



**SECTION 51 MANUAL ON THE
PROMOTION OF ACCESS TO INFORMATION ACT**

OWNERSHIP:

This manual is owned by Common Wealth Finance South Africa Pty (Ltd) t/a MediFin Financial Services, GreenFin Financial Services and HomeFin Financial Services a duly authorised Registered Credit Provider (hereunder referred to as the "CFSA").

1

INTRODUCTION

The Promotion of Access to Information Act, 2000, PAIA gives effect to section 32 of the Constitution, which provides that everyone has the right to access information held by the State, as well as information held by another person (or private body) when such privately held information is required to exercise a right or to protect a right.

PAIA, provides that a person requesting information must be given access to any record of a private body, if that record is required for the exercise or the protection of a right. However, such request has to comply with the procedural requirements laid down by the Act.

This manual is compiled in accordance with Section 51 of PAIA and contains the following provisions:

- CFSA's postal address, street address, phone and fax number and Email address.
- a short description of the guidance document on the application of the Promotion of Information Act and the process to be followed in order to obtain a copy of this guide (compiled by the Human Rights Commission in terms of section 10 of the Act).
- the process to be followed in order to access information held by the CFSA. **See Annexure C.**
- a description of the typology of records held by CFSA (i.e. various information subjects held on each category type). **See Annexure A.**
- a description of records which are freely available without having to submit a formal request to access information in terms of the Act. **See Annexure B.**
- a description of the CFSA's information which are available in accordance with any other legislation.

2

CFSA's CONTACT DETAILS

Tiaan De Jager	<i>CEO / Director</i>
0861 000 808	<i>Phone Number</i>
082 562 9566	<i>Cell Phone</i>
Tiaan@medifin.co.za	<i>Email Address</i>
2012/154 097/07	<i>Company Registration Number</i>

0861 000 808

Phone Number

0866 913 60	<i>Fax Number</i>
info@medifin.co.za	<i>Email MediFin</i>
www.medifin.co.za	<i>Website MediFin</i>
info@greenfin.co.za	<i>Email GreenFin</i>
www.greenfin.co.za	<i>Website GreenFin</i>
info@home-fin.co.za	<i>Email HomeFin</i>
www.home-fin.co.za	<i>Website HomeFin</i>

Unit C9, Century Square	<i>Physical Address</i>
Heron Crescent	
Century City, 7441	

Postnet Suite 101	<i>Postal Address</i>
Private Bag X3	
Roggebaai 8012	

3

GUIDE ON THE PROMOTION OF ACCESS TO INFORMATION ACT (SECTION 10 GUIDE)

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

Email: paia@sahrc.org.za

Website: www.sahrc.org.za

4

PROCEDURE FOR OBTAINING ACCESS TO INFORMATION

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

Tiaan De Jager	<i>Information Officer Name</i>
0861 000 808	<i>Phone Number</i>
Tiaan@medifin.co.za	<i>Email Address</i>
Unit C9, Century Square	<i>Physical Address</i>
Heron Crescent	
Century City, 7441	
Postnet Suite 101	<i>Postal Address</i>
Private Bag X3	
Roggebaai 8012	

A request for access to information must be made in the prescribed form to the information officer indicated above. See **Annexure C** for the prescribed form.

All required text fields on the annexed "Request for Information Form" must be completed in full and in a legible form. The form (as well as any additional pages attached thereto) must be signed by the person submitting the form.

Once the "Request for Information Form" has been submitted, the information officer will notify the person who submitted the request of the prescribed fee (if any) payable before further processing the request.

A fee of R50 will be charged for access to any records. If the request is granted, the person who submitted the request will be accordingly notified and a further fee will be payable. The additional fee would be for the reproduction, preparation and time reasonably required to search for and prepare the

disclosure. The person who submitted the request may lodge an application to court against the tender or payment of the fee.

An individual seeking access to a record containing their own personal information will not be charged a request fee.

A person submitting the request must:

- indicate the identity of the person seeking access to the information
- provide sufficient particulars to enable the information officer to identify the information requested
- specify the format in which the information is required

- indicate the contact details of the person requiring the information
- indicate the right to be exercised and/or to be protected, and specify the reasons why the information required will enable the person to protect and/or exercise the right

- where the person requesting the information wishes to be informed of the decision of the request in a particular manner, state the manner and particulars to be so informed
 - if the request for information is made on behalf of another person, submit proof that the person submitting the request, has obtained the necessary authorisation to do so. Such proof must be *to the reasonable satisfaction of The Director of CFSA [Section 53(2)(a) – (f)]*.

5

TYPE OF RECORDS HELD BY CFSA

Request for access to documents held by the CFSA will be in accordance with the Act. The type of records available to the person requesting the information are listed in Annexure A.

A description of records which are freely available without having to submit a formal request to access information in terms of the Act are listed in Annexure B.

6

RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION

The person requiring the information may also request information which is available in terms of the following legislation:

- Basic Conditions of Employment Act
- Consumer Protection Act
- Employment Equity Act
- Financial Advisory & Intermediary Services Act

- Financial Intelligence Centre Act
- Financial Services Board Act
- Labour Relations Act
- National Credit Act
- Occupational Health & Safety Act
- Companies Act

7

7 GROUNDINGS FOR REFUSAL OF ACCESS TO RECORDS

The Promotion of Access to Information Act provides a number of grounds on which a request for access to information must be refused. These grounds mainly concern instances where the privacy and interests of other individuals are protected, where such records are already otherwise publicly available, instances where public interest are not served, the mandatory protection of commercial information of a third party, as well as the mandatory protection of certain confidential information of a third party.

A complete list of the grounds for refusal are indicated within Chapter 4 of the Act.

8

8 MANUAL AVAILABILITY

The manual is available for inspection at CFSA's office free of charge. Copies of this manual is also available at the South African Human Rights Commission, and on CFSA's website.

ANNEXURE A

RECORD TYPOLOGY

Request for access to documents held by the FSP will be in accordance with the Act. The type of records available to the person requesting the information are listed hereunder:

Administration records	These include but are not limited to: internal policies and procedures, minutes of meetings, lease agreements, supplier agreements, service level agreements, NCR license
Client related	These include but are not limited to: customer database, customer credit agreements, internal correspondence with customers, Customer insurance related correspondence,
Human Resource Records	These include but are not limited to: employment contracts, payroll, leave register, any personal records provided to CFSA by its personnel, any record which a third party provided to CFSA about any of its personnel, internal evaluation and training records, documents relating to disciplinary procedures & grievances and records relating thereto, other internal records and correspondence
Finance Records	These include but are not limited to: banking details, bank account statements, financial statements, general ledger, tax records, debtors books, asset register
Marketing Records	These include but are not limited to: website, social media, business cards, flyers
Other Parties	Other parties may possess records which can be said to belong to CFSA. The following records fall under this category: Personnel, client or CFSA records which are held by another party, Records held by CFSA pertaining to other parties, including but not limited to: <ul style="list-style-type: none"> • Financial records • Correspondence • Contractual records • Records provided by the other party

ANNEXURE B**AUTOMATICALLY AVAILABLE RECORDS**

The following records are automatically available on our website without having to submit a formal request to access the information in terms of the Act.

- Directory listings for suppliers available on our website
- Product and service information on our website

Our approved suppliers have access to leads provided by us via our website by using their username and password.