



PROMOTION OF ACCESS TO INFORMATION ACT (PAIA) MANUAL

Declaring and documenting Fedgroup's commitment to promoting the right to access to information for its client.

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Framework owner:	Audit and Risk Committee
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Approved by:	All group entity boards
Entitles:	Relating to all entities in the Fedgroup Financial Holdings Proprietary Limited group of companies.

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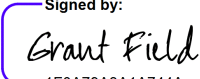
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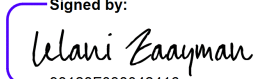
Fedgroup recognises the value as well as the risks associated with the regulatory requirements pertaining to its activities. This PAIA Manual has been approved by the Board of Directors of Fedgroup who have duly authorised the signatories to this document signed on behalf of the Board:

Signed on behalf of the Board:

Signed by:

1E0A79A3A1A744A

 Authorised Signatory
 25 February 2026

 Date

Signed by:

98128E038042416

 Authorised Signatory
 05 March 2026

 Date

1. PREAMBLE

- 1.1. The purpose of this PAIA Manual is to formally document and declare Fedgroup's commitment to respecting the right to access to the information and to foster a culture of transparency and accountability within Fedgroup.
- 1.2. By giving the right to information required to exercise or protect any right, Fedgroup actively promotes a society in which the people of South Africa have access to information to enable them to exercise and protect their rights whilst adhering to the requirements and regulations of the Promotion of Access to Information Act and the Protection of Personal Information Act.

2. APPLICATION

- 2.1. This PAIA manual is applicable to Fedgroup Financial Holdings Group as a designated controlling company of the insurance group including its subsidiaries, collectively referred to as "Fedgroup," all Fedgroup Pension Funds administered by Fedgroup Employee Benefits (Pty) Ltd, and trusts administered by Fedgroup Trust Administrators (Pty) Ltd.

3. GOVERNANCE

- 3.1. Within the governance structures of Fedgroup, this PAIA Manual is owned, and its administration overseen, by the Combined Assurance Committee, who shall include suitable agenda items (standing and otherwise) to attend to the matters assigned to the Committee herein.

4. DEFINITIONS

- 4.1 Please refer to definitions section in the Governance Handbook.

5. RIGHTS OF ACCESS TO RECORDS

- 5.1. Fedgroup will give access to any record to a requester if-
 - 5.1.1.that record is required for the exercise or protection of any rights;
 - 5.1.2.the requester complies with the procedural requirements relating to a request for access to that record; and
 - 5.1.3.access to that record is not refused in terms of any ground for refusal as contemplated in 11.1 to 17.2 of this Manual.
- 5.2. Additionally, when a public body requests access to a record held by Fedgroup for the exercise of protection of any rights, other than its own rights, it must be acting in the public interest.
- 5.3. A request considered in 5.1 includes a request for access to a record containing personal information about the requester or the person on whose behalf the request is made.

6. VOLUNTARY DISCLOSURE AND AUTOMATIC AVAILABILITY OF RECORDS

- 6.1. Fedgroup may voluntarily make available, in a prescribed format a description of the categories of records that are automatically available without a person having to request access in terms of Promotion of Access to Information Act (PAIA) and the process to obtain such records.
- 6.2. The only fee for access to records is a prescribed fee for reproduction.

7. MANNER OF ACCESS

- 7.1. A request for access to a record held by Fedgroup must be made in the prescribed form and manner, detailed in Annexure 2.
- 7.2. The requester will be required to pay the prescribed requested fee if applicable and Fedgroup may withhold a record until the requester concerned has paid the applicable fees (if any).
- 7.3. Information will only be processed within the prescribed conditions of processing in terms of the Protection of Personal Information Act (POPIA).
- 7.4. A requester may be required to pay an access fee for reproduction and for search and preparation expenses, for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure.
- 7.5. Access fees stipulated in Annexure 3 provide for the cost of making a copy of the record or of a transcription of the content of a record and (if applicable) the postal fee, time reasonably required to search and prepare the record for disclosure to the requester.

8. RECORDS THAT CANNOT BE FOUND OR DO NOT EXIST

- 8.1. If all reasonable steps have been taken to find a record requested and there are reasonable grounds for believing that The record is in Fedgroup's possession but cannot be found or does not exist the Information Officer by way of a notice, will notify the requester that it is not possible to give access to that record.
- 8.2. The affidavit or affirmation will give a full account of all steps taken to find the record in question or to determine whether the record exists including all communications with every person who conducted the search on behalf of the Information Officer.
- 8.3. A notice in terms and 8.1 is to be regarded as a decision to refuse a request for access to the record concerned.
- 8.4. If, after notice is given, the record in question is found, the requester concerned must be given access to the record unless access is refused on grounds for refusal contemplated in below.

9. FORMS OF ACCESS

- 9.1. If access is granted to a record held by Fedgroup, the relevant Information Officer will as soon as reasonably possible after notification, give access in a format as the request may reasonably require.

9.2. If no specific form of access is required by the requester, access will be granted in a form that Fedgroup reasonably determines.

10. ACCESS TO HEALTH OR OTHER RECORDS

- 10.1. If the disclosure of the record to the relevant person could cause serious harm to their physical or mental health, or well-being, the relevant Information Officer may before giving access, consult with a health practitioner nominated by the relevant person.
- 10.2. If the relevant person is under the age of 16 years, a person having guardian responsibility for the relevant person must make the nomination.
- 10.3. If the relevant person is incapable of managing his or her affairs, a person appointed by the court to manage those affairs must make that nomination.
- 10.4. If, after being given access to the record concerned, the health practitioner consulted in terms of subsection 10.1 is of the opinion that the disclosure of the record to the relevant person would be likely to cause serious harm to his or her physical or mental health, or well-being, the Information Officer may only give access to the record if the requester provides confirmation that adequate provision is made such as counselling or arrangements that are reasonably practicable before, during or after the disclosure of the record to limit, alleviate or avoid such harm to the relevant person.
- 10.5. Before access to the record is given to the requester, the person responsible for such counselling or arrangements must be given access to the record.

GROUNDINGS FOR REFUSAL OF ACCESS TO RECORDS

11. Mandatory Protection of Privacy of Third-Party Who Is Natural Person

- 11.1. Fedgroup will refuse a request for access to a record if disclosure would involve unreasonable disclosure of personal information about a third party, including a deceased individual.
- 11.2. A record may not be refused if it consists of information:
 - 11.2.1. about an individual who has given written consent for the disclosure of the record to the requester concerned;
 - 11.2.2. already publicly available;
 - 11.2.3. that was given to Fedgroup by the individual to whom it relates and the individual was informed by or on behalf of Fedgroup, before it is given, that the information belongs to a class of information that would or might be made available to the public;
 - 11.2.4. about an individual's physical or mental health, or well-being, who is under the care of the requester and who is under the age of 18 years or incapable of understanding the nature of the request and if giving access would be in the individual's best interest;
- 11.3. A record may not be refused if it consists of information about an individual who is deceased and the requester is the individual's next of kin; or

11.4. A record may not be refused if it consists of information about an individual who is or was an official of and which relates to the position or functions of the individual, including, but not limited to:

- 11.4.1. the fact that the individual is or was an official of that private body;
- 11.4.2. the title, work address, work phone number and other similar particulars of the individual;
- 11.4.3. the classification, salary scale or remuneration and responsibilities of the position held, or services performed by the individual; and
- 11.4.4. the name of the individual on a record prepared by the individual in the course of employment.

12. Mandatory Protection of Commercial Information of Third-Party

12.1. Fedgroup will refuse a request for access to a record if the record contains:

- 12.1.1. a trade secret of a third party;
- 12.1.2. financial commercial, scientific, or technical information, other than trade secrets, of a third party, the disclosure of which would be likely to cause harm to the commercial or financial interests of that third party; or
- 12.1.3. information supplied in confidence by a third party, the disclosure of which could reasonably be expected to put the third party at a disadvantage in contractual or other negotiations; or to prejudice that third party in commercial competition.

12.2. A record may not be refused if it consists of information about:

- 12.3.1. a third party who has consented or otherwise provided in writing to disclose to the requester concerned.
- 12.3.2. the results of any product or environmental testing or other investigation supplied by a third party or the results of any such testing or investigation carried out by or on behalf of a third party and its disclosure would reveal a serious public safety or environmental risk.

12.3. For the purposes of 12.2.2 the results of any product or environmental testing or other investigation do not include the results of preliminary testing or other investigation conducted for the purpose of developing methods of testing or other investigation.

13. Mandatory Protection of Certain Confidential Information of Third Party

Fedgroup will refuse a request for access to a record if its disclosure would constitute an action for breach of a duty of confidence owed to a third party in terms of an agreement.

14. Mandatory Protection of Safety of Individuals, And Protection of Property

Fedgroup will refuse a request for access to a record if its disclosure could reasonably be expected to endanger the life or physical safety of an individual or if its disclosure would be likely to prejudice or impair the security of a building, structure or system, including, but not limited to, a computer or communication system a means of transport or any other property, methods, systems, plans or procedures for the protection of an individual in accordance with a witness protection scheme; the safety of the public, or any part of the public; or the security of property.

15. Mandatory protection of records privileged from production in legal proceedings.

Fedgroup must refuse a request for access to a record if the record is privileged from production in legal proceedings unless the person entitled to the privilege has waived the privilege.

16. Commercial Information of Fedgroup

- 16.1. Fedgroup may refuse a request for access to a record if the record contains trade of Fedgroup, contains financial, commercial, scientific, or technical information.
- 16.2. Other than trade secrets, Fedgroup may refuse the disclosure of which would be likely to cause harm to the commercial or financial interests of Fedgroup.
- 16.3. Fedgroup may refuse a request for access to a record if the record contains information, the disclosure of which could reasonably be expected to put us at a disadvantage in contractual or other negotiations or to prejudice Fedgroup in commercial competition or is a computer program, as defined in section 1(1) of the Copyright Act, 1978 , owned by us, except insofar as it is required to give access to a record to which access is granted in terms the Copyright Act.
- 16.4. A record may not be refused in terms of 16.1 insofar as it consists of information about the results of any product or environmental testing or other investigation supplied by the private body or the results of any such testing or investigation carried out by or on behalf Fedgroup and its disclosure would reveal a serious public safety or environmental risk.
- 16.5. For the purposes of 16.4, the results of any product or environmental testing or other investigation do not include the results of preliminary testing or other investigation conducted for the purpose of developing methods of testing or other investigation.

17. Mandatory Protection of Research Information of Third Party, And Protection of Research Information of Private Body

- 17.1. Fedgroup will refuse a request for access to its record if the record contains information about research being or to be carried out by or on behalf of a third party, the disclosure of which would be likely to expose the third party a person that is or will be carrying out the research on behalf of the third party or the subject matter of the research to serious disadvantage.
- 17.2. Fedgroup may refuse a request for access to its record if the record contains information about research being or to be carried out by or on behalf of Fedgroup, the disclosure of which would be likely to expose us, a person that is or will be carrying out the research on behalf of Fedgroup or the subject matter of the research to serious disadvantage.

18. Mandatory Disclosure in Public Interest

- 18.1. Fedgroup will grant a request for access to a record if the disclosure of the record would reveal evidence of a substantial contravention of, or failure to comply with, the law, or imminent and serious public safety or environmental risk.
- 18.2. Fedgroup will grant a request for access to a record if the public interest in the disclosure of the record clearly outweighs the harm.

THIRD PARTY NOTIFICATIONS AND INTERVENTIONS

19. Notice To Third Parties

- 19.1. Fedgroup considering a request for access to a record that might be a record contemplated in 11.1, 12.1, 13.1, 17.1 must take all reasonable steps to inform a third party to whom or which the record relates of the request.
- 19.2. Fedgroup must inform the third party as soon as reasonably possible, but in any event within 21 days after that request is received and by the fastest means reasonably possible.
- 19.3. When informing a third party, Fedgroup will state that it is considering a request for access to a record that might be a record contemplated in 19.1 and describe the content of the record, provide the name of the requester, and describe the provisions.

20. Representations and Consent by Third Parties

- 20.1. A third party that is informed in terms of 19.1 of a request for access, may, within 21 days after being informed make a written or oral representation to Fedgroup why the request should be refused; or give written consent for the disclosure of the record to the requester concerned.
- 20.2. A third party that obtains knowledge about any other request for access may make a written or oral representations to Fedgroup why the request should be refused or give written consent for the disclosure of the record to the requester concerned.

21. Decision On Representations for Refusal and Notice Thereof.

- 21.1. Fedgroup must, as soon as reasonably possible, but in any event within 30 days after every third party is informed as required:
 - 21.1.1. decide, after giving due regard to any representations made by a third party, whether to grant the request for access;
 - 21.1.2. notify the third party so informed and a third party not informed, but that made representations in or is located before the decision is taken, of the decision; and
 - 21.1.3. notify the requester of the decision and, if the requester stated, that he or she wishes to be informed of the decision in any other manner, inform him or her in that manner if it is reasonably possible, and if the request is granted, notify the requester; or if refused, notify the requester in accordance with the Promotion of Access to Information Act.
- 21.2. If, after all reasonable steps have been taken as required, a third party is not informed of a request, any decision whether to grant the request for access must be made with due regard to the fact that the third party did not have the opportunity to make representations regarding why the request should be refused.
- 21.3. If the request is granted, the notice must state:
 - 21.3.1. adequate reasons for granting the request, including the provisions of PAIA relied upon to justify the granting;

- 21.3.2. that the third party may lodge a complaint to the Information Regulator or an application with a court against the decision of Fedgroup within 30 days after notice is given, and the procedure for lodging the complaint to the Information Regulator or the application; and
 - 21.3.3. that the requester will be given access to the record after the expiry of the applicable period contemplated above unless a complaint to the Information Regulator or an application with a court is lodged within that period.
- 21.4. If Fedgroup decides to grant the request for access concerned, we will give the requester access to the record concerned after the expiry of 30 days after notice is given unless a complaint to the Information Regulator or an application with a court is lodged against the decision within that period.

22. INFORMATION OFFICER

- 22.1. Fedgroup has appointed Information Officers as further detailed in Annexure 1 to perform the duties and responsibilities as set out in POPIA and PAIA.
- 22.2. The information officer's responsibilities include—
- 22.2.1. the encouragement of compliance, by the body, with the conditions for the lawful processing of personal information.
 - 22.2.2. dealing with requests made to the body pursuant to POPIA and PAIA
 - 22.2.3. working with the Regulator in relation to investigations
 - 22.2.4. otherwise ensuring compliance by Fedgroup with the provisions of POPIA; and v. as may be prescribed.
- 22.3. Information Officers will only take up their duties after Fedgroup has registered them with the IR.

23. AVAILABILITY OF THE MANUAL

This PAIA Manual is available for inspection free of charge, at Fedgroup's premises during office hours, on Fedgroup's website at <https://www.fedgroup.co.za/compliance-andprocedures-centre>, and to any person on reasonable request.

24. COMMITMENT TO COMPLIANCE

- 24.1. Fedgroup have developed, documented, and will maintain and implement this Manual to ensure the protection of the personal information of all customers.
- 24.2. Fedgroup will make documentation describing this Manual available to each of its employees involved in transactions to which PAIA applies.
- 24.3. Fedgroup will, on request, make a copy of this manual available to the Information Regulator; or any other supervisory body which performs regulatory or supervisory functions.
- 24.4. The Boards of Directors of Fedgroup will ensure compliance with the provisions of PAIA and this Manual.
- 24.5. The GRC Function of Fedgroup will assist the Boards of Directors in discharging their obligations under PAIA and this Manual and Fedgroup will assign persons with sufficient competence and seniority to ensure the effectiveness of the Manual and compliance by the employees of Fedgroup with the provisions of PAIA.

24.6. Please refer to Annexure 1 for further details on the Information Officers and Information Regulator and complaint process.

24.7. Fedgroup will ensure continued registration with the Information Regulator (IR) as prescribed.

24.8. Fedgroup will notify the IR in writing of any changes to the particulars furnished within the prescribed timelines.

25. CONSEQUENCES OF NON-COMPLIANCE

Any failure by an employee to comply with the requirements of the PAIA Manual shall result in the employee being subject to disciplinary action and possible dismissal.

26. PENALTIES

An information officer who wilfully or in a grossly negligent manner charges a fee other than the fee prescribed in terms of the Regulations, is guilty of an offence and liable on conviction to a fine or to imprisonment for a period not exceeding two years.

27. TRAINING

Fedgroup will provide ongoing training to its employees to enable their compliance with the provisions of POPIA and PAIA. All employees of Fedgroup whether permanent or part-time, will receive proportionate training necessary to their job function.

28. REVIEW

28.1. This Manual will undergo a review on an annual basis to ensure that the Manual and procedures remains relevant to Fedgroup's operations and the achievement of the purpose of the policy.

28.2. Any relevant ad-hoc event within the scope of this Manual e.g., change in regulation or operational requirements, identification of an inadequacy of any element of this Manual etc. will prompt a review as and when required.

ANNEXURE 1: GENERAL INFORMATION

1.1. Every employee of Fedgroup is responsible to ensure compliance with this policy, however, the Board and Senior Management are ultimately accountable to ensure compliance with this PAIA Manual and other applicable legislation. Please refer to the Governance Framework for further detail on the Board and Senior Management.

1.2. The Information Officer details are as follows:

Entity	Information Officer	Deputy Information Officer
Fedgroup Financial Holdings	Grant Field grantfi@fedgroup.co.za	Paul Green paulg@fedgroup.co.za Thobile Mlambo thobilem@fedgroup.co.za
Fedgroup Life Limited	Michael Field michaelf@fedgroup.co.za	Paul Green paulg@fedgroup.co.za Natasha Ndyamba natashand@fedgroup.co.za Fiona Klose Fionak@fedgroup.co.za
Fedgroup Trust Administrators	Michael Field michaelf@fedgroup.co.za	Paul Green paulg@fedgroup.co.za Phumzile Nkabinde PhumzileN@fedgroup.co.za Fiona Klose Fionak@fedgroup.co.za
Fedgroup Financial Services	Paul Counihan paulc@fedgroup.co.za	Paul Green paulg@fedgroup.co.za Phumzile Nkabinde PhumzileN@fedgroup.co.za Iris Marais Irism@fedgroup.co.za
Fedgroup Employee Benefits	Michael Field michaelf@fedgroup.co.za	Paul Green paulg@fedgroup.co.za Zanele Mahlangu zanelem@fedgroup.co.za Fiona Klose Fionak@fedgroup.co.za
Fedgroup Asset Management	Paul Counihan paulc@fedgroup.co.za	Paul Green paulg@fedgroup.co.za Natasha Ndyamba natashand@fedgroup.co.za Iris Marais Irism@fedgroup.co.za
Fedgroup Participation Bond Managers	Stef Valenti stefv@fedgroup.co.za	Paul Green paulg@fedgroup.co.za Thobile Mlambo thobilem@fedgroup.co.za Jason Green jasong@fedgroup.co.za

		<p>Iris Marais Irism@fedgroup.co.za Yoni Bender Yonib@fedgroup.co.za</p>
Fedgroup Management	Paul Counihan paulc@fedgroup.co.za	<p>Paul Green paulg@fedgroup.co.za Zanele Mahlangu zanelem@fedgroup.co.za Iris Marais Irism@fedgroup.co.za</p>

1.3. DUTIES OF THE INFORMATION OFFICER

Section 55(1) of POPIA sets out the duties and responsibilities of an Information Officer which includes the following:

- 1.3.1. the encouragement of compliance by Fedgroup with the conditions for the lawful processing of personal information. For example, an Information Officer may develop a Manual on how employees should implement the eight (8) conditions for the lawful processing of personal information.
- 1.3.2. dealing with requests made to Fedgroup pursuant to POPIA. For example, an Information Officer will be expected to render such reasonable assistance, free of charge, as is necessary to enable the requester or data subject to comply with the prescribed process for submitting a request in terms of section 18 of PAIA and section 24 of POPIA. If a requester or data subject has made any request that does not comply with the requirements of PAIA or POPIA, the Information Officer may not refuse the request because of that non-compliance, unless the Information Officer has-
 - a) notified the data subject or requester of his/her intention to refuse the request and stated in the notice, the reasons for the contemplated refusal, as well as his/her availability to assist that requester or data subject to remove the grounds for refusal.
 - b) given the requester or data subject a reasonable opportunity to seek such assistance.
 - c) as far as reasonably possible, furnished the requester or data subject with any information that would assist the making of the request in the prescribed form; and
 - d) given the requester a reasonable opportunity to confirm the request or alter it to comply with section 18 of PAIA or 24 of POPIA.
- 1.3.3. working with the Regulator in relation to investigations conducted pursuant to Chapter 6 of POPIA. For example, the responsible party must obtain prior authorisation from the Regulator pertaining to the following:
 - a) processing of any unique identifiers of data subjects
 - b) for a purpose other than the one for which the identifier was specifically intended at collection; and
 - ii. with the aim of linking the information together with information processed by other responsible parties.
 - c) processing of information on criminal behaviour or on unlawful or objectionable conduct on behalf of third parties.
 - d) processing of information for the purposes of credit reporting; and

- e) transfer of special personal information or the personal information of children to a third party in a foreign country that does not provide an adequate level of protection for the processing of personal information as referred to in section 72.

1.3.4. pending the authorisation or completion of investigation by the Regulator, or until such time the responsible party receives a notice that a more detailed investigation will not be conducted, the responsible party is prohibited from carrying out information processing. This means that processing that falls under paragraph 1.3.1 above is suspended pending the authorisation from the Regulator. Failure to notify the Regulator of the processing listed above is an offence and upon conviction, the responsible party will be liable to a fine or imprisonment for a period not exceeding 12 months, or to both a fine and such imprisonment.

1.3.5. otherwise ensuring compliance by Fedgroup with the provisions of POPIA. For example, POPIA prescribes eight (8) conditions for the lawful processing of personal information by or for a responsible party and it is the responsibility of an Information Officer to ensure compliance with those conditions.

1.3.6. The additional duties and responsibilities of the Information Officers, in terms of regulation 4 of POPIA, are to ensure that:

- a) a compliance framework is developed, implemented, monitored and
- b) maintained.
- c) a personal information impact assessment is done to ensure that adequate measures and standards exist in order to comply with the conditions for the lawful processing of personal information.
- d) a manual is developed, monitored, maintained, and made available as prescribed in sections 14 and 51 of PAIA, as amended.
- e) internal measures are developed together with adequate systems to process requests for information or access thereto.
- f) internal awareness sessions are conducted regarding the provisions of POPIA, regulations made in terms of POPIA, codes of conduct, or information obtained from the Regulator; and
- g) upon request by any person, copies of the manual are provided to that person upon the payment of a fee to be determined by the Regulator from time to time.

1.3.7. The Regulator may, annually, request an Information Officer of a private body, in terms of section 83 (4) of PAIA, to furnish to the Regulator with information about requests for access to records of that body.

1.3.8. In the case of health records, if the Information Officer is of the opinion that the disclosure of the record to the relevant person would be likely to cause serious harm to their physical or mental health, or well-being, the Information Officer may only give access to the record if the requester proves to the satisfaction of the information officer that adequate provision is made for such counselling or arrangements as are reasonably practicable before, during or after the disclosure of the record to limit, alleviate or avoid such harm to the relevant person.

1.3.9. Registration of Information Officers 15 with the Regulator is not only the prerequisite for an Information Officer to take up their duties in terms of POPIA but is a compulsory requirement.

1.3.10. The Information Officers of public bodies and heads of private bodies under PAIA will have to register to perform their duties and responsibilities in terms of POPIA. It is a duty of the responsible party to ensure that the Information Officer is registered with the Regulator.

Access to Information- Fedgroup Information

Access to Information Email Address:

Email Address: compliance@fedgroup.co.za

Head Office Contact Details:

Physical Address: 89 BUTE LANE, SANDTON, 2196
 Postal Address: PO Box 782823, Sandton, 2146
 Telephone Number: +27 11 305 2300
 Website: <https://www.fedgroup.co.za/>

Fedgroup as a responsible party will not process any personal information in an unlawful manner or in contravention of POPIA.

Contact information of the Information Regulator <https://info regulator.org.za/contact-us/>

Categories of records and personal information that may be processed by Fedgroup.

Fedgroup holds the following categories on information and records on the following categories of data subjects. The list is not exhaustive, and the personal information processed depends on the applicable products or services:

Customers/ Clients	General Personal Information, Financial Information Special personal information, Information of children
Employees	General Personal Information, Financial Information Special personal information
Service providers	General Personal Information, Financial Information Special personal information
Pension Funds	General Personal Information, Financial Information Special personal information, Information of Children
Trusts	General Personal Information, Financial Information Special personal information, Information of Children
Third Parties	General Personal Information, Financial Information Special personal information

Guide on How to Obtain and Use the PAIA Guide

The Information Regulator has updated and made available the existing guide that has been compiled by the South African Human Rights Commission containing information, in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in the Promotion of Access to Information Act, 2000 and the Protection of Personal Information Act, 2013.

The guide is available on this website:

https://info regulator.org.za/wp-content/uploads/2020/07/PAIA-Guide-English_20210905.pdf

ANNEXURE 2: REQUEST FOR ACCESS TO RECORD (FORM 2)

[Regulation 7]

NOTE:

1. Proof of identity must be attached by the requester.
2. If requests made on behalf of another person, proof of such authorisation, must be attached to this form.

TO: The Information Officer

E-mail address: Popia@fedgroup.co.za

Mark with an "X"

Request is made in my own name Request is made on behalf of another person.

PERSONAL INFORMATION		
Full Names		
Identity Number		
Capacity in which request is made (when made on behalf of another person)		
Postal Address		
Street Address		
E-mail Address		
Contact Numbers	Tel. (B):	
	Cellular:	
Full names of person on whose behalf request are made (if applicable):		
Identity Number		
Postal Address		
Street Address		
E-mail Address		
Contact Numbers	Tel. (B)	

	Cellular	
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PARTICULARS OF RECORD REQUESTED

Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)

Description of record or relevant part of the record:	
Reference number, if available	
Any further particulars of the record	

TYPE OF RECORD
(Mark the applicable box with an "X")

Record is in written or printed form	
Record comprises virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	

FORM OF ACCESS
(Mark the applicable box with an "X")

Printed copy of record (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)	
Transcription of soundtrack (written or printed document)	

Copy of record on flash drive (including virtual images and soundtracks)	
Copy of record on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	

MANNER OF ACCESS (Mark the applicable box with an "X")	
Personal inspection of record at registered address of public/private body (including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
E-mail of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language (Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED	
If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.	
Indicate which right is to be exercised or protected.	
Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES
a) A request fee must be paid before the request will be considered. b) You will be notified of the amount of the access fee to be paid. c) The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record. d) If you qualify for exemption of the payment of any fee, please state the reason for exemption

Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Electronic communication (Please specify)

Signature of Requester / person on whose behalf request is made.

FOR OFFICIAL USE

Reference number:	
Request received by: (State Rank, Name, and Surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

Signature of Information Officer

ANNEXURE 3: FORM 3 OUTCOME OF REQUEST AND FEES PAYABLE

[Regulation 8] Note:

1. If your request is granted the-
 - (a) amount of the deposit, (if any), is payable before your request is processed; and
 - (b) requested record/portion of the record will only be released once proof of full payment is received.
2. Please use the reference number hereunder in all future correspondence.

Reference number _____

TO: _____

Your request dated _____ refers.

1. You requested:

Personal inspection of information at registered address of public/private body (including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form) is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Annexure B.	
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OR

2. You requested:

Printed copies of the information (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
Transcription of soundtrack (written or printed document)	
Copy of information on flash drive (including virtual images and soundtracks)	
Copy of information on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	

3. To be submitted:

Postal services to postal address	
Postal services to street address	
Courier service to street address	
E-mail of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language: (Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)	

Kindly note that the request has been:

Approved

Denied, for the following reasons:

4. Fees payable with regards to your request:

Item	Cost per A4-size page or part thereof/item	Number of pages/items	Total
Photocopy			
Printed copy			
For a copy in a computer-readable form on: (i) Flash drive <ul style="list-style-type: none"> • To be provided by requestor 	R40.00		
(ii) Compact disc <ul style="list-style-type: none"> • If provided by requestor • If provided to the requestor 	R40.00 R60.00		
For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on the quotation of the service provide		
Copy of visual images			
Transcription of an audio record, per A4size	R24.00		
Copy of an audio record (i) Flash drive <ul style="list-style-type: none"> • To be provided by the requestor 	R40.00		
(ii) Compact disc <ul style="list-style-type: none"> • If provided by requestor • If provided to the requestor 	R40.00 R60.00		
Postage/ Courier, or any other electronic transfer:	Actual costs (applicable service cost)		
TOTAL:			

5. Deposit payable (if search exceeds six hours):

Yes No

Hours of search	Amount of deposit (calculated on one third of total amount per request)

The amount must be paid into the following Bank account:

Name of Bank: _____ Name of account holder: _____ Type of account: _____ Account number: _____ Branch Code: _____ Reference Nr: ___ Submit proof of payment _____ to:

Signed at _____ this _____ day of _____ 20 _____
Information officer _____

ANNEXURE 4: RECORDS AVAILABLE FOR REQUEST

The following documents and records are kept in accordance applicable legislation and may be requested in the prescribed format provided in annexure 1 of this Manual. Accessibility of the records may be subject to the grounds in accordance with PAIA and set out in this Manual.

FIELD	CATEGORY OF RECORDS
COMPANY SECRETARY	Documents of Incorporation; Index of names of Directors; Certificate and Memorandum of Incorporation; Trust deeds; Minutes of meetings of the Board of Directors; Minutes of meetings of Shareholders; Proxy forms; Register of directors’ shareholdings; Share certificates; Share Register and other statutory registers and/or records and/or documents; Special resolutions/Resolutions passed at General and Class meetings; Records relating to the appointment of: Auditors; Directors; Prescribed Officer; Public Officer; and Secretary
FINANCIAL RECORDS	Accounting Records; Annual Financial Reports; Annual Financial Statements Asset Registers; Bank Statements; Banking details and bank accounts; Banking records; Investment details, statements and records; Debtors / Creditors statements and invoices; General ledgers and subsidiary ledgers; General ledger reconciliations; Policies and procedures; Rental
HUMAN RESOURCES	Employee documents and records (including personal information); Verification checks; CVs; Garnishee orders; Disciplinary records; Employee benefits arrangements rules and records; Employment Contracts; Employment Equity Plan; Forms and Applications; Grievance procedures; Leave Records; Medical Aid records; Payroll reports/ Wage register; Pension Fund records; Safety, Health and Environmental records; Development Levies UIF Workers’ Compensation Salary Records; SETA records; Standard letters and notices; Training manuals; Training registers and records;
CLIENT DOCUMENTS	Client personal information; Client contracts and agreements; Client files; Client instructions; Client correspondence; Required Compliance records such as, but not limited to:

	Advise Records, Debit Order Mandates; Broker Appointment; any other Disclosure documents.
SALES	Credit application information;
	Information and records provided by a third party; Sales and performance records
MARKETING	Advertising and promotional material; Marketing Information
SAFETY, HEALTH, AND ENVIRONMENT	Complete Safety, Health, and Environment Risk Assessment; Occupational Health and Safety Policy; Environmental Managements Plans; Inquiries, inspections, and examinations by environmental authorities
ICT	Computer / mobile device usage Manual documentation; Disaster Recovery Plans; Hardware Asset Registers; Information security policies/standards/procedures; Information technology systems and user manuals Information usage Manual documentation; Project implementation plans; Software licensing; and System documentation and manuals.
CORPORATE SOCIAL RESPONSIBILITY (CSR)	CSR schedule of projects/record of organisations that receive funding; Reports, books, publications, and general information related to CSR spend; Records and contracts of agreement with funded organisations.
OPERATIONAL RECORDS	Compliance reports Complaints procedures and registers Register of key individuals Register of representatives Register of clients Conflict of Interest Management Manual Legal agreements and records Internal and external correspondence