PAIA Manual

FFG ARM Asset Risk Management (Pty) Ltd

Registration Number of Company: 2015/398855/07

(Hereinafter “FFG ARM”)

This manual was prepared in accordance with section 51 of the Promotion of Access to Information Act, 2000 and to address requirements of the Protection of Personal Information Act, 2013.

Contents

1. **Introduction**

FFG ARM is an authorised CAT1 Financial Services Provider, FSP no. 46814 which services offering includes Short-term Insurance.

2. **Purpose of a PAIA Manual**
    1. The Promotion of Access to Information Act 2 of 2000 ("PAIA") requires that FFG ARM grants individuals' access to their records if the record that is requested by the individual assists in exercising or protecting their legal rights under the law.
    2. It is required by FFG ARM by the Protection of Personal Information Act 13 of 2013 ("POPIA") to be open and transparent about how FFG ARM handles personal information. FFG ARM should also allow individuals to access and correct their personal information.
    3. The purpose of the Manual is to define the information which FFG ARM is legally obligated to disclosure under both PAIA and POPIA. It should also explain how individuals can exercise their statutory rights in terms of the said acts with regards to their records and personal information dealt with by FFG ARM.

3. **Additional Information about the Manual**

Status	Approved
Review Date	January 2026 and amendments may be made when there are changes in regulatory items or a new regulatory item has been introduced
Contact Details of Information Officer	Paul Kempff paul@ffg.co.za 012 665 2360
Contact Details of Deputy Information Officer	Laryn Fourie compliance@ffg.co.za 018 293 0656

4. **Company Contact Details - Section 51 (1)(a)**

Directors	Paul Kempff Du Preez Grobler
Chief Executive Officer (CEO)	Paul Kempff
Postal Address	PO Box 1993, Potchefstroom, North West, 2520
Physical Address	19 and 21 Totius street, Potchefstroom, North West, 2531
Telephone Number	018 293 0656
Email address	info@ffg.co.za
Website address	www.ffg.co.za

5. **Rights of Data Subjects under the PAIA Act - Section 51 (1)(b)**

Since the PAIA act has become effective on 9 March 2001, everyone has the right to access -

a) any information held by the state; and

b) any information that is held by another person and that is required for the exercise or protection of any rights.

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.

Requests in terms of the Act shall be made in accordance with the prescribed procedures.

Contact Details of the Information Regulator:

Physical Address	Woodmead North Office Park, 54 Maxwell Dr, Woodmead, Johannesburg, 2191
Telephone Number	010 023 5200 Toll free: 0800 017 160
Email address	enquiries@inforegulator.org.za
Website	https://inforegulator.org.za/

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

6. Applicable Legislation - Section 51 (1)(c)

Although FFG ARM has used our best endeavours to supply a list of applicable legislation, it is possible that this list may be incomplete.

Whenever it comes to FFG ARM's attention that existing or new legislation allows a Requester access on a basis other than as set out in PAIA, the list will be updated accordingly. If a Requester believes that a right of access to a record exists in terms of other legislation listed above or any other legislation, the Requester is required to indicate what legislative right the request is based on, to allow the Information Officer the opportunity of considering the request in light thereof.

Records are kept in accordance with the following legislation (this list is not exhaustive):

- Basic Conditions of Employment Act 75 of 1997
- Basic Conditions of Employment Amendment Act 7 of 2018
- Board Notice 100 of 2004 -Proceedings of the office of the Ombud for Financial Services Providers Amendment Rules
- Board Notice 123 of 2009 - Notice on Requirements for Professional Indemnity and Fidelity Insurance Cover For providers
- Board Notice 127 of 2010 - Qualifications, Experience and criteria, for Approval as Compliance officer
- Board Notice 146 of 2014 - Amendment of General Code of Conduct for Authorised
- Board Notice 148 of 2016 - Amendment of the Notice on Qualifications, Experience and Criteria for Approval as Compliance Officer
- Board Notice 152 of 2008 - Amendment to the General Code of Conduct
- Board Notice 194 of 2017 - Determination of Fit and Proper Requirements for Financial Services Providers
- Board Notice 43 of 2008 - Amendment Notice on the General Code of Conduct for Authorised Financial Services Providers and representatives

- Board Notice 57 of 2005 - Form and Manner of External Auditors Report
- Board Notice 58 of 2010 - Amendment to the General Code of Conduct
- Board Notice 76 of 2015 - Amendment Notice of the Determination of Qualifying Criteria and Qualifications for Financial Services Providers
- Board Notice 79 of 2003 - Code of Conduct for Administrative FSPs
- Board Notice 80 of 2003 - Code of Conduct for Authorised Financial Services Providers and Representatives
- Board Notice 82 of 2003 - Determination of Requirements for Reappointment of Debarred Representatives
- Board Notice 85 of 2008 - Form and Manner of External Auditor's Report (Section 19(3) of FAIS Act)
- Board of Notice 84 of 2003 - Determination of the criteria and guidelines for the approval as compliance officers
- Broad Based Black Economic Empowerment Act 53 of 2003
- Broad-Based Black Economic Empowerment Amendment Act 46 of 2013
- Companies Act 71 of 2008
- Companies Amendment Act 3 of 2011
- Compensation for Occupational Injuries and Diseases Act 130 of 1993
- Compensation for Occupational Injuries and Diseases Amendment Act 61 of 1997
- Competition Act 89 of 1998
- Conduct of Financial Institutions Bill
- Constitution of South Africa Act 108 of 1996
- Copyright Act 98 of 1978
- Copyright Amendment Act 9 of 2002
- Cybercrimes Act 19 of 2020
- Cybercrimes Act 19 of 2020
- Electronic Communications and Transactions Act 25 of 2002
- Financial Advisory and Intermediaries Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Financial Intelligence Centre Amendment Act 1 of 2017
- Financial Sector Laws Amendment Act 23 of 2021
- Financial Sector Regulation Act 9 of 2017
- Financial Services Laws General Amendment Act 45 of 2013
- Friendly Societies Act 25 of 1956
- Friendly Societies Amendment Act 44 of 1988
- General Data Protection Regulations (GDPR)
- Identification Act 68 of 1997
- Identification Amendment Act 28 of 2000
- Income Tax Act 58 of 1962
- Insolvency Act 24 of 1936
- Inspection of Financial Institutions Act 80 of 1998
- Insurance Act 18 of 2017

- Insurance Laws Amendment Act 27 of 2008
- King IV Code on Governance
- Labour Laws Amendment Act 10 of 2018
- Labour Relations Act 66 of 1995
- Labour Relations Amendment Act 42 of 1996
- Long-Term Insurance Act - Policyholder Protection Rules
- Long-Term Insurance Act (52 of 1998) Regulations
- Long-term Insurance Act 52 of 1998
- National Building Regulations and Building Standards Act 103 of 1977
- National Building Regulations and Building Standards Amendment Act 49 of 1995
- National Building Regulations and Building Standards Amendment Act 62 of 1989
- National Minimum Wage Act 9 of 2018
- National Minimum Wage Amendment Act 3 of 2020
- National Qualifications Framework Act 67 of 2008
- National Road Traffic Act 93 of 1996
- Occupational Health and Safety Act 85 of 1993
- Occupational Health and Safety Amendment Act 181 of 1993
- Pension Funds Act 24 of 1956
- Pension Funds Amendment Act 11 of 2007
- Prevention and Combating of Corrupt Activities Act 12 of 2004
- Prevention of Organised Crime Act 121 of 1998
- Prevention of Organised Crime Second Amendment Act 38 of 1999
- Promotion of Access to Information Act 2 of 2000
- Promotion of Access to Information Amendment Act 31 of 2019
- Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000
- Protected Disclosures Act 26 of 2000 (Whistleblowing)
- Protected Disclosures Amendment Act 5 of 2017
- Protection of Constitutional Democracy Against Terrorist and Related Activities Act 33 of 2004
- Protection of Investment Act 22 of 2015
- Protection of Personal Information Act 4 of 2013
- Public Holidays Act 36 of 1994
- Public Holidays Amendment Act 48 of 1995
- Securities Transfer Tax Act 25 of 2007
- Short-term Insurance - Policyholder Protection Rules
- Short-term Insurance Act 53 of 1998
- Skills Development Act 97 of 1998
- Statistics Act 6 of 1999
- Taxation Laws Amendment Act 22 of 2012
- The Skills Development Levies Act No 9 of 1999
- Treating Clients Fairly Framework
- Unemployment Insurance Act 63 of 2001
- Unemployment Insurance Contributions Act 4 of 2002

- Value-Added Tax Act 89 of 1991

7. Schedule of Records - Section 51(1)(d)

Records	Subject	Availability
Public Affairs	Media Releases	Freely available on website
Operational	1. Operational records 2. Constitution 3. Strategic planning documents 4. Programme Manuals 5. Contracts and agreements 6. Training manuals 7. Research documentation and reports Organisational directory. 8. Minutes of meetings 9. Fees 10. Company structure and - shareholding 11. Company directors	Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Available on CIPC e-services
Information Technology Licences	1. Software programmes 2. Software applications 3. External e-mails	Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA
Financial	1. Audited financial statements Financial and Tax Records 2. Asset Register 3. Management Accounts 4. Asset register 5. Order forms, invoices 6. Donor database 7. Budgets 8. Banking accounts and details	Request in terms of PAIA. Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA
Marketing	1. Products and services	Freely available on website
Personnel documents and records	1. Employment contracts and agreements 2. Personnel Policy 3. Personnel files (Letter of appointment, educational qualifications, salary scale, leave records, disciplinary records, medical history, performance appraisals and training records) 4. Grievance procedures 5. Disciplinary procedures	Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA

	6. Pension Fund documentation 7. Unemployment Insurance Fund documentation 8. Medical Aid documentation	Request in terms of PAIA Request in terms of PAIA

Please note that a requestor is not automatically allowed to these records and that access to them may be refused in accordance with Section 62 of the Act.

8. **Form of Request - Section 51 (1)(e)**

The requester may be granted access to the records requested if he / she has complied with the following requirements:

1. Fully completed Form 02 addressed to the Information Officer or Deputy Information Officer of FFG ARM. Please refer to the contact details are noted in section 3.
    a. The form can either be downloaded from FFG ARM's website in either English or Afrikaans.
    b. The request form must contain enough information to at least enable the Information Officer to identify:
        i. The record or records requested.
        ii. The identity of the requester.
        iii. What form of access is required.
        iv. The contact details of the requester
    c. A requester must state that he or she requires the information to exercise or protect a right, and clearly state what the nature of the right is, so to be exercised or protected.
    d. The requester must also provide an explanation of why the requested record is required for the exercise or protection of that right.
2. The request can be submitted in one of the following forms:
    a. Hand-delivered
    b. Posted
    c. Faxed
    d. Sent via email
3. FFG ARM is not obliged to grant access prior to the requester fulfilling the requirements for access in terms of the Act.
4. FFG ARM will charge the prescribed fee for reproduction of the information requested.
5. FFG ARM will process a request within 30 days, unless the requestor has stated special reasons which would satisfy the information officer that circumstances dictate that this period not be complied with.
6. The requester shall be informed in writing whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he or she must state the way it is required.
7. If a request is made on behalf of another person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the information officer.
8. If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally to the Information Officer.

9. Prescribed Fees - Section 51 (1)(f)

1. There are two types of fees which are payable under PAIA:
   a. Request Fee
   b. Access Fee
2. The Request fee is payable prior / upon making a request to access records / personal information, and it is **R50.00** (excluding VAT) for each request. The requester does not have to pay the fee under the following circumstances:
   a. If the requester is a private individual requesting access to their own records / personal information. These types of requesters are still required to pay access fees.
   b. If the requester is single and earns less than R14 812.00 per year.
   c. If the requester is married (or in a life partnership), and earns less than R27,192 per year.
3. The Access fee is payable in respect of records / personal information which are produced in response to your request. Access Fee is payable by everyone who makes a request.
4. If the preparation of the record(s) requested requires more than the prescribed hours (six), a deposit must be paid (of not more than one third of the access fee which would be payable if the request were granted).
5. Records may be withheld until the fees have been paid.
6. The fee structure for private bodies is as follow:

Record	Price
Copy of an A4-size page or part thereof	R1,10
Printing per A4 page	R0,75
Copy on a CD	R70,00
Transcription of visual images per A4 page	R40,00
Copy of a visual image	R60,00
Transcription of an audio record per A4 page	R20,00
Copy of an audio recording	R30,00
Search and preparation of the record for disclosure	To search for and prepare the record for disclosure, R30,00 for each hour or part of an hour reasonably required for such search and preparation
Postage	The actual postage is payable