

FINZO

FINANCIAL SERVICES

Company Registration Number: 2019/389985/07





FSP 50595

PAIA MANUAL

Published in terms of Section 51 of The Promotion of Access to Information Act, 2 of 2000.

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PAIA MANUAL APPROVAL

This PAIA Manual and all amendments hereto, is approved by the Key Individual/s, Director/s and Compliance Officer/s of Finzo Financial Services (Pty) Ltd.

| Position | Person | Signature |
|---------------------------|---------------|---------------------------------------------------------------------------------------------------------|
| Director | Andre Botha |  Date: 2021/03/16 |
| Key Individual | Riaan Marx |  Date: 2021/03/16 |
| Compliance Officer (FAIS) | Schalk Burger |  Date: 2021/03/16 |

1. INTRODUCTION

Finzo Financial Services (Pty) Ltd is a financial service provider (FSP 50595) that specialises in a range of financial products, including: short term insurance, commercial insurance, life insurance, investments and medical aid.

This information manual provides an outline of the types of records held by Finzo Financial Services (Pty) Ltd and explains how one may submit requests for access to these records in terms of the Promotion of Access to Information Act, 2 of 2000 (The "Act").

2. THE ACT

The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.

Requests in terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.

Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC.

The contact details of the Commission are:

| | |
|------------------|--------------------------------------------------------|
| Postal Address | Private Bag 2700, Houghton, 2041 |
| Telephone Number | +27 11 877 3600 |
| Fax Number | +27 11 403 0625 |
| Website | www.sahrc.org.za |

3. COMPANY CONTACT DETAILS

| | |
|------------------|----------------------------------------------------------|
| Postal Address | 910-1014, Pyramid, Pretoria, 0120 |
| Contact Number | +27 67 296 8452 |
| Email Address | admin@finzo.co.za |
| Physical Address | 60 Murray Street, Brooklyn, Pretoria, 0011 |

Company directors with due authority:

| | |
|-----------------|----------------------------------------------------------|
| Mr. André Botha | andre@finzo.co.za |
|-----------------|----------------------------------------------------------|

4. AVAILABILITY OF THIS MANUAL

This manual is available on our website at www.finzo.co.za or can be requested by contacting the company directors with due authority. A hard copy of this manual can also be requested at our offices.

5. PERSONAL INFORMATION

5.1 Why we collect personal information

We collect and store personal information of our clients, directors and suppliers to meet our responsibilities regarding legislation and compliance, to follow instructions, to inform clients of new services, and to make sure our business satisfies the needs of the relevant stakeholders.

5.2 Personal information received or provided to third parties

- When we have your written consent to do so
- When we are legally obligated to do so
- To protect the public interest

5.3 Safeguarding of personal information

We are committed to safeguard personal information stored by the use of reasonable control measures. Where a third party is required to process your personal information in relation to the purposes set out in this manual and for other legal requirements, we ensure that they are contractually bound to apply the appropriate security practices.

6. TYPES OF RECORDS HELD BY US

Finzo Financial Services maintains records on the following categories and subject matters. Please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be granted. All requests for access will be evaluated on a case by case basis in accordance with the provisions of the Act.

6.1 Company Records

- Financial and accounting records
- Human resources
- Operational records
- Client database
- Directors, Shareholders & Key Individuals
- Marketing Information and Material

6.2 Personal Information

- **Customers** – Policy documents, Identity or Passport numbers, date of birth, citizenship, telephone number(s), email address(es), educational details, income tax details, physical and postal addresses, financial information and status, banking information, health information, marital status, business registration number, vat number, responsible person(s) for a business and any other FICA related information.
- **Directors, Shareholders & Key Individuals** - ID number, contact details, physical and postal address, date of birth, age, marital status, race, disability information, employment history, background checks, fingerprints, CVs, education history, banking details, income tax reference number, remuneration and benefit information (including medical aid, pension / provident fund information), details related to employee performance, disciplinary procedures.
- **Representatives and Employees** - ID number, contact details, physical and postal address, date of birth, age, marital status, race, disability information, employment history, background checks, fingerprints, CVs, education history, banking details, income tax reference number, remuneration and benefit information (including medical aid, pension / provident fund information), details related to employee performance, disciplinary procedures.
- **Suppliers** – Registration number, income tax reference number, VAT number, contact details, physical and postal address, payment details including bank accounts, contractual agreements, compliance related documents and contact details of responsible persons.

6.3 Records available in accordance with legislation

- Medical Schemes Act 131 of 1998
- Collective Investments Schemes Control act 45 of 2002
- Long Term Insurance Act 52 of 1998
- Pension Funds Act 24 of 1956
- Companies Act 61 of 1973
- Employment Equity Act 55 of 1998
- Prevention of Organised Crime 121 of 1998
- Income Tax Act 58 of 1962
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Labour Relations Act 66 of 1995
- Basic Conditions of Employment Act 75 of 1997

7. SUBMISSION OF A REQUEST

7.1 Requesting your own information

Our clients are entitled to access their own information without the use of the request for access to information procedures as set out in the Promotion of Access to Information Act. This includes, but is not limited to any policy related documents and personal information that we have in our possession.

7.2 Are you entitled to access to the information

Section 7(1) of the Act states:

“This Act does not apply to a record of a public body or a private body if:

- (a) that record is requested for the purpose of criminal or civil proceedings;*
- (b) so requested after the commencement of such criminal or civil proceedings, as the case may be; and*
- (c) the production of or access to that record for the purpose referred to in paragraph (a) is provided for in any other law.”*

Where section 7(1) applies, you may not bring a request in terms of this Act. You must use the rules and procedures for discovery of information of the relevant legal forum and proceedings you are involved in. Finzo Financial Services (Pty) Ltd reserves the right to claim all expenses and other damages incurred as a result of a requester submitting a request in contravention of section 7(1).

7.3 Process for submitting a request

To facilitate the processing of your request, kindly:

- a) Use the request for Information form attached to this manual, or the prescribed form C available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.
- b) Address your request to the directors of Finzo Financial Services (Pty) Ltd.
- c) Provide us with sufficient details to enable the COMPANY to identify:
 - i. The requester (and if an agent is lodging the request, proof of capacity);
 - ii. The form of access required;
 - iii. The postal address or email address of the requester in the Republic;
 - iv. If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
 - v. The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

7.4 Prescribed Fees

The following applies to requests (other than personal requests):

- 7.4.1 A requestor is required to pay the prescribed fees (R50.00) before a request will be processed;
- 7.4.2 If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- 7.4.3 Records may be withheld until the fees have been paid.
- 7.4.4 The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

