

## How Glacier puts data security first

The security of your and your clients' data is important to us, and we do everything possible to protect personal information. This includes keeping abreast of methods used by hackers to try and access the information held in our systems. The wave of new phishing scams and data breaches – constant threats for many companies, particularly those in financial services – understandably has raised concerns amongst our intermediaries and clients. We posed some of these concerns to Gudani Mukatuni, Chief Information Officer at Glacier by Sanlam.

### How can our clients be assured of privacy and data protection?

We are vigilant about client data at two levels – ensuring that the data is protected from an external breach obviously and also limiting access by our internal staff. In practice this means that:

- We ensure that internal access to data is only available to those individuals that require the access and that it is part of their job function.
- Any transfer of personally identifiable information or sensitive information is tracked and flagged to prevent data leakage.

### What security features are included on the Glacier Investment Hub to ensure that the data is secure?

Glacier's security protocols are not designed in a vacuum. We leverage off myriad best practice controls, patterns and enterprise security applications that are ratified by the Sanlam Group and enable secure authentication, authorisation and data transmission. Also, all communications with the Investment Hub are encrypted using the latest accepted encryption standard.

### How do we ensure that the Glacier Investment Hub and other digital channels remain secure?

Sometimes to prevent the crime, we have to mimic the criminal. Therefore, all our channels, including the Glacier Investment Hub, are subjected to regular and vigorous penetration testing by

Sanlam's cyber security team to ensure that they remain secure to industry standards and best practice.

## How do we prevent clients' money from reaching a criminal's bank account?

We go through a due diligence process to verify and ensure the validity of the client and the information they have provided to us before processing the investment can occur. Any subsequent additions or changes to important information (including bank accounts) are verified again to ensure validity of the data.

Eight ways to ensure that your data is safe

While we do everything possible to ensure the protection of the data you provide us, here are a few tips to prevent phishing and maintain cybersecurity:

1. Maintain good password hygiene. Use complex passwords and change them frequently. Apply multi-factor authentication where possible. Do not re-use passwords for multiple systems/application.
2. Update systems and software. Install updates and patches in a timely manner, including on your mobile devices and any other devices you might use for work.
3. Secure your Wi-Fi access point. Change your router's default passwords and choose WPA2 for your wireless network.
4. Be wary of scams. There are many phishing e-mails, malicious domains and fake apps doing the rounds, and crooks are constantly coming up with new, inventive ways to scam people. Also, threat actors love to exploit real-world tragedies, as we saw during the COVID-19 pandemic.
5. Separate your devices for personal and work. Use your work devices to do work and personal devices for personal use as far as possible. If you wouldn't install or use a service while you're at the office, don't do it while at home on your work device.
6. Avoid sending personal information in emails, if possible. If an email is used to pass on personal information, there is more risk than using applications and channels designed specifically for this purpose. If emailing is the only option, then secure or encrypted solutions are available and outgoing attachments should be password-protected where possible.
7. Use Glacier's systems and portals – they're safe. Our channels are much safer than emailing information to our Contact Centre or Operations teams. The Glacier Investment Hub, Intermediary Web, Client Web and mobile apps are secure as they require logging in and multi-factor authentication. They also offer most of the functionality that an intermediary or client would need to perform.
8. Check and check again. Most data breaches happen because of human error, and in many cases as a result of sending personal information to the wrong person. Ensure that the email

address you're sending information to is correct and ensure that you're not sending your information to a fraudster masked as a legitimate company.

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