

SECTION 51 MANUAL FOR CLIENTÈLE LIMITED AND ALL ITS SUBSIDIARIES

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A. INTRODUCTION TO CLIENTÈLE LIMITED

Clientèle is one of the most respected and trusted names in financial products in South Africa. It has been providing ordinary South Africans access to affordable and valuable financial products for over 17 years. Clientèle boasts one of the best call centres in the country, has a strong compliance culture and its IFA division has consistently surpassed industry standards.

During 2008, a restructuring was undertaken, whereby Clientèle Limited became the new JSE holding company of Clientèle Life. The rationale for this, was to increase the flexibility of the Clientèle Group of companies to introduce complementary product offerings beyond its traditional life assurance products.

To date Clientèle has a number of subsidiaries namely, Clientele Life, Clientele General, Clientele Loans, Clientele Mobile and IFA Nigeria.

B. PARTICULARS IN TERMS OF THE SECTION 51 MANUAL

1. Contact details

Postal address: P O Box 1316
Rivonia
2128

Physical address: Clientèle Office Park
Cnr. Rivonia and Alon Roads
Morningside
2128

Telephone: +27 11 320 3333
Fax: +27 11 320 3133
Website: www.clientele.co.za
E-mail: services@clientele.co.za

Address all requests to access of records to the Information Officer.

2. The Section 10 Guide on how to use the Act

A Guide has been compiled in terms of Section 10 of PAIA by the Human Rights Commission. It contains information required by a person wishing to exercise any right, contemplated by PAIA.

3. Records available in terms of any other legislation

Basic Conditions of Employment Act, No. 75 of 1997
Companies Act, No. 61 of 1973
Employment Equity Act, No. 55 of 1998
Financial Advisory and Intermediary Services Act, No. 27 of 2002
Income tax Act, No. 58 of 1962
Labour Relations Act, No. 66 of 1995
Occupational Health & Safety Act, No. 85 of 1993

Skills Development Act, No. 97 of 1998
Skills Development Levies Act, No. 9 of 1999
Stock Exchange Control Act, No. 1 of 1985
Unemployment Insurance Act, No. 63 of 2001
Unemployment Insurance Contributions Act, No. 4 of 2002
Value Added Tax Act, No. 89 of 1991

4. Access to the records held by Clientèle Limited

4.1. The latest notice regarding the categories of records of Clientèle Limited, which are available without a person having to request access in terms of Section 52(2) of this Act:

4.1.a. BEE Rating

4.2. Records that may be requested. A description of the subjects of the records held by Clientèle Limited and the categories in which these subjects are classed:

4.2.a. Companies Act Records

- Documents of incorporation
- Memorandum and Articles of Association
- Minutes of Board of Directors meetings
- Records relating to the appointment of directors/ auditor/ secretary/ public officer and other officers
- Share Register and other statutory registers

4.2.b. Financial records

- Annual Financial Statements
- Tax Returns
- Accounting Records
- Banking Records
- Bank Statements
- Paid Cheques
- Electronic banking records
- Asset Register
- Rental Agreements
- Invoices

4.2.c. Income Tax Records

- PAYE Records
- Documents issued to employees for income tax purposes
- Records of payments made to SARS on behalf of employees
- All other statutory compliances:
 - VAT
 - Regional Services Levies
 - Skills Development Levies
 - UIF
 - Workmen's Compensation

4.2.d. Personnel Documents and Records

- Employment contracts
- Employment Equity Plan
- Medical Aid records
- Provident Fund records
- Disciplinary records
- Salary records
- UIF records
- SETA records
- Disciplinary code
- Leave records
- Training records
- Training Manuals

4.2.e. Other

- Independent contractor records
- Policyholder records
- Benefit claims records
- Telephone voice recording records

5. The request procedure (Form of request, see Appendix – 1)

The requester must use the prescribed form to make the request for access to a record. This must be made to the Information Officer of Clientèle Limited. This request must be made to the address, fax number or electronic mail address provided in 1.

The form must:

- provide sufficient detail to enable Clientèle Limited to identify the record and the requester.
- indicate which form of access is required.
- specify a postal address or fax number of the requester in the Republic.
- identify the right that the requester is seeking to exercise or protect.
- provide for an explanation of why the requested record is required for the exercise or protection of that right.
- if in addition to a written reply, the requester wishes to be informed of the decision on the request in any other manner, to state that manner and the necessary particulars to be informed in the other manner.
- If a request is made on behalf of another person, to submit proof of the capacity in which the requester is making the request, to the reasonable satisfaction of the Information Officer of Clientèle Life.

6. Fees: (See Appendix – 2)

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee, however the request could be subject to a reproduction fees as per the attached information. Every other requester, who is not a personal requester, must pay the required request fee:

- i. Clientèle Limited must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- ii. The fee that the requester must pay to a private body is R50. The requester may lodge an application to the court against the tender or payment of the request fee.
- iii. After Clientèle Limited has made a decision on the request, the requester must be notified in the required form.
- iv. If the request is granted then a further access fee must be paid for the search, reproduction, preparation and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

7. Availability of the manual

This manual is available for inspection at Clientèle Limited, free of charge. Copies are also available on Clientèle Limited's website, www.clientele.co.za

**REQUEST FOR ACCESS TO RECORDS OF
CLIENTÈLE LIMITED**

(Section 53(1) of the Promotion of Access to Information Act, No 2 of 2000)

(Regulation 10)

A. Particulars of Clientèle Limited

Postal address: P O Box 1316
2128

Physical address: Clientèle Office Park
Cnr. Rivonia and Alon Roads
Morningside
2128

Fax: +27 11 320 3133

B. Particulars of Person requesting access to the record

- (a) *The particulars of the person who requests access to the records must be recorded below.*
(b) *Furnish an address and/or fax number in the Republic to which information must be sent.*
(c) *Proof of the capacity in which the request is made, if applicable, must be attached.*

Full Name and Surname: _____

Identity Number: _____

Postal address: _____

Telephone Number: _____ Fax Number: _____

E-mail address: _____

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

C. Particulars of person on whose behalf request is made:

*This section must be completed **only** if a request for information is made on behalf of another person.*

Full names and surname: _____

Identity Number: _____

D. Particulars of Record:

- (a) *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.*
- (b) *If the provided space is inadequate please continue on a separate folio and attach it to this form. The requester must sign all the additional folios*

1. Description of the Record or relevant part of the record:

2. Reference number, if able: _____

3. Any further particulars of the record:

E. Fees:

- (a) *A request for access to a record, other than record containing personal information 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.*
- (d) *If you qualify for exemption of the payment of any fee, please state the reason therefore.*

Reason for exemption of payment of the fee: _____

F. Form of Access to the Record:

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:

Form in which record is required:

Mark the appropriate box with an "X"

NOTES:

- (a) *Compliance with your request may depend on the form in which the record is available.*
- (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.*
- (c) *The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.*

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

1. Indicate which right is to be exercised or protected: _____

2. Explain why the requested record is required for the exercising or protection of the aforementioned 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 _____ this _____ day of _____ 200_____

**SIGNATURE OF REQUESTER/PERSON
ON WHOSE BEHALF REQUEST IS MADE**

Fees

1. The fee for a copy of the manual as contemplated in regulation 9(2)(c) is R1,10 for every photocopy of a 4-size page or part thereof.

2. The fees for reproduction referred to in regulation 11(1) are as follows:

| | R |
|--|-------|
| (a) For every photocopy of an A4-size page or part thereof | 1,10 |
| (b) For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form | 0,75 |
| (c) For a copy in a computer-readable form on - | |
| (i) stiffy disc | 7,50 |
| (ii) compact disc | 70,00 |
| (d) (i) For a transcription of visual images, for an A4-size page or part thereof | 40,00 |
| (ii) For a copy of visual images | 60,00 |
| (e) (i) For a transcription of an audio record, for an A4-size page or part thereof | 20,00 |
| (ii) For a copy of an audio record | 30,00 |

3. The request fee payable by a requester, other than a personal requester, referred to in regulation 11(2) is R50,00.

4. The access fees payable by a requester referred to in regulation 11(3) are as follows:

| | R |
|---|-------|
| (a) For every photocopy of an A4-size page or part thereof | 1,10 |
| (b) For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form | 0,75 |
| (c) For a copy in a computer-readable form on - | |
| (i) stiffy disc | 7,50 |
| (ii) compact disc | 70,00 |
| d) (i) For a transcription of visual images, for an A4-size page or part thereof | 40,00 |
| (ii) For a copy of visual images | 60,00 |
| (e) (i) For a transcription of an audio record, for an A4-size page or part thereof | 20,00 |
| (ii) For a copy of an audio record | 30,00 |
| (f) 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. | |

For purposes of section 54(2) of the Act, the following applies:

- (a) Six hours as the hours to be exceeded before a deposit is payable; and
- (b) one third of the access fee is payable as a deposit by the requester.

The actual postage is payable when a copy of a record must be posted to a requester.

Public and private bodies registered under the Value-Added Tax Act, 1991 (Act No. 89 of 1991), as vendors may add value-added tax to all fees prescribed in this Annexure.