

DATA PROTECTION ACT 2017 – INFORMATION SHEET

What is Data Protection Act 2017 about?

The Data Protection Act 2017 (DPA) was adopted by Parliament in December 2017, and came into force on 15 January 2018.

The Act is designed to strengthen the control and personal autonomy of individuals over their personal data, in line with current relevant international standards.

Who are we?

MCB Capital Markets Ltd (“**MCBCM**” or “**Company**”) is a public company limited by shares and is involved through its subsidiaries in the provision of non-banking financial services. MCBCM is part of MCB Group Limited, a public limited company whose shares are listed on the Official Market of the Stock Exchange of Mauritius Ltd.

You can find out more about the Company at www.mcbcm.mu.

How does MCBCM process your personal data?

The present document explains how MCBCM (meaning to include its relevant subsidiaries¹) process your data in the performance of its obligations. This information sheet has been designed to keep you informed of how MCBCM uses your personal data. This includes what you tell us about yourself, what we learn by having you as a customer and the choices you give us about the type of marketing you wish to receive from us.

How are you protected by the law?

MCBCM collects your personal data for a legitimate purpose with a view to fulfil its duties and responsibilities as your financial services provider. Your personal data will be used only if we have a proper reason to do so. Examples are, amongst others:

- to fulfil any contractual obligation we have with you, or
- it is our legal duty, or
- you consent to it.

What is personal data?

Personal data refers to all information that has been provided by an individual in the context of his personal needs.

Your right to access your personal data

You have the right to request access to the personal data submitted by you to MCBCM and to review the personal data we keep about you.

With whom is your personal data being shared?

Your personal data may be shared with certain organisations, for purposes necessary to MCBCM in the performance of its duties, namely:

- Regulatory authorities and/or any other official authorities;
- Any party linked with you or your business’ products or services;
- Companies with which we have a joint venture or an agreement or to whom we outsource some of our business functions;
- Business introducers
- Postal services;
- Service providers; and
- Any other third parties to whom your personal data is shared upon your request or consent.

¹ Subsidiaries of MCBCM include MCB Stockbrokers Limited, MCB Investment Management Co. Ltd, MCB Structured Solutions Ltd, MCB Registry & Securities Ltd and MCB Financial Advisers

How do we use your information to make automated decisions?

MCBCM may have recourse to various Information and technology systems to obtain automated decisions based on personal information held about you and/or your business to promote accuracy, fairness and efficiency. These automated decisions may affect the products, services or features we may offer you now or in the future.

Marketing

We may use your personal data to inform you about relevant products and offers. The personal data we have for you is made up of what you tell us and data we collect when you use our services, or from third parties we work with.

We analyse your personal data to form a view on what we think you may want or need, or what may be of interest to you. We can use your personal data to send you marketing messages if we have your consent. You may request us to stop sending you marketing correspondences by notifying the Company in writing at any time.

We may ask you to confirm or update your choices (e.g. your preferred channel of communication), if you subscribe to any new products or services with us in the future and whenever there are changes in the law, regulation, or the structure of our business.

For how long your personal data is being kept?

We will keep your data after the completion of the relevant transactions, closure of the account(s) or cessation of the business relationship, namely for legal and regulatory purposes.

What happens if you want us to stop using your personal data?

You have the right to object to our use of your personal data, or to ask us to erase, remove, or stop using your personal data, thereby entailing the termination of your relationship with MCBCM.

However we may have to keep or use your personal data in the performance of our duties and/ or legal obligations.

Acceptance to use of Personal Data

You acknowledge, understand and agree that MCBCM will, for the purpose of providing its services to you during the usual course of its business operations, collect and, where necessary required, process the personal data voluntarily communicated by you.

How to withdraw your consent?

You may withdraw your consent to MCBCM as regards to the disclosure and processing of your personal data for any particular purpose(s) at any time. Should you avail yourself of this right, you will need to notify the Company in writing.

If you withdraw your consent, we will not be able to provide you certain products or services and you will be informed accordingly.

However, notwithstanding the withdrawal of your consent, your personal data may still be processed by the Company in the performance of its statutory duties.

You have the right to complain

You have the right to lodge a complaint with the Data Commissioner through the Data Protection Office.

For more information about your rights under the new Data Protection legislation, please consult the Data Protection Office website:

dataprotection.govmu.org/