



Manual in terms of Section 51 of the
Promotion of Access to Information
Act, No. 20 of 2000 (“the Act”)

June 2008

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF

ACCESS TO INFORMATION ACT, No. 20 of 2000 ("the Act")

This Manual has been prepared for the following entities:

- Fifth Quadrant Actuaries & Consultants Holdings Limited
- Fifth Quadrant Actuaries & Consultants (Pty) Ltd
- Actuary OnLine (Pty) Ltd
- Retirement OnLine (Pty) Ltd

A. CONTACT DETAILS

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| 1. Contact Person: | The Human Resources Director |
| 2. Physical Address: | Great Westerford Building, 2nd Floor, 240 Main Road, Rondebosch 7700 |
| 3. Postal Address: | Private Bag X30, Rondebosch, 7701 |
| 4. Telephone number: | (021) 681 3700 |
| 5. Facsimile number: | (021) 681 3800 |

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile a guide to the Act to assist people to exercise their rights under the Act. This guide will become available not later than August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700, Houghton, 2041
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	www.sahrc.org.za

C. RECORDS AVAILABLE IN TERMS OF ANY OTHER LEGISLATION

All records kept and made available in terms of legislation applicable to any of the entities listed in this Manual and to the Financial Services industry in general, as it applies to the specific environment in which the entity operates, are available in accordance with the said legislation.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- The requester must provide sufficient detail on the request form to enable the head of the entity to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect, and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the entity.
- The head of the entity must notify the requester by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request
- The head of the entity will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.
- **This is only a summary of the process prescribed by the Act. For full details of the process and the legal rights provided by the Act, reference should be made to the Act and Regulations, or to the forthcoming guide to be prepared by the Human Rights Commission (see B above).**

E. AVAILABILITY OF THE MANUAL

This manual is available for inspection free of charge at the registered address of the entities (see A2 above). A copy is also available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE ENTITIES

(a) Personnel Records

- (i) Any personal records provided by employees of any of the entities.
- (ii) Records that a third party may have provided to the entities about any employee.
- (iii) Employment contracts and any other personnel-related contractual and legal records.
- (iv) Internal performance appraisal records.
- (v) Any other internal records or correspondence.
- (vi) Records of employee remuneration.

(b) Client-related Records

The following types of record pertain to the entities' clients, who may be natural or juristic persons:

- (i) Any records that a client has provided to any of the entities.
- (ii) Any records that a third party has provided to any of the entities, in connection with a client of one of the entities.
- (iii) Records generated by or within the entities pertaining to clients, including transactional records and contractual documentation.

(c) Private Body Records

The following types of record pertain to the entities' own affairs:

- (i) Financial records
- (ii) Company secretarial records
- (iii) Statutory records and returns
- (iv) Operational records and databases
- (v) Internal correspondence
- (vi) Internal policies and procedures
- (vii) Marketing records and records relating to products and services

(d) Records relating to external parties

The entities may also possess records relating to other parties, including (but not limited to) contractors, suppliers, joint venture partners and service providers. Such records may include (but are not limited to) financial and contractual records, correspondence, records provided by the other party, and records which third parties have provided relating to the other party.