

**PROMOTION OF ACCESS TO
INFORMATION ACT
MANUAL**

**ALEXANDER FORBES EQUITY HOLDINGS
(PROPRIETARY) LIMITED**

and

its subsidiary companies

This manual applies to the following companies:

COMPANY NAME	REGISTRATION NO.
AFL EMPLOYEE INVESTMENTS (PROPRIETARY) LIMITED	2001/001103/07
ALEXANDER FORBES ACCIDENT COMPENSATION TECHNOLOGIES (PTY) LIMITED	2000/021810/07
ALEXANDER FORBES ACCIDENT VERIFICATION UNIT (PROPRIETARY) LIMITED	2001/000985/07
ALEXANDER FORBES ACQUISITION (PROPRIETARY) LIMITED	2006/023218/07
ALEXANDER FORBES ADMINISTRATION SERVICES (PROPRIETARY) LIMITED	1972/000632/07
ALEXANDER FORBES AFRINET INVESTMENTS (PROPRIETARY) LIMITED	1997/004662/07
ALEXANDER FORBES COMPENSATION TECHNOLOGIES (PROPRIETARY) LIMITED	2001/011416/07
ALEXANDER FORBES COMPENSATION TECHNOLOGIES ADMINISTRATION (PROPRIETARY) LIMITED	2007/016247/07
ALEXANDER FORBES DIRECT (PROPRIETARY) LIMITED	2007/018501/07
ALEXANDER FORBES EMPOWERMENT HOLDINGS (PROPRIETARY) LIMITED	2003/017667/07
ALEXANDER FORBES EQUITY HOLDINGS (PROPRIETARY) LIMITED	2006/025226/07
ALEXANDER FORBES FIDUCIARY SERVICES LIMITED	1920/002057/06
ALEXANDER FORBES FINANCIAL PLANNING CONSULTANTS (PROPRIETARY) LIMITED	1995/012764/07
ALEXANDER FORBES FINANCIAL SERVICES (PROPRIETARY) LIMITED	1969/018487/07
ALEXANDER FORBES FINANCIAL SERVICES HOLDINGS (PROPRIETARY) LIMITED	1995/012732/07
ALEXANDER FORBES FUNDING (PROPRIETARY) LIMITED	2006/024950/07
ALEXANDER FORBES GROUP AND TECHNOLOGY SERVICES (PROPRIETARY) LIMITED	1977/003357/07
ALEXANDER FORBES HEALTH (PROPRIETARY) LIMITED	2007/015447/07
ALEXANDER FORBES HOLDCO (PROPRIETARY) LIMITED	2006/024582/07
ALEXANDER FORBES ICONNECT (PROPRIETARY) LIMITED	2007/018284/07
ALEXANDER FORBES INDIVIDUAL CLIENT ADMINISTRATION (PROPRIETARY) LIMITED	2007/015632/07
ALEXANDER FORBES INSURANCE COMPANY LIMITED	1976/001547/06
ALEXANDER FORBES INTERMEDIARY SERVICES (PROPRIETARY) LIMITED	2007/020446/07
ALEXANDER FORBES INVESTMENTS (PROPRIETARY) LIMITED	1997/003924/07
ALEXANDER FORBES JOINT VENTURE PREMIUM FINANCING COMPANY (PROPRIETARY) LIMITED	1998/022463/07
ALEXANDER FORBES LIFE LIMITED	1997/022561/06

COMPANY NAME	REGISTRATION NO.
ALEXANDER FORBES LIMITED	1958/001974/06
ALEXANDER FORBES NOMINEES (PROPRIETARY) LIMITED	1988/005546/07
ALEXANDER FORBES PIK FUNDING (PROPRIETARY) LIMITED	2006/026476/07
ALEXANDER FORBES RETAIL CLIENT ADMINISTRATION (PROPRIETARY) LIMITED	2010/007532/07
ALEXANDER FORBES RETAIL HOLDINGS (PROPRIETARY) LIMITED	2001/001066/07
ALEXANDER FORBES RISK AND INSURANCE SERVICES (PROPRIETARY) LIMITED	1985/002410/07
ALEXANDER FORBES RISK SERVICES (PROPRIETARY) LIMITED	2007/018288/07
ALEXANDER FORBES SOUTH AFRICA HOLDINGS (PROPRIETARY) LIMITED	2003/013466/07
CAVEO FUND SOLUTIONS (PROPRIETARY) LIMITED	2003/017504/07
CFS 1 INVESTMENTS (PROPRIETARY) LIMITED	2006/006099/07
CFS II INVESTMENTS (PROPRIETARY) LIMITED	2007/015588/07
CRM TRAINING (PROPRIETARY) LIMITED	1996/000503/07
ENVIROCOVER (PROPRIETARY) LIMITED	1997/009541/07
FFSGH (1990) EMPLOYEE INVESTMENTS LIMITED	1990/001687/06
FFSGH EMPLOYEE INVESTMENTS LIMITED	1987/000256/06
FIREBALL TRADE AND INVEST 30 (PROPRIETARY) LIMITED	2010/006083/07
FIHRST MANAGEMENT SERVICES (PROPRIETARY) LIMITED	1998/022460/07
FORBES CAR INSURANCE BROKERS (PROPRIETARY) LIMITED	1997/022543/07
GMA SUBSIDIARY TRADING 1 (PROPRIETARY) LIMITED	1970/006441/07
GMA SUBSIDIARY TRADING 5 (PROPRIETARY) LIMITED	2000/018553/07
GMA SUBSIDIARY TRADING 6 (PROPRIETARY) LIMITED	2000/019295/07
GMA SUBSIDIARY TRADING 7 (PROPRIETARY) LIMITED	1997/022559/07
GMA SUBSIDIARY TRADING 9 (PROPRIETARY) LIMITED	1977/002709/07
GMA SUBSIDIARY TRADING 11 (PROPRIETARY) LIMITED	1966/011243/07
GMA SUBSIDIARY TRADING 12 (PROPRIETARY) LIMITED	1998/023158/07
GMA SUBSIDIARY TRADING 15 (PROPRIETARY) LIMITED	1963/004736/07
GUARDRISK ALLIED PRODUCTS AND SERVICES (PROPRIETARY) LIMITED	2007/016202/07
GUARDRISK HOLDINGS LIMITED	1999/018080/06

COMPANY NAME	REGISTRATION NO.
GUARDRISK INSURANCE COMPANY LIMITED	1992/001639/06
GUARDRISK LIFE LIMITED	1999/013922/06
HOMEPLAN (PROPRIETARY) LIMITED	2007/007085/07
HOMEPLAN FINANCIAL SOLUTIONS (PROPRIETARY) LIMITED	2004/024367/07
HOMEPLAN FINANCIAL SOLUTIONS SECURITY SPV (PROPRIETARY) LIMITED	2004/026210/07
INDEPENDENT PREMIUM FINANCE COMPANY (PROPRIETARY) LIMITED	1997/022554/07
INVESTMENT SOLUTIONS ADMINISTRATIVE SERVICES (PROPRIETARY) LIMITED	2005/043273/07
INVESTMENT SOLUTIONS HOLDINGS LIMITED	1997/022540/06
INVESTMENT SOLUTIONS INTERNATIONAL (PROPRIETARY) LIMITED	1999/009202/07
INVESTMENT SOLUTIONS LIMITED	1997/000595/06
INVESTMENT SOLUTIONS OFFSHORE FUNDS (SA) LIMITED	2000/027208/06
INVESTMENT SOLUTIONS TRANSITION MANAGEMENT SERVICES (PROPRIETARY) LIMITED	2000/026510/07
INVESTMENT SOLUTIONS TRUSTEE COMPANY (PROPRIETARY) LIMITED	2000/027207/07
INVESTMENT SOLUTIONS UNIT TRUSTS LIMITED	2001/015776/06
NABOOM LODGE GOLF ESTATE (PROPRIETARY) LIMITED	1989/003028/07
PREMIUM PAYMENT PLAN (PROPRIETARY) LIMITED	1987/005104/07
R&I MANAGEMENT SERVICES (PROPRIETARY) LIMITED	1983/09231/07
RMB INSURANCE BROKERS (PROPRIETARY) LIMITED	1983/004614/07
SENIORS FINANCE (PROPRIETARY) LIMITED	2005/039721/07
SENIORS' FINANCE SECURITY SPV (PROPRIETARY) LIMITED	2007/019770/07
SUPERFLEX LIMITED	1995/010767/06

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Information Act, No. 2 of 2000

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1. Introduction

1.1. General

Section 32(1)(a) of the Constitution of the Republic of South Africa Act, No. 108 of 1996 (hereinafter referred to as “the Constitution”) provides that everyone has a right of access to any information held by the state and any information held by another person that is required for the exercise or protection of any rights.

The Promotion of Access to Information Act, No. 2 of 2000 (hereinafter referred to as “PAIA”, or “the Act” interchangeably) is the national legislation which was enacted to give effect to the constitutional right of access to information. PAIA came into operation on 9 March 2001, with the exception of sections 10, 14, 15 and 51, which came into operation on 15 February 2002.

1.2. Purpose of the Manual

This manual is compiled not only to comply with the provisions of the Act, but is also intended to foster a culture of transparency and accountability by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights. The manual will enable you to view the categories of information available.

2. Definitions

<i>“Client”</i>	refers to any natural or juristic entity that receives services from Alexander Forbes;
<i>“Employee”</i>	refers to any person who works for, or provides services to or on behalf of Alexander Forbes, and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of Alexander Forbes. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part time staff, as well as contract workers.
<i>“Information Officer”</i>	means a person or persons acting on behalf of Alexander Forbes and which is responsible for discharging the duties and responsibilities assigned to the “head” of Alexander Forbes as prescribed in terms of this Act, and include a Deputy Information Officer.
<i>“Alexander Forbes”</i>	refers to Alexander Forbes Equity Holdings (Pty) Ltd, Subsidiary Companies and/or any of the companies that form part of the Alexander Forbes Group of Companies.
<i>Organisation”</i>	refers to the Alexander Forbes.
<i>“Other Requester”</i>	means any requester other than a personal requester.
<i>“Personal Requester”</i>	means a requester who is seeking to access a record containing personal information about that requester.
<i>“Requester”</i>	means any person making a request for access to a record that is under the control of Alexander Forbes.
<i>“Third Party”</i>	means any natural or juristic person other than the requestor, or, such party acting on behalf of the requester, or Alexander Forbes itself.

Part I

3. Contact Details

3.1 Information Officer: Mrs Janice Salvado

Postal Address: PO Box 787240
Sandton, 2146

Physical Address: Alexander Forbes Place
61 Katherine Street
Sandown, 2196

Tel: (011) 269 1033 (direct)

Fax: (011) 263 0299 (direct)

Email: salvadoj@aforbes.co.za

3.2

The Information Officer can also be contacted at the details below:

3.3 General Information

Name of Private Body: Alexander Forbes Equity Holdings (Pty) Ltd

Registration number: 2006/025226/07

Postal Address: PO Box 787240
Sandton, 2146

Physical Address: Alexander Forbes Place
61 Katherine Street
Sandown, 2196

Tel: (011) 269 0000

Website: www.alexanderforbes.com

Email address: info@aforbes.co.za

Part II

4. Guide of South African Human Rights Commission (SAHRC)

Section 10 of the Act requires the South African Human Rights Commission (SAHRC) to publish a Guide. The Guide is intended to assist users in the interpretation of the Act and will contain such information as may reasonably be required by a person who wishes to exercise any right contemplated in the Act.

The Guide contains the following information:

- 4.1 The object of the Act;
- 4.2 Particulars of the information officer of every public body;
- 4.3 Particulars of every private body as are practicable;
- 4.4 The manner and form of a request for access to information held by a body;
- 4.5 Assistance available from both the information officers and the Human Rights Commission in terms of the Act;
- 4.6 All remedies in law regarding acts, omissions, rights and duties, including how to lodge an internal appeal and court application;
- 4.7 Schedules of fees paid in relation to requests for access to information;
- 4.8 Regulation made in terms of the Act.

Copies of this guide is available on the SAHRC webs. Any enquiries regarding this guide should be directed to:

The South African Human Rights Commission
29 Princess of Wales Terrace
Corner of York and St Andrews Streets
Houghton

Tel: (011) 484-8300
Fax: (011) 484-7149
Website: www.sahrc.org.za

Part III

5. Records

This clause serves as a reference to the records that may be accessed by request from Alexander Forbes.

It is recorded that the accessibility of the documents listed in Appendix 3, may be subject to the grounds of refusal set out hereinafter.

5.1 Personnel Records

- 5.1.1 Personal records provided by employee;
- 5.1.2 Records provided by a third party relating to employees;
- 5.1.3 Conditions of employment and other personnel-related contractual and quasi legal records;
- 5.1.4 Internal evaluation records and other internal records;
- 5.1.5 Correspondence relating to personnel;
- 5.1.6 Industrial training records and material;
- 5.1.7 Employment equity plan.

5.2 Client Related Records

- 5.2.1 Records provided by a client to a third party acting for or on behalf of Alexander Forbes.
- 5.2.2 Records provided by a third party;
- 5.2.3 Records generated by or within Alexander Forbes relating to its clients, including transactional records;
- 5.2.4 Records provided to Alexander Forbes by the client.

5.3 Records Relating To Alexander Forbes

- 5.3.1 Statutory Company Information
- 5.3.2 Financial records;
- 5.3.3 Operational records;
- 5.3.4 Databases;
- 5.3.5 Information Technology;
- 5.3.6 Marketing records;
- 5.3.7 Internal correspondence;
- 5.3.8 Product records;
- 5.3.9 Internal Policies and Procedures;
- 5.3.10 Securities and Equities; and
- 5.3.11 Records held by officials of Alexander Forbes.

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

5.4 Other Records

- 5.4.1 Alexander Forbes may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to Alexander Forbes.
- 5.4.2 Personnel, client and other records relating to Alexander Forbes which are held by another party, as opposed to the records held by Alexander Forbes itself;
- 5.4.3 Records held by Alexander Forbes pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers.

5.5 Records Available In Terms Of Legislation And Records That Are Freely Available

A requester may request access to information, which is available in terms of other legislation. Please refer to "Appendix 3" for a detailed list of those records available in terms of such other legislation.

5.6 Records That Are Freely Accessible

The list of records that Alexander Forbes holds and which will be freely available to the public are contained in an appendix to this manual titled "Appendix 3".

Part IV

6. Access to Records held by the Institution

Records held by Alexander Forbes may be accessed by requester only once the prerequisite requirements for access have been met..

6.1 Who May Request Information

Any person who requires information for the exercise or protection of any rights, may request information from a private body. Section 50 of the Act states that

A requester must be given access to any record of a private body if:

- 6.1.1 that record is required for the exercise or protection of any rights;
- 6.1.2 that person complies with the procedural requirements in this Act relating to a request for access to that record; and
- 6.1.3 access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4, Part 3 of the Act.

6.2 Two Types of Requesters

6.2.1 Personal Requester

Alexander Forbes will voluntarily provide the requested information, or give access to any record with regard to the requester's personal information without the requester having to pay an access fee. However the prescribed fee for reproduction of the information requested will be charged.

6.2.2 Other Requester

This requester (other than a personal requester) is entitled to request access to information on third party or parties. However, Alexander Forbes is not obliged to voluntarily grant access. The requester must fulfill the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee.

7. Request Procedure

7.1 The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.

7.2 The requester must complete the prescribed form enclosed herewith in "Appendix 1", and submit same as well as payment of a request fee and a deposit, if applicable to the Information Officer at the postal or physical address, fax number or electronic mail address as stated in Part I above.

[Requestors please note that all of the information as listed above should be provided, failing which the process will be delayed while the private body requests such additional information. The prescribed time periods will not commence until all pertinent information has been furnished on Alexander Forbes].

7.3 The prescribed form must be filled in with enough particularity to at least enable the Information Officer to identify:

- 7.3.1 The record or records requested;
- 7.3.2 The identity of the requester and such person acting on behalf of the requester where applicable;
- 7.3.3 The telephone number, postal address or fax number of the requester;
- 7.3.4 What form of access is required, if the request is granted;

7.4 The requester must state the he requires the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.

7.5 The manner in which the requester wishes to be informed of the decision on the request, if in a manner in addition to written notification.

- 7.6 The institution will process the request within thirty days, unless the request contains considerations that are of such a nature that an extension of the thirty day time limit is necessitated.
- 7.7 Where an extension of the thirty day time limit is required, the requester shall be notified, together with reasons explaining why such extension is necessitated.
- 7.8 The requester shall be informed whether access granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he must state the manner and the particulars so required.
- 7.9 If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the information officer.
- 7.10 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- 7.11 The requester must pay the prescribed fee, before any further processing can take place.

8. Fees

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

Third Parties

If the request pertains to a third party, the Information Officer must take all reasonable steps to inform that third party of the request within 21 days of receipt of the request. The third party may within 21 days thereafter either make representation as to why the request should be refused, or grant written consent to disclosure. The third party must be advised of both the decision taken and of his/her/its right to appeal against the decision by way of application to court within 30 days after the notice.

Part V

9. Decision

- 9.1 Alexander Forbes will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect. The Information Officer will take all reasonable steps to find a record that has been requested. If the record cannot be found or does not exist, the Information Officer must notify the requestor by way of affidavit or affirmation that it is not possible to give access to the record. This is deemed to be a refusal of the request. If, however, the record is later found, the requestor must be given access if the request would otherwise have been granted.
- 9.2 The 30 day period with which Alexander Forbes has to decide whether to grant or refuse the request, may be extended for a further period of not more than thirty days if the request is for a large number of information, or the request requires a search for information held at another office of Alexander Forbes and the information cannot reasonably be obtained within the original 30 day period. Should an extension,

Alexander Forbes will notify the requester in writing and will also provide the procedure involved should the requestor wish to apply to court against the extension.

- 9.3 If the request is:
 - 9.3.1 Granted: the notification must state the applicable access fee required to be paid, together with the procedure to be followed should the requestor wish to apply to court against such fee, and the form in which access will be given.
 - 9.3.2 Declined: the notification must include adequate reasons for the decision, together with the relevant provisions of the Act relied upon, and provide the procedure to be followed should the requestor wish to apply to court against the decision.
- 9.4 The Information Officer's failure to respond to the requestor within the thirty day period constitutes a deemed refusal of the request.
- 9.5 Section 59 provides that the Information Officer may sever a record and grant access only to that portion which the law does not prohibit access to.
- 9.6 If access is granted, access must be given in the form that is reasonably required by the requestor, or if the requestor has not identified a preference, in a form reasonably determined by the Information Officer.

Part VI

10. Grounds for Refusal of Access to Records

The main grounds for Alexander Forbes to refuse a request for information relates to the:

- 10.1 Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;
- 10.2 Mandatory protection of the commercial information of a third party, if the record contains:
 - 10.2.1 trade secrets of that third party;
 - 10.2.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
 - 10.2.3 information disclosed in confidence by a third party to Alexander Forbes, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- 10.3 Mandatory protection of confidential information of third parties if it is protected in terms of any agreement;
- 10.4 Mandatory protection of the safety of individuals and the protection of property;
- 10.5 Mandatory protection of records which would be regarded as privileged in legal proceedings;
- 10.6 The research information of Alexander Forbes or a third party, if its disclosure would place the research at a serious disadvantage.
- 10.7 The commercial activities of Alexander Forbes, which may include, without limitation:
 - 10.7.1 trade secrets of Alexander Forbes;
 - 10.7.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of Alexander Forbes;
 - 10.7.3 information which, if disclosed could put Alexander Forbes at a disadvantage in negotiations or commercial competition;
 - 10.7.4 a computer program which is owned by Alexander Forbes, and which is protected by copyright.
- 10.8 Requests for information that are clearly frivolous or vexation, or which involve an unreasonable diversion of resources shall be refused.

Notwithstanding the above, disclosure is Mandatory where it would reveal a contravention of or failure to comply with the law, or imminent and serious public safety or environmental risk AND the public

Part VII

11. Remedies available when an Institution refuses a request for information.

11.1 Internal Remedies

Alexander Forbes does not have internal appeal procedures. As such, the decision made by the information officer is final, and requestors will have to exercise such external remedies at their disposal if the request for information is refused, and the requestor is not satisfied with the answer supplied by the information officer.

11.2 External Remedies

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

Likewise, a third party dissatisfied with an information officer's decision to grant a request for information, may within 30 days of notification of the decision, apply to a Court for relief.

For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status.

Part VIII

12. Availability of the Manual

12.1 The manual of Alexander Forbes will be available on the website of Alexander Forbes at www.alexanderforbes.com

12.2 Copies of this manual can be obtained from the Information Officer.

Prescribed Form to be completed by a Requester

FORM B

Request for Access to Record of Private Body

(Section 53(1) of the Promotion of Access to Information Act, No 2 of 2000)
(Regulation 4)

A. Particulars of private body

The Head:

B. Particulars of Person requesting access to the record

- a) The particulars of the person who requests access to the records must be recorded below.
- b) Furnish an address and/or fax number in the Republic to which information must be sent
- c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full Name and Surname:

Identity Number:

Postal Address:

Telephone Number:

Fax Number:

Email address:

Capacity in which request is made, when made 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 Name and Surname:

Identity Number:

D. Particulars of Record

a) 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.
b) If the provided space is inadequate please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Description of the Record or relevant part of the record:

2. Reference number, if available

3. Any further particulars of the record:

E. Fees

- a) 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.
- b) You will be notified of the amount of the request fee.
- c) The fee payable for access to a record depends on the form in which the 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 therefore.

Reason for exemption of payment of the fee:

F. Form of Access to the Record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is require.

Disability:	Form in which record is required:
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

Mark the appropriate box with an "X"

Notes:

- a) *Your indications as to the required form of access depend on the form in which the Record is available.*
- b) *Access in the form required may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.*
- c) *The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.*

1. If the record is in written or printed form:

Copy of record *	Inspection of record
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2. If the record consists of visual images: (This includes photographs, slides, video recordings, computer-generated images, sketches, etc)

View the Images *	Copy of the Images *	Transcription of the Images *
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3. If the record consists of recorded words or information which can be reproduced in sound:

Listen to the soundtrack (Audio cassette)	Transcription of soundtrack * (written or printed document)
--	--

4. If the record is held on computer or in an electronic or machine-readable form:

Printed copy of Record	Printed copy of information derived from the record	Copy in computer readable form *(stiffy or compact disc)
------------------------	---	--

*If you requested a copy or transcription of a record (above), do you wish the copy or transcript to be posted to you? A postal fee is payable	YES	NO
---	-----	----

G. Particulars of right to be exercised or protected

If the provided space is inadequate, please continue of a separate folio and attach it to this Form. The requester must sign all the additional folios.

Indicate which right is to be exercised or protected:

Explain why the requested record is required for the exercising or protection of the aforementioned right:

H: Notice of decision regarding request for access

You will be notified in writing whether your request has been approved / denied. If you wish to be informed thereof in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access the record?

Signed at _____ this _____ day of _____ 20____

Signature of Requester/Person
on whose behalf request is made

Appendix 2

Reproduction Fees

Where a private body has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question.

The applicable fees for reproduction as referred to above are:

	R
• For every photocopy of an A4-size page or part thereof	1,10
• For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	0.75
• For a copy in a computer-readable form on	
• Stiffy disc	7,50
• Compact disc	70,00
• A transcription of visual images, for an A4-size page or part thereof	40,00
• For a copy of visual images	60,00
• A transcription of an audio record, for an A4-size page or part thereof	20,00
• For a copy of an audio record	30,00
• To search for a record that must be disclosed, or part of an hour reasonably required for such search	R30,00 per hour

Where a copy of a record needs to be posted the actual postal fee is payable.

Request Fees

Where a request is made for access to information on a person other than that requester, a request fee in the amount of R50,00 is payable up-front before Alexander Forbes will further process the request received.

Access Fees

An access fee is payable in all instances where access is granted, unless payment of an access fee is specially excluded in terms of the Act or an exclusion is determined by the Minister in terms of Section 54 (8).

Deposits

Where Alexander Forbes receives a request for access to information on a person other than that requester and the information officer upon receipt of the request is of the opinion that the preparation of the required record of disclosure will take more than 6 (six) hours, a deposit is payable by the requester.

The amount of the deposit is equal to 1/3 (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.

Appendix 3

LEGISLATION	PRODUCTS AND SERVICES	COMPANY RECORDS	SUBJECTS ON WHICH RECORDS ARE HELD	RECORDS IN RESPECT OF SUBJECTS
<ul style="list-style-type: none"> • Administration of Estates Act No. 66 of 1965 • Basic Conditions of Employment Act 75 of 1997 • Broad Based Black Economic Empowerment Act • Close Corporations Act No. 69 of 1984 • Collective investment Schemes Control Act, 45 of 2002 • Companies Act, 61 of 1973 • Compensation for Occupational Injuries and Diseases Act No. 130 of 1993 • Competition Act No. 89 of 1998 • Constitution of the Republic of South Africa • Consumer Protection Act • Copyright Act • Custody and Administration of Securities Act No. 85 of 1992 • Direct Marketing Association Code of Conduct • Divorce Act • Electronic Communications and Transactions Act, 2002 • Employment Equity Act 55 of 1998 • Exchange Control Act 	<ul style="list-style-type: none"> • Administration or Retirement Annuities and Pension Funds • Actuarial and Consulting Services to the Group Retirement Industry • AF Life Stage Range • Caveo Portfolio Range • Corporate Risk Solutions, Volume and Affinity Services, UMA and Binder Services, Admed • Employment Benefits, Credit Life Insurance, Funeral Benefits • Equity Portfolio Range • Equity Portfolio Range • Financing of annual insurance premium • Financing of annual premium • Fixed Income Portfolio Range • Global Portfolio Range • Healthcare Products • Institutional Clients • Investment and Risk Products to Group and Schemes • Linked Investments Services • Linked Policy 	<ul style="list-style-type: none"> • Client Services • Actuarial • All records kept in terms of the Company Laws of South Africa • Annual Financial Statements • BEE Certification and Documentation • Brokers (retail) • Client Care • Compliance RELATED Standards • Directors • Distribution • Economic Research • Employees • External Companies/Contract ors • FAIS Representatives and Complaints Registers • Financial Statements and Supporting documentation • Human Resources • Information Technology & Databases 	<ul style="list-style-type: none"> • Actuaries • "A" Shareholders Agreement • "L" Shareholders Agreement • 3rd Party Suppliers • Administration houses (on outsourced functions) • Advisors • Auditors • Banking institutions • Board members • Cell financial records • Claims bordereaux • Claims Handling Agreement • Clients • Consultants • Correspondences • Directors • Dividend requests and payments 	<ul style="list-style-type: none"> • Administration • Actuarial records - possible and limited • Broker agreements – possible and limited • Broking and Claims Information • Business information • Commercial information • Confidential information – possible and limited • Contracts and mandates • External company information – possible and limited • Financial information • Group Company Incorporation • Group/company departments possible and limited • Group/Company Divisions/Business Units (amended from Internal group/company divisions – existing point) • Group/company financial possible and limited • Group/company incorporation possible and limited • Group/company structures • Internal group/company divisions possible and limited

LEGISLATION	PRODUCTS AND SERVICES	COMPANY RECORDS	SUBJECTS ON WHICH RECORDS ARE HELD	RECORDS IN RESPECT OF SUBJECTS
<ul style="list-style-type: none"> FAIS (Financial Advisory and Intermediary Services Act 37 of 2002) Financial Advisory Intermediary Act, 37 of 2005 Financial Intelligence Centre 38 of 2001 Financial Services Board Act 97 of 1990 Financial Services Laws General Amendments Act Financial Services Act of 2001 Health Professions Act Income Tax Act of 1962 Insider Trading Act No. 135 of 1998 Inspection of Financial Institutions Act, 80 of 1998 Insurance Laws Amendment Act ISO 9000:2008 standards King Report on Governance for South Africa', and the 'King Code of Governance Principles' (King III). Labour Relations Act 66 of 1995 Labour Relations Act, 66 of 1995 Long-Term Insurance Act, 52 of 1998 Medical Schemes Act, 131 of 1998 National Credit Act, 34 of 2005 Occupational Health and Safety Act No. 85 of 1993 Pension Funds Act, 24 of 1956 Prescription Act No. 68 of 1969 	<ul style="list-style-type: none"> Living annuity Long term insurance products Managed Care Services to the Health Care industry Multi- Class Portfolio Range Multi-Asset Portfolio Range New Generation Products Niche Portfolio Personalised Portfolio Plan Physical and Financial Risk Management Real Return Portfolio Range Real Return Portfolio Range Savings Products Short term Claims Administration Services Short-term Policy Administration Services Single Manger Portfolios Specialist Portfolio Range Trust Services Underwriting Management Services Unit Trust Products Wealth Creator 	<ul style="list-style-type: none"> Insurance Companies Internal Correspondence Investor Information Legal Opinions Legislation Library Licensing Agreements and Certificates Marketing Material Monthly Economic Data Non-Disclosure Agreements Operational Records Operations, Records and Information required in terms of various applicable pieces of legislation Organisational Structures Procurement Product Information and records Product Management SA National Accreditation System (DTI) Certificate Service Level Agreements Social Responsibility Reports and Projects Statement of Actuarial Value of Assets and Liability Statutory Company Information 	<ul style="list-style-type: none"> Employees External companies and/or contractors FAIS Register Fidelity Guarantee FPC FSP license IGF Independent and Wholesale Brokers (amended from existing Independent Brokers – existing point) Independent Brokers Insurers Investment Mandate Agreement Investors Joint ventures KYC documentation Monthly Statements Ombudsman complaints Personal Policy wording Premium borderaux Premium Invoices Professional Indemnity 	<ul style="list-style-type: none"> Official/Legal/Licenses (amended from Official/legal – existing point) Operational manuals Personal information Policies Research documents Risk Management Reports Shareholder certificates possible and limited Strategy possible and limited Trade information – possible and limited

LEGISLATION	PRODUCTS AND SERVICES	COMPANY RECORDS	SUBJECTS ON WHICH RECORDS ARE HELD	RECORDS IN RESPECT OF SUBJECTS
<ul style="list-style-type: none"> • Prevention and Combating of Corrupt Activities Act • Prevention of Organised Crime Act 21 of 1998 • Promotion of Access to information Act No. 2 of 2000 • Protection of Constitutional Democracy Against Terrorist and Related Activities Act • Protection of Personal Information Bill of 2008 • Regulation of Interception of Communications and Provision of Communication-related Information Act, 2002 • SAIA Code of Conduct • Securities Services Act No. 36 of 2004 • Short Term Insurance Act 53 of 1998 • Skills Development Act • Stamp Duties Act No. 77 of 1968 • Tobacco Products Amendment Act • Trademarks Act • Trust Property Control Act • Unemployment Insurance Act No. 63 of 2001 • Unemployment Insurance Fund • Unit Trusts Control Act No. 54 of 1981 • Value Added Tax Act 89 of 1991 		<ul style="list-style-type: none"> • Statutory Reports • Vendor Contracts 	<ul style="list-style-type: none"> • Reinsurance documentation • Re-Insurers • Service level Agreement • Share Certificates • Shareholders • Subsidiary companies • Suppliers and Service Providers 	

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