

IF CAPITAL (PTY) LTD

("the Provider")
FSP 51648



PROMOTION OF ACCESS TO INFORMATION ACT MANUAL

("PAIA Manual")

Prepared in terms of section 51 of the Promotion of Access to Information Act 2 of 2000 (as amended)

Policy Reference	IFC-IT-003
Version	1
Effective Date	14-September-2026
Next Review	September 2027
Owner	F.J. van Zyl du Preez (Key Individual & Information Officer)

Policy Review Control Sheet

Governance Area	Financial Governance (as per Governance Framework)
Policy Name	Promotion of Access to Information Act (PAIA) Manual
Policy Reference Number	IFC-IT-003 v1
Policy Owner & Version	F.J. van Zyl du Preez / Version 1
Original Approval	14 September 2026
Previous Approval	12 May 2025
Review Frequency & Month	Annually, September
Next Review Date & Month	September 2027

Policy Review Details

Date of Review	14 September 2026
Reviewer Name(s)	F.J. van Zyl du Preez; ZF Travers
Summary of Changes	Updated procedure for recording of monthly statistics
Reason for Changes	To provide clarity on the admin processes to be followed
Approval Status	Approved
Approved By / Signature	
Approval Date	14September 2026

Change Log

Date	Change Description	Changed By	Version #
03/07/2024	No changes		2
12/05/2025	Update	F.J. van Zyl du Preez	1
09/14/2026	Updated to fit new house style	Z. Travers	1

Training & Implementation

Planning	Responsible Person: F.J. van Zyl du Preez (Key Individual) In-house training is provided on induction, annually thereafter, and on an ad-hoc basis as the need arises.
-----------------	--

Confirmation of Training & Implementation

Confirmation	Responsible Person: F.J. van Zyl du Preez (Key Individual) Date, time, attendees and presentation are recorded in the In-house Training Register.
---------------------	---

Index

Clause	Description	Page
1.	DEFINITIONS	6
2.	CONTACT DETAILS AND INFORMATION	7
3.	GENERAL INFORMATION	7
3.1.	Purpose of PAIA Manual	7
3.2.	Availability of the Manual	7
3.3.	How to Obtain Access to the Guides to PAIA and POPIA	7
4.	RECORDS OF IF CAPITAL (PTY) LTD	8
4.1.	Subject Categories of Records Held	8
4.1.1.	Human Resources	8
4.1.2.	Marketing	8
4.1.3.	Finance	8
4.1.4.	Client-Related	8
4.2.	Categories of Data Subjects	9
4.3.	Records Held in Terms of South African Legislation	10
5.	REQUESTS TO ACCESS RECORD	11
5.1.	Types of Requesters	11
5.1.1.	Personal Requester	12
5.1.2.	Other Requester	12
5.2.	Request Procedure	12
5.2.1.	Submitting a Request to Access a Record	12
5.2.2.	Payment of Prescribed Fees (if applicable)	12
5.2.3.	Notification of Decision Regarding Request to Access Records	13
5.3.	Duties of Information Officer Regarding Requests	13
5.3.1.	Duty to Render Reasonable Assistance	13
5.3.2.	Refusal of Requests Due to Non-Compliance	13
5.3.3.	Requests to Access Health Records	13
5.3.4.	Annual Reports on Requests to Access Records	14
5.4.	Extension of Period to Deal with Request by If Capital (Pty) Ltd	14
5.5.	Requests to Access Information on a Third Party	14
5.6.	Records that Cannot be Found or Do Not Exist	14
5.7.	Access to Health Records	15
5.8.	Decision Regarding Request to Access	15

Clause	Description	Page
5.8.1.	Decision to Grant Access	15
5.8.2.	Decision to Refuse Access	15
5.8.3.	Partial Refusal of Request	16
5.8.4.	Deemed Refusal of Request	16
5.9.	Remedies Available to Requester	16
5.9.1.	Internal Remedies	16
5.9.2.	External Remedies	16
6.	OWNERSHIP AND ACCOUNTABILITY	16
7.	ACKNOWLEDGEMENT AND DECLARATION BY STAFF	17
Annexure A	Request for Access to Record (Form 1)	18
Annexure B	Prescribed Fees	21

1. DEFINITIONS

Client	A natural or juristic person who is an existing If Capital client or a person who provided their personal/special personal information to If Capital in the context of a sale of acquiring goods or services.
Data subject	The person to whom personal information relates.
Representative	Any person, including a person employed or mandated by such first-mentioned person, who renders a financial service to a client for or on behalf of a financial services provider, in terms of conditions of employment or any other mandate, but excludes a person rendering clerical, technical, administrative, legal, accounting or other service in a subsidiary or subordinate capacity, which service — (a) does not require judgment on the part of the latter person; or (b) does not lead a client to any specific transaction in respect of a financial product in response to general enquiries;
Key Individual	In relation to an authorised financial services provider, or a representative, carrying on business as — (a) a corporate or unincorporated body, a trust or a partnership, means any natural person responsible for managing or overseeing, either alone or together with other so responsible persons, the activities of the body, trust or partnership relating to the rendering of any financial service; or (b) a corporate body or trust consisting of only one natural person as member, director, shareholder or trustee, means any such natural person;
Personal Information	Information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person.
Special Personal Information	Personal information concerning — (a) the religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information of a data subject; or (b) the criminal behaviour of a data subject to the extent that such information relates to — (i) the alleged commission by a data subject of any offence; or (ii) any proceedings in respect of any offence allegedly committed by a data subject or the disposal of such proceedings.
Child	A natural person under the age of 18 years who is not legally competent, without the assistance of a competent person, to take any action or decision in respect of any matter concerning him- or herself.
Product Supplier	Any person who issues a financial product.

2. CONTACT DETAILS AND INFORMATION

If Capital (Pty) Ltd	
FSP No.	51648
Registration No.	2018/530982/07
Postal Address	PO Box 42632, Heuwelsig, Bloemfontein, 9332
Physical Address	75 Lavender Lane, Somerton Estate, Bloemfontein, 9301
Website	www.ifcapital.co.za
Information Officer	
Contact Name	Van Zyl du Preez
Telephone	082 372 9822
Email	vz@ifcapital.co.za
Deputy Information Officer	
Contact Name	Zoe Travers
Telephone	082 742 6684
Email	zoe@ifcapital.co.za

3. GENERAL INFORMATION

3.1. PURPOSE OF PAIA MANUAL

The Promotion of Access to Information Act (PAIA) gives effect to the constitutional right of access to any information in records held by public or private bodies that is required for the exercise or protection of any rights. This PAIA manual provides an outline of the types of records and the personal information (PI) held by If Capital and sets out the procedure to request access to these records and personal information, the requirements which such request must meet, as well as the grounds for refusal or partial refusal of such request.

This right of access may not be used to access records under criminal or civil proceedings, or where such proceedings have commenced. This manual informs requesters of procedural and other requirements that a request must meet as prescribed by PAIA and POPIA. A requester has the right to submit a request, after providing adequate proof of identity and after payment of any fee required by law (if applicable) under [ANNEXURE B].

3.2. AVAILABILITY OF THE MANUAL

This manual will be available on the If Capital website, www.ifcapital.co.za, and may be amended from time to time. Alternatively, this manual can be obtained upon request to the Information Officer. Members of the public can inspect or make copies of the manual from the offices of If Capital.

3.3. HOW TO OBTAIN ACCESS TO THE GUIDES TO PAIA AND POPIA

The South African Human Rights Commission (SAHRC) has compiled the guide contemplated in section 10 of PAIA, which contains such information as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA. Copies of PAIA and POPIA, the relevant regulations and guides to these Acts, can be obtained from the SAHRC or the Information Regulator, and queries should be directed to:

SAHRC	Information Regulator
South African Human Rights Commission Promotion of Access to Information Act Unit, Research and Documentation Department Private Bag 2700, Houghton, Johannesburg, 2041 Braampark, Forum 3, 33 Hoofd Street, Braamfontein, Johannesburg, 2001 Telephone: (011) 877 3600 Fax: (011) 484 7146/7 Website: www.sahrc.org.za Email: info@sahrc.org.za	The Information Regulator (South Africa) Braampark, Forum 3, 33 Hoofd Street, Braamfontein, Johannesburg, 2001 Mr Marks Thibela, Chief Executive Officer Cell: +27 (0) 82 746 4173 Email: MThibela@justice.gov.za / infoereg@justice.gov.za Website: www.justice.gov.za/infoereg/contact.html

4. RECORDS OF IF CAPITAL (PTY) LTD

4.1. SUBJECT CATEGORIES OF RECORDS HELD

This paragraph serves as a reference to the records that If Capital holds. It is recorded that the accessibility of the records listed below may be subject to the grounds of refusal set out hereinafter. The information is classified and grouped according to records relating to the subjects and categories outlined below.

4.1.1. HUMAN RESOURCES

- personal records provided by employees;
- records provided by a third party relating to employees;
- conditions of employment and other employee-related contractual and quasi-legal records;
- internal evaluation records and other internal records;
- correspondence relating to employees;
- training schedules and material; and
- records in respect of the company's workforce, employment equity plan and other records relevant to compliance with the Employment Equity Act 55 of 1998;
- amount of remuneration paid or due by it to the employee;
- the amount of employee's tax deducted or withheld from the remuneration paid or due;
- the income tax reference number of that employee.

4.1.2. MARKETING

- any promotional material for public viewing;
- product information.

4.1.3. FINANCE

- accounting records;
- financial statements;
- amounts received by that registered micro business during a year of assessment;
- dividends declared by that registered micro business during a year of assessment.

4.1.4. CLIENT-RELATED

- full names, physical address, postal address and contact details;

- ID number and registration number;
- contact details of the public officer in case of a juristic person;
- service rendered;
- record of advice furnished to the consumer reflecting the basis on which the advice was given;
- the nature of that business relationship or transaction;
- in the case of a transaction, the amount involved and the parties to that transaction;
- all accounts that are involved in the transactions concluded by that accountable institution in the course of that business relationship and that single transaction;
- the name of the person who obtained the identity of the person transacting on behalf of the accountable institution;
- any document or copy of a document obtained by the accountable institution;
- known premature cancellations of transactions or financial products of the provider by clients.

4.2. CATEGORIES OF DATA SUBJECTS

Categories of Data Subjects	Personal Information Processed
Shareholders	Shareholder personal information
Directors	Directors personal information
Clients (includes potential and previous clients)	Client personal information Client special personal information Client bank details Client location information Client third-party information, such as from credit bureaux and the Companies and Intellectual Property Commission (CIPC)
Product suppliers	Product supplier personal information Product supplier contracts Product supplier bank details Personal information of representatives of product supplier
Job applicants	Personal information of job applicants Criminal checks Background information
Natural representatives	Personal information on representatives Background information Criminal checks Bank details of representatives
Juristic representatives	Bank details Personal information (company registration number, contact information)
Key individuals	Background checks Criminal checks Personal information (e.g. name, ID, etc.) Employment history Training records

Categories of Data Subjects	Personal Information Processed
Employees (includes current and former)	Employee personal information (e.g. name, ID, etc.) Employee education Employee medical information Employee bank details Health and safety records Employee beneficiary information Employee pension and provident fund information
Outsourced service providers	Bank details Personal information (company registration number, contact number)

4.3. RECORDS HELD IN TERMS OF SOUTH AFRICAN LEGISLATION

Applicable Legislation
Arbitration Act, 1965 (Act 42 of 1965)
Basic Conditions of Employment Act, 1997 (Act 75 of 1997)
Broad-Based Black Economic Empowerment Act, 2003 (Act 53 of 2003)
Code of Advertising Practice of the Advertising Standards Authority (ASA)
Codes, standards and guidelines of the Association for Savings and Investment South Africa (ASISA) for member organisations
Collective Investment Schemes Control Act, 2002 (Act 45 of 2002)
Companies Act, 2008 (Act 71 of 2008)
Compensation for Occupational Injuries and Diseases Act, 1993 (Act 130 of 1993)
Competition Act, 1998 (Act 89 of 1998)
Conduct of Financial Institutions Bill (COFI)
Consumer Protection Act, 2008 (Act 68 of 2008)
Copyright Act, 1978 (Act 98 of 1978)
Disaster Management Act, 2002 (Act 57 of 2002)
Electronic Communications and Transactions Act, 2002 (Act 25 of 2002)
Electronic Communications Act, 2005 (Act 36 of 2005)
Employment Equity Act, 1998 (Act 55 of 1998)
Employment Equity Amendment Bill
Financial Advisory and Intermediary Services Act, 2002 (Act 37 of 2002)
Financial Institutions (Protection of Funds) Act, 2001 (Act 28 of 2001)
Financial Intelligence Centre Act, 2001 (Act 38 of 2001)
Financial Markets Act, 2012 (Act 19 of 2012)
Financial Sector Regulation Act, 2017
Income Tax Act, 1962 (Act 58 of 1962)

Applicable Legislation
Insolvency Act, 1936 (Act 24 of 1936)
Inspection of Financial Institutions Act, 1998 (Act 80 of 1998)
King Report and Code on Corporate Governance in South Africa (King III), 2009 / King IV on Corporate Governance in South Africa (2016)
Labour Relations Act, 1995 (Act 66 of 1995)
Long-term Insurance Act, 1998 (Act 52 of 1998)
Medical Schemes Act, 1998 (Act 131 of 1998)
Medical Schemes Act Amendment Bill
Occupational Health and Safety Act, 1993 (Act 85 of 1993)
Pension Funds Act, 1956 (Act 24 of 1956)
Policy Holder Protection Rules: Long-term Insurance, 2017 (as amended 2018)
Policy Holder Protection Rules: Short-Term Insurance, 2017 (as amended 2018)
Prevention and Combating of Corrupt Activities Act, 2004 (Act 12 of 2004)
Prevention of Organised Crime Act, 1998 (Act 121 of 1998)
Promotion of Access to Information Act, 2000 (Act 2 of 2000)
Promotion of Administrative Justice Act, 2000 (Act 3 of 2000)
Promotion of Equality and Prevention of Unfair Discrimination Act, 2000 (Act 4 of 2000)
Protected Disclosures Act, 2000 (Act 26 of 2000)
Protection of Constitutional Democracy against Terrorist and Related Activities Act, 2004 (Act 33 of 2004)
Protection of Personal Information Act, 2013 (Act 4 of 2013)
Public Holidays Act, 1994 (Act 36 of 1994)
Short-term Insurance Act, 1998 (Act 53 of 1998)
Skills Development Act, 1998 (Act 97 of 1998)
Skills Development Levies Act, 1999 (Act 9 of 1999)
Tax Administration Act, 2011 (Act 28 of 2011)
Unemployment Insurance Act, 2001 (Act 63 of 2001)
Unemployment Insurance Contributions Act, 2002 (Act 4 of 2002)
Value-Added Tax Act, 1991 (Act 89 of 1991)

5. REQUESTS TO ACCESS RECORD

5.1. TYPES OF REQUESTERS

A requester is any person making a request for access to a record held by If Capital. There are two types of requesters:

- (1) personal requester; and

- (2) other requester.

5.1.1. PERSONAL REQUESTER

A personal requester is a requester who is seeking access to a record that relates to their personal information (as defined in PAIA and POPIA).

Subject to the provisions of this manual, PAIA, POPIA and other applicable laws, If Capital will provide the requested information or give access to any record regarding the requester's personal information. The prescribed fee for reproduction of the information requested will be charged as indicated in [ANNEXURE B].

5.1.2. OTHER REQUESTER

This requester (other than a personal requester) is entitled to request access to information on third parties. The requester must fulfil the prerequisite requirements for access in terms of PAIA, including the payment of a request and access fee.

If a public body lodges a request, the public body must be acting in the public interest and provide details of the public interest that it is seeking to protect or rely on.

5.2. REQUEST PROCEDURE

5.2.1. SUBMITTING A REQUEST TO ACCESS A RECORD

The following procedural requirements serve as guidelines for requesters. The requester must comply with all the procedural requirements contained in PAIA relating to the request for access to a record.

The requester must submit:

- (1) the prescribed form enclosed in [ANNEXURE A – FORM 1];
- (2) proof of identity of the requester;
- (3) proof of capacity in which the requester is making the request and proof of authorisation to make that request (if applicable); and
- (4) payment of the request fee and deposit (if applicable).

The prescribed form must be completed with sufficient detail to at least enable the Information Officer to identify —

- the record requested and the requester;
- which form of access is required;
- a postal address or fax number of the requester in the Republic;
- the right the requester is seeking to exercise or protect and the reason why the requested record is required for the exercise or protection of that right; and
- the manner in which the requester wishes to be notified of the outcome of the request.

If a request is made on behalf of another person, the requester must submit proof of the capacity in which the requester is making the request, to the reasonable satisfaction of the Information Officer.

The requester must state the nature of the right for which access to the requested records is required. The courts have indicated that access to the records must be “necessary” for the exercise or protection of the right so stated. This right of access may not be used to access records under criminal or civil proceedings, or where such proceedings have commenced. This right of access only applies to records in existence at the time of the request.

If an individual is unable to complete the prescribed form because of illiteracy or disability, that person may make the request orally, which must then be reduced to writing by the person assisting the requester.

5.2.2. PAYMENT OF PRESCRIBED FEES (IF APPLICABLE)

There are two types of fees in terms of PAIA:

- (1) a request fee, which will be a standard fee; and
- (2) an access fee, which must be calculated by considering reproduction costs, search and preparation time and cost, as well as postal costs.

When the request is received by the Information Officer, the Information 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.

If the search for the record and the preparation of the record for disclosure, including arrangements to make it available in the requested form, requires more than the hours prescribed in the regulations of PAIA 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.

The Information Officer shall withhold a record until the requester has paid the fees as indicated in [ANNEXURE B].

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 beyond the prescribed hours to search for and prepare the record for disclosure, including arrangements to make it available in the requested form.

If a deposit has been paid in respect of a request for access which is subsequently refused, the Information Officer will repay the deposit to the requester.

5.2.3. NOTIFICATION OF DECISION REGARDING REQUEST TO ACCESS RECORDS

If Capital will, within 30 business days (excluding weekends and public holidays), but not less than 21 days, after receipt of the request and payment of the prescribed fee, decide whether to grant or decline the request and notify the requester in the manner indicated by the requester in [ANNEXURE A – FORM 1].

Subject to the provisions in PAIA in respect of extensions, If Capital will process the request within 30 days from when the request is received and the fee is paid, or within any extension timeline, unless the requester has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time periods could not be complied with. Only in exceptional circumstances can this timeline be less than 21 days. If Capital cannot shorten the period of 21 days where a requester (other than a personal requester) has requested access to information on a third party.

5.3. DUTIES OF INFORMATION OFFICER REGARDING REQUESTS

5.3.1. DUTY TO RENDER REASONABLE ASSISTANCE

The Information Officer of If Capital 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.

5.3.2. REFUSAL OF REQUESTS DUE TO NON-COMPLIANCE

If a requester or data subject has made a request that does not comply with the requirements of PAIA or POPIA, the Information Officer concerned may not refuse the request because of that non-compliance, unless the Information Officer has —

- (a) notified the data subject or requester of their intention to refuse the request and stated in the notice the reasons for the contemplated refusal, as well as their 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 section 24 of POPIA.

5.3.3. REQUESTS TO ACCESS HEALTH RECORDS

In the case of health records, if the Information Officer is of the opinion that 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.

5.3.4. ANNUAL REPORTS ON REQUESTS TO ACCESS RECORDS

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

5.4. EXTENSION OF PERIOD TO DEAL WITH REQUEST BY IF CAPITAL (PTY) LTD

If Capital may extend the time period to notify the requester of its decision to grant or refuse the request to access if —

- (a) the request is for a large number of records or requires a search through a large number of records and compliance with the original period would unreasonably interfere with the activities of If Capital;
- (b) the request requires a search for records in, or collection thereof from, an office of If Capital not situated in the same town or city as the office of the head, that cannot reasonably be completed within the original period;
- (c) consultation among divisions of If Capital or with another private body is necessary or desirable to decide upon the request, and this cannot reasonably be completed within the original period;
- (d) more than one of the circumstances contemplated in paragraphs (a), (b) and (c) exist in respect of the request, making compliance with the original period not reasonably possible; or
- (e) the requester consents in writing to such extension.

If a period is extended by If Capital, the Information Officer will, as soon as reasonably possible, but in any event within 30 business days (excluding weekends and public holidays) after receipt of the request, notify the requester of that extension. The notification of extension will state the period of the extension and the reasons for the extension.

5.5. REQUESTS TO ACCESS INFORMATION ON A THIRD PARTY

Where a requester (other than a personal requester) has requested access to information on a third party, PAIA provides that the third party whose information is requested must be given 21 days in which to make representations to refuse access or to give written consent for the disclosure of the record to the requester. It may not always be possible for If Capital to comply with all such representations, for example where a court order has been served for the access. If Capital cannot shorten the period of 21 days where a requester (other than a personal requester) has requested access to information on a third party.

5.6. RECORDS THAT CANNOT BE FOUND OR DO NOT EXIST

If all reasonable steps have been taken to find a record and the record cannot be found or does not exist, If Capital shall notify the requester, by way of an affidavit or affirmation, that it is not possible to give access to the requested record.

The affidavit or affirmation shall provide a full account of all the steps taken to find the record or determine its existence, including details of all communications by If Capital with every person who conducted the search.

Notification that a record cannot be found or does not exist shall be regarded as a decision to refuse a request for access to the record concerned for purposes of PAIA.

If the record in question is later found, the requester shall be given access to the record in the manner stipulated by the requester in [ANNEXURE A – FORM 1], unless access is refused by If Capital as set out in this manual and/or in accordance with PAIA.

5.7. ACCESS TO HEALTH RECORDS

If If Capital grants a request for access to a record provided by a health practitioner about the physical or mental health, or well-being, of the requester or of the person to whom the record relates, and If Capital is of the opinion that disclosure of the record to the relevant person might cause serious harm to their physical or mental health or well-being, the Information Officer may, before giving access, consult with a health practitioner nominated by the relevant person.

If the relevant person is —

- (a) under the age of 16 years, a person having parental responsibilities for the relevant person must make the nomination; or
- (b) incapable of managing their affairs, a person appointed by the court to manage those affairs must make that nomination.

If, after being given access to the record concerned, the health practitioner consulted is of the opinion that disclosure of the record to the relevant person would be likely to cause serious harm to their physical or mental health or well-being, If Capital 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.

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.

5.8. DECISION REGARDING REQUEST TO ACCESS

5.8.1. DECISION TO GRANT ACCESS

If the request for access is granted, the notice of the decision to grant access must state —

- the access fee (if any);
- the form in which access will be given; and
- that the requester may lodge an application with a court against the access fee to be paid or the form of access granted, and the procedure for lodging the application.

5.8.2. DECISION TO REFUSE ACCESS

If the request for access is refused, the notice of the decision to refuse access must —

- state adequate reasons for the refusal, including the provisions of any Act relied on;
- exclude, from any such reasons, any reference to the content of the record; and
- state that the requester may lodge an application with a court against the refusal of the request, and the procedure (including the period) for lodging the application.

The main grounds for If Capital to refuse a request for records relate to the 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;
- of the commercial information of a third party, if the record contains —
- trade secrets of that third party;
- financial, commercial, scientific or technical information, the disclosure of which could likely cause harm to the financial or commercial interests of that third party;
- information disclosed in confidence by a third party to If Capital, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;

- of confidential information of third parties, if disclosing such would or could constitute a breach of the duty of confidence owed to a third party in terms of any agreement;
- of the safety of individuals and the protection of property;
- of records which would be regarded as privileged in legal proceedings;
- of the commercial activities of the group, which may include —
- trade secrets of If Capital;
- financial, commercial, scientific or technical information, the disclosure of which could likely cause harm to the financial or commercial interests of If Capital;
- information which, if disclosed, could put If Capital at a disadvantage in negotiations or commercial competition;
- a computer programme owned by the group and protected by copyright;
- of the research information of If Capital or a third party, if its disclosure would disclose the identity of If Capital, the researcher or the subject matter of the research, and would place the research at a serious disadvantage.

5.8.3. PARTIAL REFUSAL OF REQUEST

If Capital will disclose every part of the record which does not contain, and can be reasonably severed from, any part that contains information which may or must be refused in terms of PAIA and this manual.

The part of the record that is disclosed to the requester is subject to the provisions in PAIA and this manual that apply to requests where access is granted, for example the payment of prescribed access fees. The part of the record that is not disclosed to the requester is subject to the provisions in PAIA and this manual that apply to requests where access is refused, for example the requirement that If Capital notify the reasons for refusal.

5.8.4. DEEMED REFUSAL OF REQUEST

If If Capital fails to give the decision on a request for access to the requester concerned within 30 business days from when the request is received and the fee is paid, or within the extended timeline, it will be regarded as a decision to refuse the request.

5.9. REMEDIES AVAILABLE TO REQUESTER

5.9.1. INTERNAL REMEDIES

If Capital 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 as are at their disposal if a requester is not satisfied with a decision made by the Information Officer, for example refusing access, imposing access fees, or extending the time period in which the response is due.

5.9.2. EXTERNAL REMEDIES

Subject to the provisions of PAIA, a requester who is dissatisfied with an Information Officer's refusal to disclose information may, within 180 days of notification of the decision, apply to a court or to the Information Regulator for relief.

Likewise, a third party dissatisfied with an Information Officer's decision to grant a request for information may, within 180 days of notification of the decision, apply to the Information Regulator or to a court with appropriate jurisdiction for relief.

Notice of Appeal, Form B, in terms of section 75 of PAIA [Regulation 8], can be found on the website of the Information Regulator under the "Documents" section (www.justice.gov.za/inforg).

6. OWNERSHIP AND ACCOUNTABILITY

This PAIA Manual is owned by the Key Individual of If Capital (Pty) Ltd, who is accountable for its content, its annual review, and its continued alignment with the Promotion of Access to Information Act 2 of 2000 and the Protection of Personal Information Act 4 of 2013.

Signed at: _____ Date: _____

Name: F.J. van Zyl du Preez

Designation: Key Individual

Signature: _____

7. ACKNOWLEDGEMENT AND DECLARATION BY STAFF

The undersigned acknowledge that they have read, understood, and agree to comply with the PAIA Manual of If Capital (Pty) Ltd.

Signed at: _____ Date: _____

Name: F.J. van Zyl du Preez

Signature: _____

Signed at: _____ Date: _____

Name: Gerhard (G.J.) Henning

Signature: _____

Signed at: _____ Date: _____

Name: Philip Ferreira

Signature: _____

Signed at: _____ Date: _____

Name: H.J. Grobbelaar

Signature: _____

Signed at: _____ Date: _____

Name: Zoë Travers

Signature: _____

ANNEXURE A – REQUEST FOR ACCESS TO RECORD (FORM 1)

A. Particulars of If Capital (Pty) Ltd

The Information Officer	F.J.V.Z du Preez
Postal address	PO Box 42632, Heuwelsig, Bloemfontein, 9332
Fax number	N/A
Telephone number	082 372 9822
Email	vz@ifcapital.co.za

B. Particulars of person seeking access to the record

- (a) The particulars of the person who is requesting access to the record must be given below.
- (b) The address and/or fax number in the Republic to which the information is to be sent must be given.

Full name and surname	
Identity number	
Postal address	
Fax number	
Telephone number	
Email	
Capacity in which request is made (if on behalf of another person)	

C. Particulars of person on whose behalf request is made

This section must be completed only if a request for information is made on behalf of another person.

Full names and surname	
Identity number	
Proof of capacity in which request is made attached (Y/N)	

D. Particulars of record

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.

Description of record or relevant part of the record	
Reference number (if known)	

Any further particulars of record	
--	--

E. Fees

A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid.

You will be notified of the amount required to be paid as the request fee.

The fee payable for access to a record depends on the form in which access is required and the reasonable time needed to search for and prepare a record. If the record requested is about you as the requester and held by a public body, no access fee is payable, but a deposit may be required for records that require an extensive search and copying.

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for, state the reason for this and indicate in which form the record is required.

Disability (if any)	
Form in which access is required	

If applicable, indicate whether you wish the record to be made available in any of the following forms:

- copy of record
- inspection of record
- transcription of visual images
- copy of visual images
- transcription of an audio record
- copy of an audio record

G. Notice of decision regarding request for access

You will be notified in writing 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 to enable compliance with your request.

Manner in which decision is required to be notified	
Particulars	

H. Right sought to be exercised or protected

If the provision of section 46 of PAIA is relied upon, or in respect of a request for access to health or other records referred to in section 30 or 61 of PAIA, this section must be completed in addition to Part D above.

Right sought to be exercised or protected	
Explain why the record requested is required for the exercise or protection of that right	

Signed at: _____ Date: _____

Signature of requester / person on whose behalf request is made: _____

ANNEXURE B – PRESCRIBED FEES

Reproduction Fees	
For every photocopy of an A4-size page or part thereof	R1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R0.75
A transcription of visual images, for an A4-size page or part thereof	R40.00
For a copy of visual images	R60.00
A transcription of an audio record, for an A4-size page or part thereof	R20.00
For a copy of an audio record	R30.00

Request Fees

Where a requester submits a request for access to personal information held by If Capital on a person other than the requester himself or herself, a request fee in the amount of R50.00 is payable upfront before If Capital will further process the request received.

Access Fees

An access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specifically excluded in terms of PAIA or an exclusion is determined by the Minister in terms of section 54(8). The applicable access fees which will be payable are:

Access Fees	
For every photocopy of an A4-size page or part thereof	R1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R0.75
A transcription of visual images, for an A4-size page or part thereof	R40.00
For a copy of visual images	R60.00
A transcription of an audio record, for an A4-size page or part thereof	R20.00
For a copy of an audio record	R30.00
To search for a record that must be disclosed (per hour or part of an hour reasonably required for such search)	R30.00
Where a copy of a record needs to be posted	Actual postal fee

Deposits

Where If Capital receives a request for access to information held on a person other than the requester himself or herself, and the Information Officer, upon receipt of the request, believes the preparation of the required record of disclosure will take more than six (6) hours, a deposit is payable by the requester.

The amount of the deposit is equal to one third of the amount of the applicable access fee.

Note

In terms of Regulation 8, Value Added Tax (VAT) must be added to all fees prescribed in terms of the Regulations.