the responsible party for personal information processed for its business purposes, subject to circumstances where another responsible party or operator has its own legal responsibilities.

Why we process personal information

- To identify and communicate with clients and prospective clients.
- To conduct financial-needs analyses and provide financial advice and intermediary services.
- To obtain quotations, submit applications, service policies and investments, and assist with claims.
- To meet legal, regulatory, record-keeping, anti-fraud, risk-management and compliance obligations.
- To manage business relationships with product providers, service providers, representatives and staff.
- To operate and secure our website, systems and communications.
- To send service communications and, where lawfully permitted, marketing communications.

Categories of information

Depending on the service, information may include identity and contact details, demographic information, financial information, employment and income information, banking details, policy and investment information, tax information, family/dependant information, correspondence, transaction records and, where relevant and lawfully processed, health or other special personal information.

Sources

Information may be collected directly from the data subject and, where lawful and appropriate, from product providers, employers, medical professionals, credit or verification services, public records, representatives, authorised third parties and other service providers.

Sharing

Personal information may be shared, where lawful and necessary, with insurers, investment/product providers, medical schemes, administrators, banks, claims service providers, compliance service providers, professional advisers, technology providers, regulators, ombuds, law-enforcement bodies or other persons authorised by the data subject or by law.

Cross-border processing

Where information is processed or stored outside South Africa, reasonable steps will be taken to ensure that the transfer is permitted under POPIA and that appropriate safeguards apply.

Security

Reasonable technical and organisational safeguards are used to protect personal information against loss, unauthorised access, interference, misuse, alteration or disclosure. No electronic system can be guaranteed to be completely secure.

Retention

Records are retained for periods required by applicable law, regulatory requirements, contractual needs, legitimate business purposes and dispute-management requirements, after which information is securely deleted, destroyed or de-identified where appropriate.

Your rights

Subject to applicable law, a data subject may request access to personal information, request correction or deletion where permitted, object to certain processing, withdraw consent where processing is based on consent, and lodge a complaint with the Information Regulator.

Information Regulator

Current Information Regulator contact details include 010 023 5200 and enquiries@inforegulator.org.za. POPIA and PAIA complaints may be submitted using the Regulator's prescribed processes and eServices.

Contacting First Consult SA

Privacy requests may be delivered to the FSP at 9 Troon Terrace, 22 Muswell Estate, Chase Valley, Pietermaritzburg, 3201, South Africa or by email to complaints@firstconsult.co.za. Identity verification may be required before access, correction or deletion requests are processed.

Document control: Prepared for website publication by Gospel Gear CC t/a First Consult SA. Review when business details, law, regulatory requirements or website functionality materially change.