 <p><b>MFS</b> RETIREMENT ADVISORY SERVICES (PTY) LTD <small>AN AUTHORIZED FINANCIAL SERVICES PROVIDER FSP 4788</small></p>	<b>PAIA MANUAL</b>
	<b>MFS RETIREMENT ADVISORY SERVICES herein referred to “MFS”</b>

# **PAIA MANUAL**

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

**DATE OF COMPILATION: 01/10/2021**  
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## 1. DEFINITIONS

Client	A natural or juristic person who is an existing [MFS] client or a person who provided their personal/special personal information to MFS in the context of a sale of acquiring goods or services.
Data subject	The person to whom personal information relates.
Representative	<p>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—</p> <p>(a) does not require judgment on the part of the latter person; or</p> <p>(b) does not lead a client to any specific transaction in respect of a financial product in response to general enquiries;</p>
Key Individual	<p>in relation to an authorised financial services provider, or a representative, carrying on business as—</p> <p>(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</p> <p>(b) a corporate body or trust consisting of only one natural person as member, director, shareholder or trustee, means any such natural person;</p>

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**

<b>MFS RETIREMENT ADVISORY SERVICES</b>	
<b>FSP No.</b>	4768
<b>Registration No.</b>	2003/031532/07
<b>Postal Address</b>	P O BOX 2989, VEREENIGING, 1939
<b>Physical Address</b>	38 A VICTORIA AVENUE, BLOCK A , VEREENIGING 1930

<b>Fax Number</b>	
<b>Website</b>	www.mfsholdings.co.za
<b>Information Officer</b>	
<b>Contact Name</b>	Lindiwe Senong
<b>Telephone</b>	016 455 1852
<b>Email</b>	lindiwes@mfsholdings.co.za
<b>Deputy Information Officer</b>	
<b>Contact Name</b>	
<b>Telephone</b>	
<b>Email</b>	
<b>Head of Private Body</b>	
<p><b>[REMOVE DEFINITION OF "Head" AFTER POPULATED/ COMPLETED]</b></p> <p><b>"Head" of, or in relation to, a private Body means –</b></p> <p><b>(a) in the case of a natural person, that natural person or any person duly authorised by that natural person;</b></p> <p><b>(b) in the case of a partnership, any partner of the partnership or any person duly authorised by the partnership;</b></p> <p><b>(c) in the case of a juristic person –</b></p> <p><b>(i) the chief executive officer or equivalent officer of the juristic person or any person duly authorised by that officer; or</b></p> <p><b>(ii) the person who is acting as such or any person duly authorised by such acting person.</b></p>	
<b>Contact Name</b>	Lindiwe Senong
<b>Telephone</b>	016 455 1852

<b>Email</b>	lindiwes@mfsholdings.co.za
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### **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 MFS Retirement Advisory Services 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 MFS website [www.mfsholdings.co.za](http://www.mfsholdings.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 Guide from the offices of MFS.

#### **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:

<b>SAHRC</b>	<b>Information regulator</b>
South African Human Rights Commission Promotion of Access to Information Act Unit Research and Documentation Department  Private Bag 2700	The Information Regulator (South Africa)



Houghton Johannesburg 2041	
Braampark, Forum 3 33 Hoofd Street Braamfontein Johannesburg 2001	Braampark, Forum 3 33 Hoofd Street Braamfontein Johannesburg 2001
Telephone number: (011) 877 3600 Fax number: (011) 484 7146/7 Website: <a href="http://www.sahrc.org.za">www.sahrc.org.za</a> Email: info@sahrc.org.za	Mr Marks Thibela Chief Executive Officer Cell No. +27 (0) 82 746 4173 Email: MThibela@justice.gov.za <a href="mailto:infoereg@justice.gov.za">infoereg@justice.gov.za</a> <a href="https://www.justice.gov.za/infoereg/contact.html">https://www.justice.gov.za/infoereg/contact.html</a>

#### 4. RECORDS OF MFS RETIREMENT ADVISORY SERVICES

##### 4.1. SUBJECT CATEGORIES OF RECORDS HELD

This paragraph serves as a reference to the records that the MFS 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.

**[THE FSP WILL HAVE TO IDENTIFY THE VARIOUS APPLICABLE SUBJECTS (i.e. Finance, HR) AND LIST THE CATEGORY/TYPES OF RECORDS THAT THE FSP HOLDS ON THE SUBJECT]**

##### 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 him 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 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**

*[THE FSP WILL HAVE TO IDENTIFY THE VARIOUS CATEGORIES OF DATA SUBJECTS (i.e. clients, employees, directors, outsourced third parties) AND LIST THE TYPE OR CATEGORIES OF PERSONAL INFORMATION PROCESSED ON EACH OF THE IDENTIFIED DATA SUBJECTS]*

CATEGORIES OF DATA SUBJECTS	PERSONAL INFORMATION PROCESSED
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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 vehicle registration
	Surveillance records
	Client location information
	Client biometric 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
	Surveillance records
	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, ect.)
	Employment history
	Training records
Employees (includes current and former)	Employee personal information (e.g. name, ID, ect.)
	Employee education and psychometrics records
	Employee medical information

	Employee bank details
	Health and safety records
	Employee beneficiary information
	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**

<b>Applicable Legislation</b>
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 (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 (Act 68 of 2008)
Copyright Act, 1975 (Act 98 of 1978)
Disaster Management Act (Act 57 of 2002)
Electronic Communications & 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
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)
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 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 & 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 (POPIA), (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 MFS Retirement Advisory Services. There are two types of requesters:

- (1) Personal requester; and
- (2) Another 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, MFS Retirement Advisory Services 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/rely on.

**5.2. REQUEST PROCEDURE**

**5.2.1. SUBMITTING A REQUEST TO ACCESS A RECORD**

The following procedural requirements serve as guidelines for requestors. 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 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, email 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 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 only applies to records in existence at the time of request.

If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally, which must then be reduced into 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 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 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 more than the prescribed hours to search for and prepare the record for disclosure including planning to make it available in the request form.

If a deposit has been paid in respect of a request for access, which is refused, then the information officer concerned will repay the deposit to the requester.

### **5.2.2. NOTIFICATION OF DECISION REGARDING REQUEST TO ACCESS RECORDS**

MFS Retirement Advisory Services will, within 30 business days (excludes 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, MFS Retirement Advisory Services 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. MFS Retirement Advisory Services cannot decide to 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**

Information Officer of MFS Retirement Advisory Services 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 any 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 his/her intention to refuse the request and stated in the notice, the reasons for the contemplated refusal, as well as his/her 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 24 of POPIA.

#### **5.3.4. ANNUAL REPORTS ON REQUESTS TO ACCESS RECORDS**

The Regulator may, annually, request an Information Officer of MFS Retirement Advisory Services, in terms of section 83 (4) of PAIA, to furnish to the Regulator with information about requests for access to records of that body.

#### **5.4. EXTENSION OF PERIOD TO DEAL WITH REQUEST BY MFS RETIREMENT ADVISORY SERVICES**

MFS Retirement Advisory Services may extend the time period to notify the requestor 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 MFS Retirement Advisory Services;
- (b) the request requires a search for records in, or collection thereof from, an office of MFS Retirement Advisory Services 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 MFS Retirement Advisory Services or with another private body is necessary or needed to decide upon the request that 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 MFS Retirement Advisory Services, the information officer will, as soon as reasonably possible, but in any event within 30 days business days (excludes weekends and public holidays), after receipt of 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 give written consent for the disclosure of the record to the requester. It may not always be possible for MFS Retirement Advisory Services to comply with all refused representations. For example, when a court order had been served for the access. MFS Retirement Advisory Services cannot decide to 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 such record cannot be found or the record does not exist, then the group 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 the group with every person who conducted the search.

Notification of record cannot be found or the record 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 MFS Retirement Advisory Services as set out in this manual and/or in accordance with PAIA.

## **5.7. ACCESS TO HEALTH RECORDS**

If MFS Retirement Advisory Services 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 MFS Retirement Advisory Services is of the opinion that the disclosure of the record to the relevant person might cause serious harm to his or her physical or mental health, or well-being, the information officer may, before giving access consult with a health practitioner who has been 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 his or her 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 the disclosure of the record to the relevant person, would be likely to cause serious harm to his or her physical or mental health, or well-being, MFS Retirement Advisory Services 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 so 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 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 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 MFS Retirement Advisory Services to refuse a request for records relates 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 which disclosure could likely cause harm to the financial or commercial interests of that third party;
  - information disclosed in confidence by a third party to MFS Retirement Advisory Services, 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 MFS Retirement Advisory Services;
  - financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of MFS Retirement Advisory Services;
  - information which, if disclosed, could put MFS Retirement Advisory Services at a disadvantage in negotiations or commercial competition;
  - a computer programme which is owned by the group, and which is protected by copyright.
- of the research information of MFS Retirement Advisory Services or a third party, if its disclosure would disclose the identity of MFS Retirement Advisory Services, 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**

MFS Retirement Advisory Services will disclose every party 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 applies 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 applies to requests where access is refused, for example the MFS Retirement Advisory Services must notify the reasons for refusal.

#### **5.8.4. DEEMED REFUSAL OF REQUEST**

If MFS Retirement Advisory Services 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 REMDIES**

MFS Retirement Advisory Services 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 a requester is not satisfied by a decision made by the information officer, for example for refusing access, for imposing access fees, or for extending the time period in which the response is due.


#### **5.9.2. EXTERNAL REMDIES**

Subject to the provisions of PAIA, a requestor that 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/infoereg](http://www.justice.gov.za/infoereg)).

**ANNEXURE A – FORM 1**

 <p><b>MFS</b> RETIREMENT ADVISORY SERVICES (PTY) LTD <small>A AUTHORIZED FINANCIAL SERVICES PROVIDER (FSP-278)</small></p>	<p><b>REQUEST FOR ACCESS TO RECORD FORM</b></p> <p><b>ANNEXURE A – FORM 1</b></p>
	<p><b>MFS RETIREMENT ADVISORY SERVICES herein referred to “MFS”</b></p>

Note:



- (1) Proof of identity must be attached by Requester.
- (2) If request is made on behalf of another person, proof of such authorisation, must be attached to this form

To:

Email address:Lindiwes@mfs.holdings.co.za

Mark with an "X"

	Request is made in my own name
	Request is made on behalf of another person

**B. PARTICULARS OF PERSON REQUESTING ACCESS TO RECORD**

Full name and surname	
Identity number	
Telephone number	
Fax number	
E-mail address	
Postal address	
Physical address	

Capacity in which request is made, when made on behalf of another person:

**C. PARTICULARS OF PERSON OF WHOSE BEHALF THE REQUEST IS MADE**

<i>This section must be completed <b>only</b> if a request for information is made on behalf of another person</i>	
Full name and surname	
Identity number	

**D. PARTICULARS OF RECORD**

<i>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. If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.</i>	
Description of record or relevant part of the record	
Reference number (if available)	
Any further particulars of record	

**E. FEES**

- (a) A request for access to a record, other than a record containing PI 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.*

**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 in below, state your disability and indicate in which form the record is required.	
Disability:	Form in which record is required:
<p>Mark the appropriate box with an "X".</p> <p><b>NOTES:</b></p> <ul style="list-style-type: none"><li><b>(a)</b> Compliance with your request for access in the specified form may depend on the form in which the record is available.</li><li><b>(b)</b> Access in the form requested may be refused in certain circumstances. In such a case, you will be informed if access will be granted in another form.</li><li><b>(c)</b> The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.</li></ul>	

<b>1. If the record is in written or printed form:</b>			
	Copy of record*		Inspection of record
<b>2. If the record consists of visual images:</b> (This includes photographs, slides, video recordings, computer-generated images, sketches, etc.)			
	View the images		
	Transcription of the images*		
	Copy of the images*		
<b>3. If the record consists of recorded words or information which can be reproduced in sound:</b>			
	Listen to the soundtrack (audio cassette)		
	Transcription of soundtrack (written or printed document)*		
<b>4. If the record is held on computer or in an electronic or machine-readable form:</b>			
	Printed copy of record		
	Printed copy of information derived from the record*		
	Copy in computer-readable form* (stiffy or compact disc)		
<b>5. If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you?</b> <i>A postal fee is payable.</i>			
	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 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 to the record?


Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_.

\_\_\_\_\_

SIGNATURE OF REQUESTER/PERSON

ON WHOSE BEHALF REQUEST IS MADE

## ANNEXURE B

 <p><b>MFS</b> RETIREMENT ADVISORY SERVICES (PTY) LTD <small>AN AUTHORIZED FINANCIAL SERVICES PROVIDER FSP 4708</small></p>	<b>PRESCRIBED FEES</b>
	<b>MFS RETIREMENT ADVISORY SERVICES herein referred to “MFS”</b>

<b>REPRODUCTION FEES</b>	
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
<b>REQUEST FEES:</b>	
<p>Where a requester submits a request for access to personal information held by the MFS Retirement Advisory Services on a person other than the requester himself/herself, a request fee in the amount of R50.00 is payable upfront before MFS Retirement Advisory Services will further process the request received.</p>	
<b>ACCESS FEES:</b>	
<p>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 specially excluded in terms of PAIA or an exclusion is determined by the Minister in terms of Section 54 (8).</p> <p>The applicable access fees which will be payable are:</p>	
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
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	The actual postal fee is payable.

**DEPOSITS:**

Where the FirstRand group receives a request for access to information held on a person other than the requester himself/herself and the information officer upon receipt of the request believes 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 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.