

Personal data is information which directly or indirectly identifies you. We at Investec Bank (Mauritius) Limited ("Investec") are committed to processing your personal data in accordance with all applicable data protection laws. For the purposes of EU data protection laws as well as the Data Protection Act, 2017, Investec is the data controller. It may be necessary for you to give us personal data so that we can provide you with the requested products and services, fulfil any contractual relationship with you, as a result of applicable laws, regulations and/or codes of practice and for the other purposes as set out in this notice where in our legitimate interests.

Collecting your personal data

We may collect your personal data in a number of ways, including from:

- you, for example, when you:
 1. apply for and use our products and services

2. call us, we may monitor and/or record your telephone calls
 3. enter into any agreement with us
 4. contact and interact with us
 5. ask us to contact you
 6. attend events, participate in surveys, prize draws or competitions
- someone else for example, if a person applies for a joint account with you they may share your personal data with us or if you are a stakeholder in or manager of a business, and the business applies for products or services or enters into an agreement or interacts with us, we may obtain personal data about you to carry out checks against the business;
 - third parties such as credit reference agencies, fraud prevention agencies, financial advisors, introducers;
 - public sources for example, the Corporate and Business Registration Department.

Types of information we may collect includes:

Type of information	Examples of information
Personal details	<ul style="list-style-type: none">• date of birth• contact details• nationality• tax details• employment details• regulatory history (where applicable)
Financial information	<ul style="list-style-type: none">• income and outgoings• assets and liabilities• bank details• account information and history• account activity• credit history and information (where applicable)• shareholdings (where applicable)
Information we have from our dealings with you or from anyone acting on your behalf	<ul style="list-style-type: none">• recordings of telephone calls with us• records of our interactions/correspondence with you• details of your transactions
Sensitive personal data (we will only collect this with your explicit consent or where the processing is specifically authorised by a regulatory body or required by law)	<ul style="list-style-type: none">• biometric data, such as voice or fingerprint information

If you give us information about somebody else

You must make sure that if you give us personal data about someone else, you have their consent and they are happy for you to share their personal data with us. You should make sure they read this Data Protection Notice and understand how we will use and disclose their information, in the ways described in this Data Protection Notice.

Where you give us information about someone else, we will assume you have their consent. However, we may still ask them to confirm they have consented.

Where you give us information about someone else, or someone else discloses a connection with you, that information may be taken into account with your other personal data

How we will use your personal data

We will use your personal data for the following reasons:

- to verify your identity
- to verify the accuracy of the data you have provided to us
- to provide products and/or services requested by you
- to manage your accounts
- to manage any contractual relationship with you
- to make credit decisions (where applicable)
- to trace and recover debts
- to detect and prevent fraud and money laundering
- to administer surveys, prize draws or competitions
- to manage events
- analysis and market research, for example, to identify trends in the use of our products and services so that we can:
 - improve the products and services we provide to you
 - improve our business
 - keep you up to date with our products and services
- to comply with applicable laws, regulations and/or codes of practice

How we will use your personal data to make automated decisions

Detecting and preventing fraud

We use real time fraud detection systems to help us to identify whether your account may be being used fraudulently. These systems make automated decisions for us and take account of information such as fraud patterns. Your personal data may be used to make these decisions. For example, fraudulent activity may be suspected where there is unusual activity on your account. If we suspect a risk of fraud, we may stop any activity on the account, for example, we may stop a card payment by declining it, or refuse access to the account. You have the right to object to an automated decision, and ask for someone to review the decision.

How we will disclose your personal data

We may disclose certain personal data as follows:

- to other affiliates in the Investec Group. Investec Group consists of Investec Bank plc (a company registered in the UK) and Investec Limited (a company registered in South Africa) and any of their direct or indirect subsidiaries and/or holding companies.
- to our professional advisors, receivers and administrators (where applicable), and service providers (including for example, information technology systems providers) who may help us provide products or services
- to courts, governmental and non-governmental agencies, regulators and ombudsmen
- to law enforcement agencies
- to relevant tax authorities
- to any relevant third party in the course of an acquisition, sale, transfer, reorganisation or merger of parts of our business or our assets
- to our correspondent banks in the course of receiving or remitting payments to and from your account
- as required or permitted by law or regulation, where we are under a duty to disclose or share your personal data in order to comply with any legal obligation or to protect the rights, property, or safety of the Investec Group, our clients, or others
- where you have been introduced to us by an introducer (e.g. an independent financial adviser), unless you have told us not to, we will inform the introducer of the outcome of the enquiry including whether we have agreed to provide you with the relevant product or service
- to the Mauritius Credit Information Bureau ("MCIB") (see below)

MCIB

In order to process your application, we may perform credit checks (where applicable) with the MCIB. Where you take banking services from us we may also make periodic searches at the MCIB to manage your account with us.

To do this, we will supply your personal information to the MCIB and they will give us information about you. This will include information from your credit application and about your payment history (where applicable).

We will use this information to:

- assess your creditworthiness and whether you can afford to take the product (where applicable);
- verify the accuracy of the data you have provided to us;
- prevent criminal activity, fraud and money laundering;
- manage your account(s);
- trace and recover debts; and
- ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with the MCIB while you have a relationship with us. We will also inform the MCIB about your settled accounts. If you borrow and do not repay in full and on time, the MCIB will record the outstanding debt.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application.

Transfer of Personal Data Outside Mauritius or the European Economic Area (“EEA”)

We may transfer your personal data to recipients who may carry out services on our behalf (including affiliates in the Investec Group) located in countries outside of Mauritius or the EEA, including in South Africa. If we transfer your personal data to a country where the data privacy laws are not equivalent to those in Mauritius or the EEA, we will take all necessary steps to protect your personal data in accordance with applicable data privacy laws.

We will only transfer your personal data outside of Mauritius where:

- you have consented to it, or
- the transfer is necessary to implement the agreement between us, or
- for reasons of public interest as provided by law, or
- where we need to establish or defend a legal claim, or
- where we need to protect your or another's vital interests in circumstances where consent cannot physically or legally be given, or
- to protect our legitimate interests

Your Rights

You have the right to:

- request access to and rectification or erasure of your personal data
- obtain restriction of processing or to object to processing of your personal data
- data portability (i.e. to request the transfer of personal data from one data controller to another in certain circumstances).

If you wish to exercise any of these rights you should contact our Data Protection Officer as described below. You also have the right to lodge a complaint about the processing of your personal data with your local data protection authority.

Marketing

We may contact you periodically to provide information regarding events, products, services and content that may be of interest to you and to invite you to participate in market research. If applicable law requires that we receive your consent before we send you certain types of marketing communications, we will only send you those types of communications after receiving your consent.

If you wish to stop receiving marketing or market research communications from Investec Bank plc you can click on the unsubscribe link in the marketing communication or contact the Data Protection Officer as described below.

Security and Data Retention

We will take steps to protect your personal data against loss or theft, as well as from unauthorised access, disclosure, copying, use or modification, regardless of the format in which it is held. Subject at all times to applicable laws, we will retain your personal data for a period up to 7 years from the end of the relationship.

Changes to this Data Protection Notice

We may revise or supplement our Data Protection Notice from time to time to reflect for example, any changes in our business, law, markets, the introduction of any new technology. We will publish the updated Data Protection Notice on our [website](#).

Enquiries, Requests or Concerns

All enquiries, requests or concerns regarding this Notice or relating to the processing of personal data, should be sent to the Data Protection Officer at Investec Bank (Mauritius) Limited at Office 2, Ground Floor, Block 3, The Strand, Beau Plan, 21001, Mauritius or by email to dataenquiries@investec.co.mu.

If you believe that your rights relating to the processing of your personal data have been infringed, you may lodge a complaint with the Mauritius Data Protection Office on dpo@govmu.org.

