



## WEALTH MANAGEMENT

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### SECTION 51 MANUAL ON THE PROMOTION OF ACCESS TO INFORMATION ACT

#### OWNERSHIP:

**This manual is owned by SDC Wealth Management (Pty) Ltd a duly authorised Financial Services Provider with FSP number 49659 (hereunder referred to as the “FSP”)**

As Key Individuals of the aforementioned Financial Services provider I, Marthie Magdalena van Wyk and Wessel Pretorius Botha hereby confirm the adoption of this manual.

A handwritten signature in black ink, appearing to read 'Marthie van Wyk', is written over a horizontal line.

**Marthie van Wyk**

A handwritten signature in black ink, appearing to read 'Wessel Botha', is written over a horizontal line.

**Wessel Botha**

**01 June 2021**

**Date**

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## 1. INTRODUCTION

The Promotion of Access to Information Act, 2000, PAIA gives effect to section 32 of the Constitution, which provides that everyone has the right to access information held by the State, as well as information held by another person (or private body) when such privately held information is required to exercise a right or to protect a right.

PAIA, provides that a person requesting information must be given access to any record of a private body, if that record is required for the exercise or the protection of a right. However, such request has to comply with the procedural requirements laid down by the Act.

This manual is compiled in accordance with Section 51 of PAIA and contains the following provisions:

- The FSP's postal address, street address, phone and fax number and e-mail address
- A short description of the guidance document on the application of the Promotion of Information Act and the process to be followed in order to obtain a copy of this guide (compiled by the Human Rights Commission in terms of section 10 of the Act) The process to be followed in order to access information held by the FSP. **See Annexure A.**
- A description of the typology of records held by the FSP (i.e. various information subjects held on each category type) See **Annexure B.**
- A description of records which are freely available without having to submit a formal request to access information in terms of the Act. **See Annexure C.**
- A description of the FSP's information which are available in accordance with any other legislation.

*(above excerpt from the GraySwan/Moonstone Paia manual, November 2011)*

## 2. FSP CONTACT DETAILS

<b>Telephone Number</b>	010 900 3809
<b>Email Address</b>	<a href="mailto:info@sdwealth.co.za">info@sdwealth.co.za</a>
<b>Physical Address</b>	Suite 111, Block B, 1 <sup>st</sup> Floor Cresta Junction Cnr Judges and Beyers Naude Drive Cresta, Randburg
<b>Postal Address</b>	Same as physical address

## 3. GUIDE ON THE PROMOTION OF ACCESS TO INFORMATION ACT (SECTION 10 GUIDE)

This guidance document has been compiled by the South African Human Rights Commission and is there to assist people to access records and to exercise their right to information.

Any person may request a copy of the guide and it can be obtained by contacting the South African Human Rights Commission at:

<b>Postal Address</b>	The South African Human Rights Commission PAIA Unit Private Bag 2700 Houghton, 2041
<b>Telephone Number</b>	011 877 3600
<b>Email Address</b>	<a href="mailto:paia@sahrc.org.za">paia@sahrc.org.za</a>
<b>Website</b>	<a href="http://www.sahrc.org.za">www.sahrc.org.za</a>

#### 4. PROCEDURE FOR OBTAINING ACCESS TO INFORMATION

Should you wish to request any information held by the FSP to protect or exercise a right, may contact the FSP's information officer at the following contact details:

<b>Information Officer Name</b>	Miné Pulzone
<b>Telephone Number</b>	010 900 3809
<b>Email Address</b>	<a href="mailto:mine@sdwealth.co.za">mine@sdwealth.co.za</a>
<b>Physical Address</b>	Suite 111, Block B, 1 <sup>st</sup> Floor Cresta Junction Cnr Judges and Beyers Naude Drive Cresta, Randburg
<b>Postal Address</b>	Same as physical address

A request for access to information must be made in the prescribed form to the information officer indicated above. See **Annexure C** for the prescribed form.

All the fields must be completed in clear and readable format and signed by the person submitting the form. This should be done with all additional pages as well.

Once the "Request for Information Form" has been submitted, the information officer will notify the person who submitted the request of the prescribed fee (if any) payable before further processing the request.

There will be a minimum prescribed fee of R50 (Fifty rand) payable before a request is processed. The requester may lodge an application with a court against the payment of the request fee. Records may be withheld until the fees have been paid. The prescribed minimum fee will not apply to personal requests. The full fee structure is available on the South African Human Rights commission website.

#### IMPORTANT:

A person submitting the request must

- Indicate the identity of the person seeking access to the information
- Provide sufficient particulars to enable the information officer to identify the information requested
- Specify the format in which the information is required
- indicate the contact details of the person requiring the information

- indicate the right to be exercised and/or to be protected, and specify the reasons why the information required will enable the person to protect and/or exercise the right
- where the person requesting the information wishes to be informed of the decision of the request in a particular manner, state the manner and particulars to be so informed
- if the request for information is made on behalf of another person, submit proof that the person submitting the request, has obtained the necessary authorisation to do so

## **5. TYPE OF RECORDS HELD BY THE FSP**

**Annexure A:** Types of records available to the person requesting information. (In accordance with the Act)

**Annexure B:** Description of records which are freely available without having to submit a formal request to access information

## **6. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION**

The person requiring information may also request information which is available in terms of the following legislation:

- Basic Conditions of Employment Act
- Companies Act
- Compensation for Occupational Injuries & Diseases Act
- Consumer Protection Act
- Copyright Act
- Electronic Communications and Transactions Act
- Employment Equity Act
- Financial Advisory & Intermediary Services Act
- Financial Intelligence Centre Act
- Financial Services Board Act
- Financial Services Ombud Schemes Act
- Income Tax Act
- Labour Relations Act
- Occupational Health & Safety Act
- Prevention of Organised Crime Act
- Promotion of Equality and Prevention of Unfair Discrimination Act
- Protection of Constitutional Democracy against Terrorist and related Activities Act
- Short-term Insurance Act
- Skills Development Act
- Skills Development Levies Act
- South African Qualifications Authority Act
- Unemployment Insurance Act
- Value Added Tax Act

## **7. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS**

The Promotion of Access to Information Act provides a number of grounds on which a request for access to information must be refused. These grounds mainly concern instances where the privacy and interests of other individuals are protected, where such records are already otherwise publicly available, instances where public interest are not served, the

mandatory protection of commercial information of a third party, as well as the mandatory protection of certain confidential information of a third party. A complete list of the grounds for refusal are indicated within Chapter 4 of the Act.

**8. MANUAL AVAILABILITY**

The manual is available for inspection at the FSP's office free of charge. Copies of this manual is also available at the South African Human Rights Commission.

## ANNEXURE A - RECORD TYPOLOGY

Requests for access to documents held by the FSP will be in accordance with the Act. The type of records available to the person requesting the information are listed hereunder:

<b>Administrative Records</b>	<ul style="list-style-type: none"> <li>• The FSP's license</li> <li>• The FSP's compliance manual</li> <li>• The FSP's policies</li> <li>• The FSP's internal rules and procedures</li> <li>• Any personal records provided to the FSP by its personnel</li> <li>• Any records which a third party has provided to the FSP about any of its personnel</li> </ul>
<b>Human Resources Records</b>	<p>These include, but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• Any personal records provided to the FSP by its personnel</li> <li>• Any records which a third party has provided to the FSP about any of its personnel</li> <li>• Conditions of employment and other personnel-related contractual and quasi-legal records</li> <li>• Internal evaluation and training records</li> <li>• Other internal records and correspondence</li> </ul>
<b>Client Related Records</b>	<p>These include, but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• Advice records</li> <li>• Operational records</li> <li>• Databases</li> <li>• Information technology</li> <li>• Marketing records</li> <li>• Internal correspondence</li> <li>• Product records</li> <li>• Statutory records</li> <li>• Internal policies and procedures</li> <li>• Treasury related records</li> <li>• Securities and equities</li> <li>• Records held by officials of the FSP</li> </ul>
<b>Financial Records</b>	<p>These include, but are not limited to</p> <ul style="list-style-type: none"> <li>• Financial statements</li> <li>• Audit records</li> <li>• Assets inventory</li> </ul>
<b>Other Parties</b>	<p>The FSP may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding companies, joint venture companies and other financial services providers which may include</p> <ul style="list-style-type: none"> <li>• Service level agreements</li> <li>• Financial records</li> <li>• Correspondence</li> </ul> <p>Alternatively, such other parties may possess records which can be said to belong to the FSP. The following records fall under this category:</p> <ul style="list-style-type: none"> <li>• Personnel, client or FSP records which are held by another party</li> <li>• Records held by FSP pertaining to other parties, including without limitation: <ul style="list-style-type: none"> <li>○ Financial records</li> <li>○ Correspondence</li> <li>○ Contractual records</li> <li>○ Records provided by the other party</li> </ul> </li> </ul>

## ANNEXURE B - AUTOMATICALLY AVAILABLE RECORDS

There are no documentation available automatically. All clients have to submit a request in writing to receive policy information and provide proof of identity before documentation will be released to them.





WEALTH MANAGEMENT

## REQUEST FOR INFORMATION FORM

<b>PERSON REQUESTING ACCESS TO INFORMATION</b>	<b>Full Names and Surname</b>	
	<b>Identification Number</b>	
	<b>Telephone Number</b>	
	<b>Fax Number</b>	
	<b>Email Address</b>	
	<b>Postal Address</b>	
<b>ON BEHALF OF</b>	<b>Full Names &amp; Surname / Company Name</b>	
	<b>Identification / Company Number</b>	
<b>FULL DESCRIPTION</b>		
<b>FORMAT IN WHICH INFORMATION IS REQUIRED</b> (Note – depends on the format in which record is available. Access in the requested format may be refused under certain circumstances).		
<b>RIGHT TO BE EXERCISED OR PROTECTED</b> (Indicate the right that is to be exercised and/or protected and why the information is required to protect and/or to exercise this right.)		
<b>NOTIFICATION</b> (You will be notified by email and/or post whether your request has been approved or denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars.)		

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_.

\_\_\_\_\_  
Signature of Person submitting the request.