



PAIA Manual

(Section 51 Manual on the Promotion of Access to Information Act)

This manual is owned by LifeForce Financial Services c.c. (FSP No, 27210),
a duly authorized Financial Services Provider (hereunder referred to as "FSP").

As key individual of the aforementioned FSP I, Clifford Eliason hereby confirm adoption of this manual

A handwritten signature in black ink, appearing to read "Clifford Eliason", is written over a horizontal line.

Key Individual Signature

A handwritten date "31/12/2011" is written in black ink over a horizontal line.

Date

Section 10 Guide on how to use the Act

The guidance document on the application of the Promotion of Access to Information Act has been compiled by the South African Human Rights Commission. The guidance document has been developed in order to assist people to access records and to exercise their right to information.

The guide is available in all South African official languages free of charge, and any person may request a copy of the guide. A copy of the guide may be obtained by contacting the South African Human Rights Commission at:

The South African Human Rights Commission
PAIA Unit
The Research and Documentation Department
Private Bag 2700
Houghton
2041
Telephone: 011 877 3600

e-Mail: paia@sahrc.org.za

Website: www.sahrc.org.za

Procedure for obtaining access to information

Any person who wishes to request any information held by the FSP in order to protect or exercise a right may contact the FSP's information officer at the following contact details:

Information Officer Name:	Compliance Officer
Telephone number	021 433 2780
Email address	info@life-force.co.za
Physical address	The Regent 19-33 Regent Road Sea Point 8005
Postal Address	PO Box 1072 Sea Point 8060

Website: www.life-force.co.za

Records available in terms of other legislation

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

Access to records held by Lifeforce Financial Services

Records which are available:

Client records

1. Financial Needs Analysis
2. Risk Profile
3. Record of Advice
4. Policy schedules

Human resources information

1. Employment contracts
2. Disciplinary and Grievance Procedure records
3. Remuneration records

Procedure for requesting records

1. The requester must use the prescribed form(available on request) to make the request
2. The request must be addressed to the Compliance Officer of Lifeforce Financial Services
3. The request must be made using the postal address or electronic mail address of Lifeforce Financial Services. Request forms are available on request.
4. The requester must properly detail their request on the form so that the head of Lifeforce Financial Services can properly identify the record and the requester
5. The requester must indicate the form of access that is required
6. The requester must also indicate if any other manner is to be used to inform the requester stating the particulars of such manner
7. The requester must identify the right that is to be exercised or protected and provide an explanation of why the requested record is required for the exercise or protection of that right
8. Where a request is made on behalf of a third party, the requester must submit proof of the capacity in which the requester is making the request to the satisfaction of the head of Lifeforce Financial Services

Refusal of access to records.

The Compliance Officer of **Lifeforce Financial Services c.c.** may under certain circumstances deny certain requesters access to records, and the requester will be informed accordingly in writing.

The reasons for denial are, inter alia :

- protection of the rights and privacy of individuals ,
- the mandatory protection of certain commercial and confidential information of a third party ;
- the protection of the commercial, intellectual, private and confidential property and interests of **Lifeforce Financial Services c.c** ,its staff members and clients ;
- where public interest will not be served should access to records be granted ;
- insufficient motivation for a request.

Fees

A requester who seeks access to records containing personal information on that requester is not required to pay a fee providing the requester is still a client of Lifeforce Financial Services Limited. All other requests must pay the required request fees.

1. The Compliance Officer of Lifeforce Financial Services will notify the requester of the requirement to pay the prescribed fee (if any) before further processing the request
2. The fee that must be paid to Lifeforce Financial Services. The requester may lodge an application to the court against the payment of the required fee
3. After the Compliance Officer of Lifeforce Financial Services has made a decision on the request, the requester must be notified in the required format
4. If the request is granted then a further access fee may be payable for the search, retrieval, reproduction and preparation of the record that has been requested as well as any time in excess of the prescribed hours to do so. A list of fees charged is available on request and is subject to change without prior notification

Other information as may be prescribed

The Minister of Justice and Constitutional Development has not made any regulations in this regard.

Availability of the manual

This manual is available for inspection at Lifeforce Financial Services free of charge and is also available from Lifeforce Financial Services website. Copies are made available with the South African Human Rights Commission, in the Gazette.

