



PAIA MANUAL

COMPLIANCE

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1. List of Acronyms and Abbreviations

1.1.	CEO	Chief Executive Officer
1.2.	DIO	Deputy Information Officer
1.3.	IO	Information Officer
1.4.	Minister	Minister of Justice and Correctional Services
1.5.	PAIA	Promotion of Access to Information Act No. 2 of 2000 (as Amended)
1.6.	POPI	Protection of Personal Information Act No.4 of 2013
1.7.	Regulator	Information Regulator
1.8.	Republic	Republic of South Africa

2. Purpose of PAIA Manual

This PAIA Manual is useful for the public to –

- 2.1. check the categories of records held by a body which are available without a person having to submit a formal PAIA request;
- 2.2. have a sufficient understanding of how to make a request for access to a record of the body, by providing a description of the subjects on which the body holds records and the categories of records held on each subject;
- 2.3. know the description of the records of the body which are available in accordance with any other legislation;
- 2.4. access all the relevant contact details of the Information Officer and Deputy Information Officer who will assist the public with the records they intend to access;
- 2.5. know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;

- 2.6. know if the body will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.7. know the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.8. know the recipients or categories of recipients to whom the personal information may be supplied;
- 2.9. know if the body has planned to transfer or process personal information outside the Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied; and
- 2.10. know whether the body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

3. Key Contact Details for Access to Information of The PFS Group

3.1. Chief Information Officer

Name: Clifford Hage
Tell: 010 025 2030 | 010 140 140 5950
Email: Clifford@thepfsgroup.co.za

- 3.2. Deputy Information Officer (NB: if more than one Deputy Information Officer is designated, please provide the details of every Deputy Information Officer of the body designated in terms of section 17 (1) of PAIA.

Name: Clifford Hage
Tell: 010 025 2030 | 010 140 140 5950
Email: Clifford@thepfsgroup.co.za

- 3.3. Access to information general contacts

Email: info@thepfsgroup.co.za

- 3.4. National or Head Office

Postal Address: 68 Corlett Drive, Melrose North, Johannesburg, 2196
Physical Address: 68 Corlett Drive, Melrose North, Johannesburg, 2196
Telephone: 010 025 2030 | 010 140 5950
Email: info@thepfsgroup.co.za
Website: www.thepfsgroup.co.za

4. Guide On How To Use PAIA And How To Obtain Access To The Guide

- 4.1. The Regulator has, in terms of section 10(1) of PAIA, as amended, updated and made available the revised Guide on how to use PAIA (“Guide”), in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA and POPIA.
- 4.2. The Guide is available in each of the official languages and in braille.
- 4.3. The aforesaid Guide contains the description of –
 - 4.3.1. the objects of PAIA and POPIA;
 - 4.3.2. the postal and street address, phone and fax number and, if available, electronic mail address of-
 - 4.3.2.1. the Information Officer of every public body, and
 - 4.3.2.2. every Deputy Information Officer of every public and private body designated in terms of section 17(1) of PAIA₁ and section 56 of POPIA₂;
 - 4.3.3. the manner and form of a request for –
 - 4.3.3.1. access to a record of a public body contemplated in section 11₃; and
 - 4.3.3.2. access to a record of a private body contemplated in section 50₄;
 - 4.3.4. the assistance available from the IO of a public body in terms of PAIA and POPIA;
 - 4.3.5. the assistance available from the Regulator in terms of PAIA and POPIA;
 - 4.3.6. all remedies in law available regarding an act or failure to act in respect of a right or duty conferred or imposed by PAIA and POPIA, including the manner of lodging-

1 Section 17(1) of PAIA- For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate such number of persons as deputy information officers as are necessary to render the public body as accessible as reasonably possible for requesters of its records.

2 Section 56(a) of POPIA- Each public and private body must make provision, in the manner prescribed in section 17 of the Promotion of Access to Information Act, with the necessary changes, for the designation of such a number of persons, if any, as deputy information officers as is necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.

3 Section 11(1) of PAIA- A requester must be given access to a record of a public body if that requester complies with all the procedural requirements in PAIA relating to a request for access to that record; and access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

4 Section 50(1) of PAIA- A requester must be given access to any record of a private body if

- a) that record is required for the exercise or protection of any rights;
- b) that person complies with the procedural requirements in PAIA relating to a request for access to that record; and
- c) access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

- 4.3.6.1. an internal appeal;
- 4.3.6.2. a complaint to the Regulator; and
- 4.3.6.3. an application with a court against a decision by the information officer of a public body, a decision on internal appeal or a decision by the Regulator or a decision of the head of a private body;
- 4.3.7. the provisions of sections 14₅ and 51₆ requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;
- 4.3.8. the provisions of sections 15₇ and 52₈ providing for the voluntary disclosure of categories of records by a public body and private body, respectively;

4.3.9. the notices issued in terms of sections 22⁹ and 54¹⁰ regarding fees to be paid in relation to requests for access;
and

4.3.10. the regulations made in terms of section 92¹¹.

5 Section 14(1) of PAIA- The information officer of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 4 above.

6 Section 51(1) of PAIA- The head of a private body must make available a manual containing the description of the information listed in paragraph 4 above.

7 Section 15(1) of PAIA- The information officer of a public body, must make available in the prescribed manner a description of the categories of records of the public body that are automatically available without a person having to request access

8 Section 52(1) of PAIA- The head of a private body may, on a voluntary basis, make available in the prescribed manner a description of the categories of records of the private body that are automatically available without a person having to request access

9 Section 22(1) of PAIA- The information officer of a public body to whom a request for access is made, must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

10 Section 54(1) of PAIA- The head of a private body to whom a request for access is made must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

11 Section 92(1) of PAIA provides that –“The Minister may, by notice in the Gazette, make regulations regarding-

(a) any matter which is required or permitted by this Act to be prescribed;

(b) any matter relating to the fees contemplated in sections 22 and 54;

(c) any notice required by this Act;

(d) uniform criteria to be applied by the information officer of a public body when deciding which categories of records are to be made available in terms of section 15; and

(e) any administrative or procedural matter necessary to give effect to the provisions of this Act.”

4.4. Members of the public can inspect or make copies of the Guide from the offices of the public and private bodies, including the office of the Regulator, during normal working hours.

4.5. The Guide can also be obtained –

4.5.1. upon request to the Information Officer;

4.5.2. from the website of the Regulator (<https://www.justice.gov.za/inforeg/>).

4.6. A copy of the Guide is also available in the following two official languages, for public inspection during normal office hours –

4.6.1. English and Afrikaans

5. Categories Of Records Of The PFS Group (Pty) Ltd Which Are Available Without A Person Having to Request Access

NB: Please specify the categories of records held by the body which are available without a person having to request access by completing Form C, types of the records and how the records can be accessed. These are mostly records that maybe available on the website and a person may download or request telephonically or by sending an email or a letter.

Category of Records	Types of the Record	Available on Website	Available on Request
Legal Documents	PAIA – Annexure A	X	X
Legal Documents	PAIA – Manual	X	X
Legal Documents	Conflict of Interest Policy	X	X
Legal Documents	Complaints Management Procedure	X	X

6. Description Of The Records Of The PFS Group (Pty) Ltd Which Are Available In Accordance With Any Other Legislation

Category of Records	Applicable Legislation
Memorandum of incorporation	Companies Act 71 of 2008 Basic Conditions of Employment Act; Compensation for Occupational Injuries & Diseases Act; Employment Equity Act; Skills Development Act; Skills Development Levies Act; VAT Act; Labour Relations Act; Unemployment Insurance Act; Occupational Health and Safety Act; Promotion of Equality and Prevention of Unfair Discrimination Act;
PAIA Manual	Promotion of Access to Information Act 2 of 2000
Other Legislation	National Credit Act; Pension Funds Act; Financial Services Board Act; Income Tax Act; Long Term Insurance Act; Electronic Communications and Transactions Act; Short Term Insurance Act; South African Qualifications Authority Act; Financial Intelligence Centre Act; Financial Advisory and Intermediary Services Act; and Protection of Constitutional Democracy Against Terrorist and related Activities Act.

7. Description Of The Subjects On Which The Body Holds Records And Categories Of Records Held On Each Subject By The PFS Group (Pty) Ltd

Subjects on which the body holds records	Categories of records
Strategic Documents, Plans, Proposals	Annual Reports, Strategic Plan, Annual Performance Plan.
Human Resources	HR policies and procedures Advertised posts Employees records
Client Records	Client information

8. Processing Of Personal Information

8.1. Purpose of Processing Personal Information

Information processed by The PFS Group will be for short-term insurance purposes only as approved by the client.

8.2. Description of the Categories of Data Subjects and of the Information or Categories of Information Relating Thereto

Categories of Data Subjects	Personal Information that may be processed
Customers / Clients	name, address, registration numbers or identity numbers, employment status and bank details
Service Providers	names, registration number, vat numbers, address, trade secrets and bank details
Employees	address, qualifications, gender and race

8.3. The Recipients or Categories of Recipients to Whom the Personal Information May be Supplied

Category of personal information	Recipients or Categories of Recipients to Whom the Personal Information May be Supplied
Identity number and names, for criminal checks	South African Police Services
Qualifications, for qualification Verifications	South African Qualifications Authority
Credit and payment history, for credit information	Credit Bureaus

8.4. Planned Transborder Flows of Personal Information

The PFS Group (Pty) Ltd does not store personal information outside of South Africa.

8.5. General Description of Information Security Measures to be Implemented by the Responsible Party to Ensure the Confidentiality, Integrity and Availability of the Information

The PFS Group (Pty) Ltd makes use of data encryption, antivirus and anti-malware solutions.

9. Updating Of The Manual

9.1. A copy of the Manual is available –

9.1.1. If any;

9.1.2. head office of The PFS Group (Pty) Ltd for public inspection during normal business hours;

9.1.3. to any person upon request and upon the payment of a reasonable prescribed fee; and

9.1.4. to the Information Regulator upon request.

9.2. A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, shall be payable per each A4-size photocopy made.

10. Updating Of The Manual

The head of The PFS Group (Pty) Ltd will on a regular basis update this manual.

11. Document Approval

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Authorisation – Management

Revision	Date	Position	Initial & Surname	Signature
1	6 January 2025	Director	C. J. Hage	<i>CJ Hage</i>
2	27 October 2025	Director	C. J. Hage	<i>CJ Hage</i>

Authorisation – Director

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Company Proprietary Information

The approved electronic version of this document is the latest revision. It is the responsibility of the individual to ensure that any printed-out material is the current version. The printed version of this document is uncontrolled, except when provided with a document reference number and revision in the field below:

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