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No. 25577

MANUAL

IN ACCORDANCE WITH

**THE PROMOTION OF ACCESS TO
INFORMATION ACT (NO. 2 OF 2000)**



AIDS HELPLINE: 0800-0123-22 Prevention is the cure

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MANUAL

for

RMB STRUCTURED INSURANCE LIMITED

RMB STRUCTURED LIFE LIMITED

RMB-SI INVESTMENTS (PTY) LTD

RMB-SI CONSULTING (PTY) LTD

**Prepared in accordance with Section 51 of the
Promotion of Access to Information Act, No 2 of 2000.**

Last Updated:

1 INTRODUCTION

1.1 The Promotion of Access to Information Act, No 2 of 2000 (*"the Act"*) was enacted on 3 February 2000, giving effect to the constitutional right of access to any information held by the State and any information held by another person which is required for the exercise or protection of any rights. Section 51 of this Act requires that we as a private body compile a manual giving information regarding the procedure to be followed by a person in requesting information from us for the purpose of exercising or protecting rights. Inside these pages you will also be able to view the categories of information which we possess.

1.2 PURPOSE OF THE MANUAL:

We as a private body have compiled this manual, not only to comply with the provisions of the Act, but also to foster a culture of transparency and accountability in our environment and to ensure that members of the public and other requesters of information have effective access to information in our possession which will assist them in the exercise and protection of their rights.

Section 9 of the Act recognises that the constitutional right to access to information is not unlimited but subject to justifiable limitations, including, but not limited to –

- limitations aimed at the reasonable protection of privacy;
- commercial confidentiality; and
- effective, efficient and good governance,

and in a manner which balances that right with any other rights, including the rights contained in the Bill of Rights in the Constitution of the Republic of South Africa, 1996.

This manual sets out to provide a guide to deal with requests for information in our possession in a conforming manner, which will enable the requesters to obtain the records which they are entitled to in a quick, easy and accessible manner.

Wherever reference is made to *"company"* in this manual, it will refer to _____.

PART I**2 CONTACT DETAILS & GENERAL INFORMATION**

Full Name	:	RMB Structured Insurance Limited
Registration Number	:	1952/000436/06
Full Name	:	RMB Structured Life Limited
Registration Number	:	2002/013263/06
Full Name	:	RMB-SI Investments (Proprietary) Limited
Registration Number	:	1995/002583/07
Full Name	:	RMB-SI Consulting (Proprietary) Limited
Registration Number	:	1995/003892/07
Registered Address	:	1 st Floor, 1 Merchant Place, 1 Fredman Drive Sandton, 2196
Postal Address	:	PO Box 652659, Benmore, 2010
Telephone Number	:	011 685 7600
Fax Number	:	011 784 9858
Head/CEO	:	G. Arroyo
Designated Information Officer	:	Deon Terblanche, alternatively Leanne Werner
Email Address of Information Officer	:	deon.terblanche@rmbsi.co.za or leanne.werner@rmbsi.co.za

PART II**3 GUIDE OF SOUTH AFRICAN HUMAN RIGHTS COMMISSION**

The South African Human Rights Commission ("**SAHRC**") has at the date of printing hereof not yet compiled the guide contemplated in Section 10 of the Act. The guide will contain such information as may reasonably be required by a person who wishes to exercise any right contemplated in the Act.

The Guide will contain the following information:

1. The objects of the Act;
2. Particulars of the information officer of every public body;
3. Particulars of every private body as are practicable;
4. The manner and form of a request for access to information held by a public and private body;
5. Assistance available from the information officer of a public body and the SAHRC in terms of this Act;
6. All remedies in law regarding acts, omissions, rights and duties, including how to lodge an internal appeal and a court application;
7. Schedules of fees to be paid in relation to requests for access to information;
8. Regulations made in terms of the Act.

Copies of this Guide will be available as soon as it is published by the SAHRC. Enquiries regarding the Guide can be addressed to the SAHRC, the contact details of which are as follows:

Post: South African Human Rights Commission
Promotion of Access to Information Act Unit
Research and Documentation Department
Private Bag 2700
Houghton
2041

Telephone: (011) 484-8300

Fax: (011) 484-0582

Website: www.sahrc.org.za

E-mail: PAIA@sahrc.org.za

PART III

3.1 RECORDS OF THE COMPANY

This clause serves as a reference to the records that the company holds.

It is recorded that the accessibility of the documents listed herein below, may be subject to the grounds of refusal set out hereinafter.

The information is classified and grouped according to records relating to the following subjects and categories:

3.1.1 PERSONNEL RECORDS

- 3.1.1.1 Personal records provided by personnel;
- 3.1.1.2 Records provided by a third party relating to personnel;
- 3.1.1.3 Conditions of employment and other personnel-related contractual and quasi-legal records;
- 3.1.1.4 Internal evaluation records and other internal records;
- 3.1.1.5 Correspondence relating to personnel;
- 3.1.1.6 Training schedules and material;

"Personnel" refers to any person who works for, or provides services to or on behalf of the company, and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of the institution. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.

3.1.2 CUSTOMER RELATED RECORDS

- 3.1.2.1 Records provided by a customer to a third party acting for or on behalf of the company;
- 3.1.2.2 Records provided by a third party;
- 3.1.2.3 Records generated by or within the company relating to its customers, including transactional records;

A "*customer*" refers to any natural or juristic entity that receives services, products or advice from the company for a consideration.

3.1.3 PRIVATE BODY RECORDS

These include, but are not necessarily limited to, the following:

- 3.1.3.1 Financial records;
- 3.1.3.2 Operational records;
- 3.1.3.3 Databases;
- 3.1.3.4 Information Technology;
- 3.1.3.5 Marketing records;
- 3.1.3.6 Internal correspondence;
- 3.1.3.7 Product records;
- 3.1.3.8 Statutory records;
- 3.1.3.9 Internal Policies and Procedures;
- 3.1.3.10 Treasury-related records;
- 3.1.3.11 Securities and Equities; and
- 3.1.3.12 Records held by officials of the company.

These records include, but are not limited to, the records which pertain to the company's own affairs.

3.1.4 OTHER PARTY RECORDS

3.1.4.1 Personnel, customer or private body records which are held by another party, as opposed to the records held by the company itself;

3.1.4.2 Records held by the company pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers.

The company may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to the company.

PART IV

4 GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for the company to refuse a request for information relates to the -

4.1 mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;

4.2 mandatory protection of the commercial information of a third party, if the record contains -

4.2.1 trade secrets of that third party;

4.2.2 financial, commercial, scientific or technical information upon disclosure which could likely cause harm to the financial or commercial interests of that third party;

4.2.3 information disclosed in confidence by a third party to the company, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;

4.3 mandatory protection of the confidential information of third parties if it is protected in terms of any agreement;

4.4 mandatory protection of the safety of individuals and the protection of property;

- 4.5 mandatory protection of records which would be regarded as privileged in legal proceedings;
- 4.6 the commercial activities of the company, which may include –
 - 4.6.1 trade secrets of the company;
 - 4.6.2 financial, commercial, scientific or technical information upon disclosure which could likely cause harm to the financial or commercial interests of the company;
 - 4.6.3 information which, if disclosed could put the company at a disadvantage in negotiations or commercial competition;
 - 4.6.4 a computer program which is owned by the company, and which is protected by copyright;
- 4.7 the research information of the company or a third party, if its disclosure would disclose the identity of the company, the researcher or the subject matter of the research and would place the research at a serious disadvantage;

Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

5 REMEDIES AVAILABLE WHEN THE COMPANY REFUSES A REQUEST FOR INFORMATION

5.1 INTERNAL REMEDIES

The company does not have internal appeal procedures. As such, the decision made by the Information Officer is final, and requesters will have to exercise such external remedies at their disposal if the request for information is refused, and the requester is not satisfied with the answer supplied by the Information Officer.

5.2 EXTERNAL REMEDIES

A requester that is dissatisfied with an Information Officer's refusal to disclose information, may within 30 days of notification of the decision, apply to a Court for relief.

Likewise, a third party dissatisfied with an Information Officer's decision to grant a request for information, may within 30 days of notification of the decision, apply to a Court for relief. For purposes of the Act, the Courts that have jurisdiction over these

applications are the Constitutional Court, the High Court or another court of similar status.

6 REQUEST PROCEDURE

- 6.1** The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.
- 6.2** The requester must complete the prescribed form enclosed herewith in **Appendix 1**, and submit same as well as payment of a request fee and a deposit, if applicable to the Information Officer at the postal or physical address, fax number or electronic mail address as stated in 3.1 above.
- 6.3** The prescribed form must be filled in with enough particularity to at least enable the Information Officer to identify –
- 6.3.1** the record or records requested;
 - 6.3.2** the identity of the requester,
 - 6.3.3** which form of access is required, if the request is granted; and
 - 6.3.4** the postal address or fax number of the requester.
- 6.4** The requester must state the fact that he/she or it requires the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.
- 6.5** The company will process the request within 30 (thirty) days, unless the requester has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time periods not be complied with.
- 6.6** The requester shall be informed in writing whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he must state the manner and the particulars so required.
- 6.7** If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer.

- 6.8** If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- 6.9** The requester must pay the prescribed fee, before any further processing can take place.

7 ACCESS TO RECORDS HELD BY THE INSTITUTION

- 7.1** Records held by the company may be accessed by requests only once the prerequisite requirements for access have been met.
- 7.2** A requester is any person making a request for access to a record of the institution. There are two types of requesters:

7.2.1 PERSONAL REQUESTER

- 7.2.1.1** A personal requester is a requester who is seeking access to a record containing personal information about the requester.
- 7.2.1.2** The company will voluntarily provide the requested information, or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged.

7.2.2 OTHER REQUESTER

- 7.2.2.1** This requester (other than a personal requester) is entitled to request access to information on third parties. However, the company is not obliged to voluntarily grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee.

8 FEES

- 8.1** The Act provides for two types of fees, namely -
- 8.1.1** a request fee, which will be a standard fee; and

- 8.1.2 an access fee, which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs.
- 8.2 When the request is received by the Information Officer, such officer shall by notice require the requester, other than a personal requester, to pay the prescribed request fee (if any), before further processing of the request.
- 8.3 If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the information officer shall notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.
- 8.4 The Information Officer shall withhold a record until the requester has paid the fees as indicated in **Appendix 2**.
- 8.5 A requester whose request for access to a record has been granted, must pay an access fee for reproduction and for search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.
- 8.6 If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.

9 DECISION

- 9.1 The company will, within 30 (thirty) days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.
- 9.2 The 30 (thirty) day period with which the company has to decide whether to grant or refuse the request, may be extended for a further period of not more than 30 (thirty) days if the request is for a large volume of information, or the request requires a search for information held at another office of the institution and the information cannot reasonably be obtained within the original 30 (thirty) day period. The company will notify the requester in writing should an extension be sought.

10 LIST OF APPLICABLE LEGISLATION:

- 10.1 A table is annexed hereto marked **Appendix 3** setting out a description of legislation in terms of which, if applicable, the company holds information and/or keeps records.

11 AVAILABILITY OF THE MANUAL

- 11.1 This manual is made available in terms of Regulation Number R. 187 of 15 February 2002.

Where applicable to our operations, information is also available in terms of certain provisions of the following statutes:

- Basic Conditions of Employment Act No. 75 of 1997
- Companies Act No. 61 of 1973
- Compensation for Occupational Injuries and Diseases Act No. 130 of 1993
- Competition Act No. 89 of 1998
- Correctional Services Act No. 111 of 1998
- Credit Agreements Act No. 75 of 1980
- Custody and Administration of Securities Act No. 85 of 1992
- Customs and Excise Act No 91 of 1964
- Designs Act No. 195 of 1993
- Employment Equity Act No. 55 of 1998
- Financial Intelligence Centre Act No. 38 of 2001
- Financial Markets Control Act No. 55 of 1989
- Housing Act No. 107 of 1997
- Income Tax Act No. 58 of 1962
- Insider Trading Act No. 135 of 1998
- Labour Relations Act No. 66 of 1995
- Legal Deposit Act No. 54 of 1997
- Long-term Insurance Act No. 52 of 1998
- National Road Traffic Act No. 93 of 1996
- Occupational Health and Safety Act No. 85 of 1993
- Prevention of Organised Crime Act No. 121 of 1998
- Short-term Insurance Act No. 53 of 1998
- Stock Exchanges Control Act No. 1 of 1985

- Transfer Duty Act No. 40 of 1949
- Unemployment Insurance Act No. 63 of 2001
- Unit Trusts Control Act No. 54 of 1981

Where applicable to our operations, we also retain records and documents in terms of the following statutes:

- Basic Conditions of Employment Act No. 75 of 1997
- Companies Act No. 61 of 1973
- Compensation for Occupational Injuries and Diseases Act No. 130 of 1993
- Customs and Excise Act No. 91 of 1964
- Employment Equity Act No. 55 of 1998
- Financial Markets Control Act No. 55 of 1989
- Income Tax Act No. 58 of 1962
- Insolvency Act No. 24 of 1936
- Labour Relations Act No. 66 of 1995
- Machinery and Occupational Safety Act No. 6 of 1983

MANUAL

for

FNB Credit Guarantee Limited

**Prepared in accordance with Section 51 of the
Promotion of Access to Information Act, No 2 of 2000.**

Last Updated:

1 INTRODUCTION

1.1 The Promotion of Access to Information Act, No 2 of 2000 (*"the Act"*) was enacted on 3 February 2000, giving effect to the constitutional right of access to any information held by the State and any information held by another person which is required for the exercise or protection of any rights. Section 51 of this Act requires that we as a private body compile a manual giving information regarding the procedure to be followed by a person in requesting information from us for the purpose of exercising or protecting rights. Inside these pages you will also be able to view the categories of information which we possess.

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Section 9 of the Act recognises that the constitutional right to access to information is not unlimited but subject to justifiable limitations, including, but not limited to –

- limitations aimed at the reasonable protection of privacy;
- commercial confidentiality; and
- effective, efficient and good governance,

and in a manner which balances that right with any other rights, including the rights contained in the Bill of Rights in the Constitution of the Republic of South Africa, 1996.

This manual sets out to provide a guide to deal with requests for information in our possession in a conforming manner, which will enable the requesters to obtain the records which they are entitled to in a quick, easy and accessible manner.

Wherever reference is made to *"company"* in this manual, it will refer to _____.

PART I**2 CONTACT DETAILS & GENERAL INFORMATION**

Full Name : FNB Credit Guarantee Limited

Registration Number : 2001/027786/06

Registered Address : 1st Floor, 1 Merchant Place, 1 Fredman Drive
Sandton, 2196

Postal Address : PO Box 652659, Benmore, 2010

Telephone Number : 011 685 7600

Fax Number : 011 784 9858

Head/CEO : R. Griessel

Designated Information Officer : Mark Albertyn, alternatively Leanne Werner

Email Address of Information Officer : mark.albertyn@rmbsi.co.za or
leanne.werner@rmbsi.co.za

PART II**3 GUIDE OF SOUTH AFRICAN HUMAN RIGHTS COMMISSION**

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Houghton
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PART III

3.1 RECORDS OF THE COMPANY

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It is recorded that the accessibility of the documents listed herein below, may be subject to the grounds of refusal set out hereinafter.

The information is classified and grouped according to records relating to the following subjects and categories:

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- 3.1.2.1 Records provided by a customer to a third party acting for or on behalf of the company;
- 3.1.2.2 Records provided by a third party;
- 3.1.2.3 Records generated by or within the company relating to its customers, including transactional records;

A “customer” refers to any natural or juristic entity that receives services, products or advice from the company for a consideration.

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These include, but are not necessarily limited to, the following:

- 3.1.3.1 Financial records;
- 3.1.3.2 Operational records;
- 3.1.3.3 Databases;
- 3.1.3.4 Information Technology;
- 3.1.3.5 Marketing records;
- 3.1.3.6 Internal correspondence;
- 3.1.3.7 Product records;
- 3.1.3.8 Statutory records;
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- 3.1.3.11 Securities and Equities; and
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3.1.4 OTHER PARTY RECORDS

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The company may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to the company.

PART IV**4 GROUNDS FOR REFUSAL OF ACCESS TO RECORDS**

The main grounds for the company to refuse a request for information relates to the -

4.1 mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;

4.2 mandatory protection of the commercial information of a third party, if the record contains -

4.2.1 trade secrets of that third party;

4.2.2 financial, commercial, scientific or technical information upon disclosure which could likely cause harm to the financial or commercial interests of that third party;

4.2.3 information disclosed in confidence by a third party to the company, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;

4.3 mandatory protection of the confidential information of third parties if it is protected in terms of any agreement;

4.4 mandatory protection of the safety of individuals and the protection of property;

- 4.5 mandatory protection of records which would be regarded as privileged in legal proceedings;
- 4.6 the commercial activities of the company, which may include –
 - 4.6.1 trade secrets of the company;
 - 4.6.2 financial, commercial, scientific or technical information upon disclosure which could likely cause harm to the financial or commercial interests of the company;
 - 4.6.3 information which, if disclosed could put the company at a disadvantage in negotiations or commercial competition;
 - 4.6.4 a computer program which is owned by the company, and which is protected by copyright;
- 4.7 the research information of the company or a third party, if its disclosure would disclose the identity of the company, the researcher or the subject matter of the research and would place the research at a serious disadvantage;

Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

5 REMEDIES AVAILABLE WHEN THE COMPANY REFUSES A REQUEST FOR INFORMATION

5.1 INTERNAL REMEDIES

The company does not have internal appeal procedures. As such, the decision made by the Information Officer is final, and requesters will have to exercise such external remedies at their disposal if the request for information is refused, and the requester is not satisfied with the answer supplied by the Information Officer.

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- 6.3** The prescribed form must be filled in with enough particularity to at least enable the Information Officer to identify –
 - 6.3.1** the record or records requested;
 - 6.3.2** the identity of the requester,
 - 6.3.3** which form of access is required, if the request is granted; and
 - 6.3.4** the postal address or fax number of the requester.
- 6.4** The requester must state the fact that he/she or it requires the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.
- 6.5** The company will process the request within 30 (thirty) days, unless the requester has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time periods not be complied with.
- 6.6** The requester shall be informed in writing whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he must state the manner and the particulars so required.
- 6.7** If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer.

- 6.8** If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- 6.9** The requester must pay the prescribed fee, before any further processing can take place.

7 ACCESS TO RECORDS HELD BY THE INSTITUTION

- 7.1** Records held by the company may be accessed by requests only once the prerequisite requirements for access have been met.
- 7.2** A requester is any person making a request for access to a record of the institution. There are two types of requesters:

7.2.1 PERSONAL REQUESTER

- 7.2.1.1** A personal requester is a requester who is seeking access to a record containing personal information about the requester.
- 7.2.1.2** The company will voluntarily provide the requested information, or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged.

7.2.2 OTHER REQUESTER

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8 FEES

- 8.1** The Act provides for two types of fees, namely -
- 8.1.1** a request fee, which will be a standard fee; and

- 8.1.2 an access fee, which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs.
- 8.2 When the request is received by the Information Officer, such officer shall by notice require the requester, other than a personal requester, to pay the prescribed request fee (if any), before further processing of the request.
- 8.3 If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the information officer shall notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.
- 8.4 The Information Officer shall withhold a record until the requester has paid the fees as indicated in **Appendix 2**.
- 8.5 A requester whose request for access to a record has been granted, must pay an access fee for reproduction and for search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.
- 8.6 If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.

9 DECISION

- 9.1 The company will, within 30 (thirty) days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.
- 9.2 The 30 (thirty) day period with which the company has to decide whether to grant or refuse the request, may be extended for a further period of not more than 30 (thirty) days if the request is for a large volume of information, or the request requires a search for information held at another office of the institution and the information cannot reasonably be obtained within the original 30 (thirty) day period. The company will notify the requester in writing should an extension be sought.

10 LIST OF APPLICABLE LEGISLATION:

- 10.1 A table is annexed hereto marked **Appendix 3** setting out a description of legislation in terms of which, if applicable, the company holds information and/or keeps records.

11 AVAILABILITY OF THE MANUAL

- 11.1 This manual is made available in terms of Regulation Number R. 187 of 15 February 2002.

Where applicable to our operations, information is also available in terms of certain provisions of the following statutes:

- Basic Conditions of Employment Act No. 75 of 1997
- Companies Act No. 61 of 1973
- Compensation for Occupational Injuries and Diseases Act No. 130 of 1993
- Competition Act No. 89 of 1998
- Correctional Services Act No. 111 of 1998
- Credit Agreements Act No. 75 of 1980
- Custody and Administration of Securities Act No. 85 of 1992
- Customs and Excise Act No 91 of 1964
- Designs Act No. 195 of 1993
- Employment Equity Act No. 55 of 1998
- Financial Intelligence Centre Act No. 38 of 2001
- Financial Markets Control Act No. 55 of 1989
- Housing Act No. 107 of 1997
- Income Tax Act No. 58 of 1962
- Insider Trading Act No. 135 of 1998
- Labour Relations Act No. 66 of 1995
- Legal Deposit Act No. 54 of 1997
- Long-term Insurance Act No. 52 of 1998
- National Road Traffic Act No. 93 of 1996
- Occupational Health and Safety Act No. 85 of 1993
- Prevention of Organised Crime Act No. 121 of 1998
- Short-term Insurance Act No. 53 of 1998
- Stock Exchanges Control Act No. 1 of 1985

- Transfer Duty Act No. 40 of 1949
- Unemployment Insurance Act No. 63 of 2001
- Unit Trusts Control Act No. 54 of 1981

Where applicable to our operations, we also retain records and documents in terms of the following statutes:

- Basic Conditions of Employment Act No. 75 of 1997
 - Companies Act No. 61 of 1973
 - Compensation for Occupational Injuries and Diseases Act No. 130 of 1993
 - Customs and Excise Act No. 91 of 1964
 - Employment Equity Act No. 55 of 1998
 - Financial Markets Control Act No. 55 of 1989
 - Income Tax Act No. 58 of 1962
 - Insolvency Act No. 24 of 1936
 - Labour Relations Act No. 66 of 1995
 - Machinery and Occupational Safety Act No. 6 of 1983
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