



## CONFIDENTIALITY AND POPI DISCLOSURE

### POPIA Disclosure:

- By engaging with this communication, you
  - give consent that we may process, transfer and disclose your personal information for the purposes of providing you with insurance products and services and complying with your instructions.
  - This may necessitate us sharing information with third parties to give effect to your insurance requirements.
- The FSP respects the rights to privacy and confidentiality of our potential and existing clients' personal information.
- A copy of the POPI Policy and Privacy Policy is available on [https://www.gov.za/sites/default/files/gcis\\_document/201409/3706726-11act4of2013protectionofpersonalinforcorrect.pdf](https://www.gov.za/sites/default/files/gcis_document/201409/3706726-11act4of2013protectionofpersonalinforcorrect.pdf) or upon request from Network Group Pty Ltd.

### Confidentiality Disclosure

- The e-mail and attachments are confidential and intended only for selected recipients.
- If you have received it in error, you may not in any way disclose or rely on the contents.
- You may not keep, copy or distribute the e-mail.
- Should you receive it, immediately notify the sender of the error and delete the e-mail.
- Also note that this form of communication is not secure, it can be intercepted, and may not necessarily be free of errors and viruses in spite of reasonable efforts to secure this medium.
- Any views and opinions expressed herein may not necessarily be those of Network Group Pty Ltd or parties it is contracted to.
- The aforementioned does not accept any liability for any damage, loss or expense arising from this communication and/or from accessing any attachment.

The FSP's Compliance Officer is: National Compliance CC FSP 1307 (0860 104 194) P.O Box 6869, Zimbali, 4418

#### **FAIS OMBUD**

Boabab House, Eastwood Office Park  
Lynwood Road  
Pretoria  
Tel 012 762 5000  
Fax (012) 348 3447  
E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)

#### **INFORMATION REGULATOR**

SALU Building  
316 Thabo Sehume Street  
Pretoria  
Tel: 012 406 4818  
Fax: 086 500 3351  
E-mail: [info@justice.gov.za](mailto:info@justice.gov.za)



Network Group Pty Ltd T/A Network Unlimited | 2014/192760/07  
 An Authorised Financial Service Provider | FSP 45622  
 E-mail: [networkunlimited@gmail.com](mailto:networkunlimited@gmail.com) | Web: [www.networkunlimited.co.za](http://www.networkunlimited.co.za)  
 Address: 5 Radar Drive, Durban North, 4051 | Cell: 063 894 4654 / 0783181820

**INTERMEDIARY DISCLOSURE**

To My Valued Clients,

Name is Craig Gangiah .I am an Independent broker and have been operating as a director of Network Group (Pty) Ltd for 6 years.

I hold the following License and Memberships:  FSP License No.45622  FPI Membership no.110944  Medical Schemes No ORG4245

**My Contact Details**

Telephone: 0638944654  Cell: 078 318 1820 / 064 512 7518  E-Mail: [craig.frc@gmail.com](mailto:craig.frc@gmail.com) /[networkunlimited@gmail.com](mailto:networkunlimited@gmail.com)  
 Address: 5 Radar Drive, Durban North, 4051

**I have experience in providing advice and provide service on the following Classes of Business**

- Short Term Insurance Personal Lines  Short-Term Insurance: Commercial Lines  Long-Term Insurance: Category A
- Long-Term Insurance: Category B1  Long-Term Insurance: Category B2  Long-Term Insurance: Category C
- Retail Pension Funds Benefits  Pension Funds Benefits (excl Retail)  Health Service Benefits

The FSP accepts responsibility for the advice given by myself during the course and scope of my duties. I am a mandated / independently appointed representative and comply with the appropriate standard of Honesty and Integrity as well as experience and educational competencies required by relevant legislation.

**I have the following Qualifications and Experience**

- BCOM Financial Management  Post Graduate Diploma in Financial Planning  Registered Financial Planning Institute Member
- Registered Certified Financial Planner  First Regulatory Exam Representative  First Regulatory Exam Key Individual

**The Brokerage is accredited with the relevant knowledge, competency and proficiency to market products (within the scope of its authority) to market the products of the following insurers:**

- Old Mutual  Sanlam  Liberty  Momentum  Glacier  Allan Gray  Santam
- Stratum  FMI  Brightrock  Discovery

- All third party payments must be verified by clients and Network Group will never require payments into the business or employees personal bank accounts.
- I do not directly or indirectly hold more than 10% of an insurer’s shares
- I did not receive more than 30% of my last years’ commission and remuneration from a particular insurer
- The Brokerage is not an associated company of an insurer
- The FSP does hold Professional Indemnity Insurance
- The FSP may receive commission from the client’s insurer. The level of commission varies depending on the product type. The exact amount is disclosed in the client’s policy schedule.
- The full and up to date copy of the FSP’s Conflict of Interest Policy can be obtained from the FSP’s website or upon request.
- The FSP abides by Treating Customers Fairly (TCF) and the Protection of Personal Information (POPI). A copy of the TCF and POPI Policy is available upon request.
- POPI Requirements:
  - The FSP respects the rights to privacy and confidentiality of our potential and existing clients’ personal information.
  - You give consent that we may process, transfer and disclose your personal information for the purposes of providing you with insurance products and services and complying with your instructions.
  - This may necessitate us sharing information with third parties to give effect to your insurance requirements.
  - A copy of the POPI Policy and Privacy Policy is available on [https://www.gov.za/sites/default/files/gcis\\_document/201409/3706726-11act4of2013protectionofpersonalinforcorrect.pdf](https://www.gov.za/sites/default/files/gcis_document/201409/3706726-11act4of2013protectionofpersonalinforcorrect.pdf) or upon request.

The FSP’s Compliance Officer is: National Compliance CC FSP 1307 (0860 104 194) P.O Box 6869, Zimbali,4418	
<b>FAIS OMBUD</b> Boabab House, Eastwood Office Park Lynwood Road Pretoria Tel 012 762 5000 Fax (012) 348 3447 E-mail: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>	<b>INFORMATION REGULATOR</b> SALU Building 316 Thabo Sehume Street Pretoria Tel: 012 406 4818 Fax: 086 500 3351 E-mail: <a href="mailto:info@foreg.justice.gov.za">info@foreg.justice.gov.za</a>

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF FINANCIAL ADVISOR

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF CLIENT

# PROMOTION OF ACCESS TO INFORMATION ACT

## (ACT 2 OF 2000)

### SECTION 51 MANUAL

#### Networth Group Pty Ltd FSP 45622

##### Introduction

This entity Networth Group Pty Ltd – is an authorised financial services provider that provides financial advice and renders intermediary services to clients on financial products under a licence issued in terms of the Financial Advisory and Intermediary Services Act, Act 37 of 2002.

##### 1. Definitions

1.1 “**FSP NAME**” means *Networth Group Pty Ltd* with registration number **Company Registration No. 2014/192760/07**. The entities has no subsidiaries and/or associated companies

1.2 “Data Subject” means the person to whom personal information relates;

1.3 “Manual” means this manual together with all its annexure;

1.4 “POPI” means the Protection of Personal Information Act, 4 of 2013;

1.5 “PAIA” means Promotion of Access to Information Act, 2 of 2002;

1.6 “Processing” means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including:

- a) the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;
- b) dissemination by means of transmission, distribution or making available in any other form;  
or
- c) merging, linking, as well as restriction, degradation, erasure or destruction or information.

1.7 “Record” means any recorded information-

- a) regardless of form or medium, including writing on any material, information produced, recorded or stored by means of any tape-recorded, computer equipment, whether hardware or software or both, or other device, and any material subsequently derived from information produced, recorded or stored. Any label, marking or other writing that identified or described any thing of which it forms part, or to which it is attached by any means, book, map, graph or drawing. Any photograph, film, negative, tape or other device in which one or more visual images are embodied so as to be capable, with or without the aid of some other equipment, of being reproduced;
- b) in the possession or control of a responsible party;
- c) whether or not it was created by the responsible party; and
- d) regardless of how it came into existence.

1.8 “Requester” has the meaning ascribed to it in section 1 of PAIA.

## 2. Purpose

The Promotion of Access to Information Act 2 of 2000 (“PAIA”) gives effect to the constitutional right of access to any information held by the state and any information that is held by another person and that is required for the exercise or protection of any rights.

PAIA sets out the requisite procedures associated with any such requests for information. In terms of PAIA, where a request for information is made to a body, there is an obligation to provide the information, except where PAIA, expressly provides that the information may not be released.

PAIA balances the interests of Requester of information, as well as those of private entities needing to protect trade secrets and confidential information.

The purpose of this Manual is to:

- a) detail the procedure that a Requester for information is required to follow and the manner in which a Request for Access shall be facilitated by **FSP name**; and
- b) to detail the purpose for which personal information may be processed, a description of categories of Data Subjects for whom **FSP name** processes personal information, as well as the categories of personal information relating to such Data Subjects, and the recipients to whom personal information may be supplied.

## 3. PARTICULARS IN TERMS OF THE SECTION 51 MANUAL

### Contact details

Name of business	<i>Networth Group Pty Ltd</i>
Designated contact person	- Key Individual and Director: Craig Gangiah

Information officer	- Craig Gangiah
Physical address	5 Radar Drive Athlone, Durban North Durban 4051
Postal address	5 Radar Drive Athlone, Durban North Durban 4051
Telephone number	+27645127518
Fax number	
E-mail address	Craig.frc@gmail.com

#### **4. The section 10 Guide on how to use the Act**

- 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 PAIA and section 56 of POPIA ;
  - 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 11 ; and
    - 4.3.3.2. access to a record of a private body contemplated in section 50 ;

- 4.3.4. the assistance available from the Information Officer 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-
  - 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 14 and 51 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 15 and 52 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 22 and 54 regarding fees to be paid in relation to requests for access; and
- 4.3.10. the regulations made in terms of section 92.
- 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. Records available in terms of any other legislation

### Records available in terms of any other legislation

Basic Conditions of Employment Act No. 75 of 1997
Collective Investments Schemes Control Act No. 45 of 2002
Companies Act No. 71 of 2008
Compensation for Occupational Injuries and Health Diseases Act No. 130 of 1993
Consumer Protection Act No. 68 of 2008
Employment Equity Act No.55 of 1998
Financial Advisory and Intermediary Services Act No. 37 of 2002
Financial Intelligence Centre Act No. 38 of 2001
Financial Institutions (Protection of Funds) Act No. 28 of 2001
Financial Services Board Act No. 97 of 1990
Financial Services Ombud Schemes Act No. 37 of 2004
Friendly Societies Act No. 25 of 1956
Income Tax Act No. 58 of 1962
Insurance Laws Amendment Act No. 27 of 2008
Labour Relations Act No. 66 of 1995
Long-term Insurance Act No. 52 of 1998
Medical Schemes Act No. 131 of 1998
Occupational Health and Safety Act No. 85 of 1993
Pension Funds Act No. 24 of 1956
Prevention of Organised Crime Act No. 121 of 1998
Protection of Constitutional Democracy against Terrorist and Related Activities Act No. 33 of 2004
Security Services Act No. 36 of 2004
Short Term Insurance Act No. 53 of 1998
Skills Development Act No.97 of 1998
Skills Development Act No.97 of 1998
Unemployment Contributions Act No. 4 of 2002
Unemployment Insurance Act No. 63 of 2001
Value Added Tax Act No. 89 of 1991

**6. Access to the records held by the private body**

- The latest notice regarding the categories of records of the body, which are available without a person having to request access in terms of section 52 (2) of this Act, and at no cost:

Brochures; Pamphlets; Documents related to business activities
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- Records which may be requested in terms of this Act:

<p>Administration:</p>
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- |   |
|---|
| <ul style="list-style-type: none"><li>○ Licence of product categories</li><li>○ Minutes of management meetings</li><li>○ Minutes of staff meetings</li><li>○ Correspondence</li></ul> |
|---|

<p>Human resources:</p>
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| <ul style="list-style-type: none"><li>○ Employment contracts</li><li>○ Mandates</li><li>○ Policies and procedures</li><li>○ Training</li><li>○ Remuneration and benefits policies, and records thereof</li></ul> |
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<p>Operations:</p>
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- |  |
|--|
| <ul style="list-style-type: none"><li>○ Production records</li><li>○ Compliance manual – FAIS</li><li>○ Compliance reports</li><li>○ Complaint’s procedures</li><li>○ Contractual agreements with suppliers</li><li>○ Procedure’s manual - FICA</li><li>○ Records of advice</li><li>○ Register of key individuals</li><li>○ Register of representatives</li><li>○ Register of non-compliance</li><li>○ Record of continued compliance by representatives</li><li>○ Register of premature cancellation of products</li><li>○ Clients register</li></ul> |
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<p>Finances:</p>
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- |  |
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| <ul style="list-style-type: none"><li>○ Accounting and audit records</li><li>○ Financial statements</li><li>○ Assets inventory</li></ul> |
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<p>Legal Records:</p>
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- |   |
|---|
| <ul style="list-style-type: none"><li>○ Documentation pertaining to litigation and arbitration</li><li>○ General agreements</li><li>○ Licenses, permits and authorizations</li><li>○ Insurance Records including records in respect of insurance coverage, limits and</li></ul> |
|---|

<p>insurers</p> <ul style="list-style-type: none"> <li>○ Claims Records</li> </ul>
<p>Tax Records:</p> <ul style="list-style-type: none"> <li>○ Income tax returns and other documentation</li> <li>○ PAYE Records</li> <li>○ Skills Development Levies Records</li> <li>○ Value Added Tax Record.</li> </ul>
<p>Employee Records:</p> <ul style="list-style-type: none"> <li>○ Attendance register</li> <li>○ Company tax submissions in respect of employee</li> <li>○ Employment Agreements</li> <li>○ Confidentiality agreements</li> <li>○ Restraint of Trade Agreements</li> <li>○ Disciplinary Records</li> <li>○ Employee personal details</li> <li>○ Employment conditions and policies</li> <li>○ Employment equity plan</li> <li>○ Medical aid Records</li> <li>○ Remuneration and benefits records</li> <li>○ Retirement fund records</li> <li>○ Training manuals and material</li> <li>○ Dividend payment list</li> </ul>
<p>Information technology:</p> <ul style="list-style-type: none"> <li>○ Business and data information</li> <li>○ Domain name registrations</li> <li>○ IT technology capabilities</li> <li>○ Asset Registers</li> </ul>
<p>Customer Records:</p> <ul style="list-style-type: none"> <li>○ Agreements and Forms</li> <li>○ Payment details</li> <li>○ Sales Records</li> <li>○ Policy documents and wordings</li> <li>○ Transaction records</li> <li>○ Disclosures</li> </ul>

- The request procedures:

**Form of request: (ANNEXURE A)**

### **Form of request – Annexure A:**

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 the private body. This request must be made to the address, fax number or electronic mail address of the body concerned.
2. The requester must provide sufficient detail on the request form to enable the Information Officer of the private body to identify the record and the requester. The requester should also indicate which form of access is required. The requester should also indicate if any other manner is to be used to inform the requester and state the necessary particulars to be so informed.
3. The requester must identify the right that is sought to be exercised or to be protected and provide an explanation of why the requested record is required for the exercise or protection of that right.
4. If a request is made on behalf of another person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the private body.
5. **The Information Officers will, within 30 days of receipt of the Request, decide whether to grant or decline the Request and notice with reasons (if required) will be provided.** In the event that a large volume of information is requested, or the Information Offices is required to search through a large volume of Records, the 30 day period in terms of which the Information Officer must decide whether to grant or refuse the Request may be extended for a further period, not exceeding 30 days. The Requester will be notified by the Information Officer of any extension sought.
6. **Should the Information Officer be unable to locate a Record, or the Record does not exist, the Information Officer will, by means of an affidavit or attestation, notify the Requester which will include information in respect of the steps taken to locate the Record.**
7. In the event that the **Request for Access to a Record is unsuccessful**, the Requester will be notified by the Information Officer, which notification will include:
8. Adequate reasons for the refusal.
9. The Requester's right to lodge to apply to a court for relief within 180 days of notification of the decision for appropriate relief in accordance with sections 56(3) (c) and 78 of PAIA.
10. **The Information Officer may refuse access to a Record in the following**

**instances:**

- protecting personal information about a third person (who is a natural person), including a deceased person, from unreasonable disclosure;
- protecting commercial information that is held about a third party or a particular company or entity (for example trade secrets: financial, commercial, scientific or technical information that may harm the commercial or financial interests of the organization or the third party);
- if disclosure of the Record would result in a breach of a duty of confidence owed to a third party in terms of an agreement;
- if disclosure of the Record would endanger the life or physical safety of an individual;
- if disclosure of the Records would prejudice or impair the protection of a person in accordance with a witness protection scheme;
- if disclosure of the Record would prejudice or impair the protection of the safety of the public;
- the Record is privileged from production in legal proceedings, unless the legal privilege has been waived;
- disclosure of the Record (containing trade secrets, financial, commercial, scientific, or technical information) would harm the commercial or financial interests of **FSP Name**;
- the Record is a computer programme; and
- the Record contains information about research being carried out or about to be carried out on behalf of a third party or **FSP Name**.

**11. Remedies Available when an FSP Refuses a Request**

**Internal Remedies**

The FSP does not have internal appeal procedure. The decision made by the Information Officer is final. Requesters will have to exercise such external remedies at their disposal if the request for information is refused, and the Requestor is not satisfied with the answer supplied by the Information Officer.

**External Remedies**

A Requestor that is dissatisfied with the Information Officer's refusal to disclose information, may within 30 (thirty) days of notification of the decision, may apply to a Court for relief. A third party dissatisfied with the Information Officer's decision not to grant a request for information, may within 30 (thirty) days of notification of the decision, apply to a Court for relief. For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status

and a Magistrate's Court designated by the Minister of Justice and Constitutional Development and which is presided over by a designated Magistrate.

**Fees payable for request – Annexure B:**

- A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee. Every other requester, who is not a personal requester, must pay the required request fee:
- The Information Officer of the private body 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.
- **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.**
- After the Information Officer of the private body has made a decision on the request, the requester must be notified in the required form.
- 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. Other information as may be prescribed**

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

**8. Availability of the PAIA manual**

8.1 A copy of the Manual is available-

- 8.1.1 on (www.fsca.co.za), if any;
- 8.1.2 head office of the **(Networth group Pty Ltd)** for public inspection during normal business hours;
- 8.1.3 to any person upon request and upon the payment of a reasonable prescribed fee; and
- 8.1.4 to the Information Regulator upon request.

8.2 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.

## **9. Protection of Personal Information Act**

9.1. POPI regulates and controls the Processing, collection, use, and transfer of personal information relating to identifiable, living, natural persons and juristic persons.

9.2 In terms of POPI, the definition of personal information includes, but is not limited to:

- 9.2.1. Name
- 9.2.2. Address
- 9.2.3. Contact Details
- 9.2.4. Date of birth
- 9.2.5. Place of birth
- 9.2.6. Identity Number
- 9.2.7. Passport Number
- 9.2.8. Bank details
- 9.2.9. Tax Number
- 9.2.10. Financial Information
- 9.2.11. Marital Status

9.3. In terms of POPI, **Networth Group Pty Ltd** has a legal duty to collect, use, transfer and destroy another's (Data Subject) personal information in a lawful, legitimate and responsible manner.

9.4. **Networth Group Pty Ltd** processes personal information in respect of, but not limited to, the following Data Subjects:

- 9.4.1. Employees, Contractors, Consultants, Job applicants, Directors, Learnership Candidates, Representatives (as defined in the Financial Advisory and Intermediary Services Act, 2002.
- 9.4.2. Clients
- 9.4.3. Suppliers and Service Providers
- 9.4.4. Regulators of Public Bodies
- 9.4.5. Persons who physically interact with the Company at the Company's offices or through e-mail, fax, WhatsApp, websites and other means of electronic communication
- 9.4.6. Third parties involved in insurance claims
- 9.4.7. Potential business partners

9.5. **Networth Group Pty Ltd** processes personal information (without limitation):

- 9.5.1. in accordance with its business objectives and strategies;
- 9.5.2. to comply with its legal and contractual obligations;
- 9.5.3. in order to make contact with, or attend to a Data subjects queries or instructions;
- 9.5.4. to identify Data Subjects;
- 9.5.5. to pursue the legitimate interest of **Networth Group Pty Ltd** or the Data Subject;
- 9.5.6. to provide the data subject with information, which includes information about marketing. in respect of **Networth Group Pty Ltd**;
- 9.5.7. to provide, maintain and improve its services;
- 9.5.8. to perform operational, human resource and legal requirements; and
- 9.5.9. to prevent fraud and abuse of **Networth Group Pty Ltd** processes, systems and operations.

9.6. **Networth Group Pty Ltd** will ensure that all Personal information is treated with caution and will implement reasonable security measures to protect your Personal information.

9.7. Once the Data Subject's Personal Information is no longer required due to the fact that the purpose for which the Personal Information was held has come to an end or expired, such Personal Information will be safely and securely archived for the required periods, as prescribed by law. **Networth Group Pty Ltd** will thereafter ensure that such Personal Information is permanently destroyed.

9.8. In the event that a Data Subject requires details of the Personal Information **Networth Group Pty Ltd** holds, the Data Subject must submit a request in accordance with 7 of this Manual.

9.9. **Actual or Planned Transborder Flows of Personal Information:** Personal Information may be transmitted transborder to the FSP's suppliers in other countries, and Personal Information may be stored in data servers hosted outside South Africa, which may not have adequate data protection laws. The FSP will endeavour to ensure that its dealers and suppliers

will make all reasonable efforts to secure the said data and Personal Information. In South Africa.

## **10. Complaints**

Should your PAIA request be denied or there is no response from a public or private bodies for access to records you may lodge a complaint at the following email address:

[PAIAComplaints@inforegulator.org.za](mailto:PAIAComplaints@inforegulator.org.za)

### **Updating of this Manual**

The Head of the FSP will on a regular basis update this Manual.

### **Issued By**

Craig Gangiah – Director and Key Individual 01/01/2024

## Annexure A - Request For Access to Record of Network Group Pty Ltd

Particulars of private body

**Network Group Pty Ltd** FSB 45622

Particulars of person requesting access to the record

Instructions:	
<ul style="list-style-type: none"><li>• The particulars of the person who requests access to the record must be given below.</li><li>• The address and/or fax number in the Republic to which the information is to be sent must be given.</li><li>• Proof of the capacity in which the request is made, if applicable, must be attached.</li></ul>	
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	

Particulars of person on whose behalf request is made

Instructions:	
<ul style="list-style-type: none"><li>• This section must be completed ONLY if a request for information is made on behalf of another person.</li></ul>	
Full name and surname	
Identity number	

Particulars of record

Instructions:
<ul style="list-style-type: none"><li>• 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.</li><li>• If the provided space is inadequate, please continue on a separate folio and attach it to this form. <b>The requester must sign all the additional folios.</b></li></ul>

Description of record or relevant part of the record	
Reference number, if available	
Any further particulars of record	

## Fees

<p>Instructions:</p> <ul style="list-style-type: none"> <li>• A request for access to a record, other than records containing personal information about you, will be processed only after a <b>request fee</b> has been paid.</li> <li>• You will be notified of the amount required to be paid as the request fee.</li> <li>• The <b>fee payable for access</b> to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.</li> <li>• If you qualify for exemption of the payment of any fee, please state the reason for exemption.</li> </ul>	
Reason for exemption from payment of fees	



*Particulars of right to be exercised or protected*

Instructions: <ul style="list-style-type: none"><li>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.</li></ul>	
Indicate which right is to be exercised or protected	
Explain why the record requested is required for the exercise or protection of the aforementioned right	

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 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?

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

\_\_\_\_\_  
Full Name of Requester  
Person on whose behalf the request is made

\_\_\_\_\_  
Signature of Requester  
Person on whose behalf the request is made

### Annexure B – Fees in respect of private bodies

1. The fee for a copy of the manual as contemplated in regulation 9(2) (c) is R1.10 for every photocopy of an A4-size page or part thereof.	
<p>2. The fees for reproduction referred to in regulation 11(1) are as follows:</p> <p>a. For every photocopy of an A4-size page or part thereof</p> <p>b. For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form</p> <p>c. For a copy in a computer-readable form on:</p> <p style="padding-left: 20px;">i. Stiffy disc</p> <p style="padding-left: 20px;">ii. Compact disc</p> <p>d. For a transcription of visual images:</p> <p style="padding-left: 20px;">i. A4 size page or part thereof</p> <p style="padding-left: 20px;">ii. A copy of visual images</p> <p>e. For a transcription of an audio record:</p> <p style="padding-left: 20px;">i. A4 size page or part thereof</p> <p style="padding-left: 20px;">ii. A copy of an audio record</p>	<p>R0.00</p> <p>1.10</p> <p>0.75</p> <p>7.50</p> <p>70.00</p> <p>40.00</p> <p>60.00</p> <p>20.00</p> <p>30.00</p>
3. The request fee payable by a requester, other than a personal requester, referred to in regulation 11(2) is R50.00.	
<p>4. The access fees payable by a requester referred to in regulation 11(3) are as follows:</p> <p>a. For every photocopy of an A4-size page or part thereof</p> <p>b. For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form</p> <p>c. For a copy in a computer-readable form on:</p> <p style="padding-left: 20px;">i. Stiffy disc</p> <p style="padding-left: 20px;">ii. Compact disc</p> <p>d. For a transcription of visual images:</p> <p style="padding-left: 20px;">i. A4 size page or part thereof</p> <p style="padding-left: 20px;">ii. A copy of visual images</p> <p>e. For a transcription of an audio record:</p> <p style="padding-left: 20px;">i. A4 size page or part thereof</p> <p style="padding-left: 20px;">ii. A copy of an audio record</p> <p>For purposes of section 54(2) of the Act, the following applies:</p> <p><b>(a) Six hours as the hours to be exceeded before a deposit is payable;</b></p> <p><b>and</b></p> <p><b>(b) One third of the access fee is payable as a deposit by the requester.</b></p> <p><b>The actual postage is payable when a copy of a record must be posted to a requester.</b></p>	<p>R0.00</p> <p>1.10</p> <p>0.75</p> <p>7.50</p> <p>70.00</p> <p>40.00</p> <p>60.00</p> <p>20.00</p> <p>30.00</p>



# PRIVACY POLICY

**Networth Group Pty Ltd** strongly believes in protecting your privacy and the confidentiality of your personal information. In order to explain how **Networth Group Pty Ltd** collects, uses and protects personal information, we have developed this privacy policy. Personal information is any combination of information, in the possession of, or likely to come into the possession of **Networth Group Pty Ltd** that can be used to identify, contact, or locate a discrete individual (“Personal Information”) and will be treated in accordance with this privacy policy. This includes any expression of opinion about such individual. Any information which cannot be used to identify a discrete individual (such as aggregated statistical information) is not personal information.

## THE PURPOSE OF COLLECTION

We collect and process your personal information mainly to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes explained below.

The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information that we need for that purpose.

We collect information directly from you where you provide us with your personal details, for example when you purchase a product or services from us or when you submit enquiries to us or contact us. Where possible, we will inform you what information you are required to provide to us and what information is optional.

We also collect information about you from other sources as explained below.

With your consent, we may also supplement the information that you provide to us with information we receive from other companies

Website usage information is collected using “cookies” which allows us to collect standard internet visitor usage information.

## HOW WE USE YOUR INFORMATION

We will use your personal information only for the purposes for which it was collected or agreed with you, for example:

- To provide our products or services to you, to carry out the transaction you requested and to maintain our relationship;



- For underwriting purposes;
- To assess and process claims;
- To conduct credit reference searches or verification;
- To confirm and verify your identity or to verify that you are an authorised user for security purposes;
- For operational purposes, and where applicable, credit scoring and assessment and credit management;
- For purposes of claim checks
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- For debt tracing or debt recovery;
- To conduct market or customer satisfaction research or for statistical analysis;
- For audit and record keeping purposes;
- In connection with legal proceedings.

We will also use your personal information to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law

## **DISCLOSURE OF INFORMATION**

We may disclose your personal information to our service providers who are involved in the delivery of products or services to you. We have agreements in place to ensure that they comply with these privacy terms.

We may share your personal information with, and obtain information about you from:

- Third parties for the purposes listed above, for example credit reference and fraud prevention agencies, law enforcement agencies;
- Other insurers to prevent fraudulent claims;
- Other companies in the **Networth Group Pty Ltd** when we believe it will enhance the services and products we can offer to you, but only where you have not objected to such sharing;
- Other third parties from whom you have chosen to receive marketing information.

We may also disclose your information:

- Where we have a duty or a right to disclose in terms of law or industry codes;
- Where we believe it is necessary to protect our rights.



## **INFORMATION SECURITY**

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of personal information. We will, on an ongoing basis, continue to review our security controls and related processes to ensure that your personal information is secure.

Our security policies and procedures cover:

- Physical security;
- Computer and network security;
- Access to personal information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information;
- Governance and regulatory issues;
- Monitoring access and usage of private information;
- Investigating and reacting to security incidents.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that personal information that we remain responsible for, is kept secure.

We may need to transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

## **YOUR RIGHTS: ACCESS TO INFORMATION**

You have the right to request a copy of the personal information we hold about you. We will take all reasonable steps to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to a payment of a legally allowable fee.

## **CHANGES TO THIS NOTICE**

Please note that we may amend this Notice from time to time. Please check this website periodically to inform yourself of any changes.



## HOW TO CONTACT US

If you have questions about this Notice or believe we have not adhered to it, or need further information about our privacy practices or wish to give or withdraw consent, exercise preferences or access or correct your personal information, please contact us at the following numbers/addresses:

- Contact Number: +27645127518

## INFORMATION REGULATOR

You have the right to complain to the Information Regulator, whose contact details are:

Information Regulator

**Tel:** 010 023 5200

**Email:** [enquiries@inforegulator.org.za](mailto:enquiries@inforegulator.org.za)

[POPIAComplaints@inforegulator.org.za](mailto:POPIAComplaints@inforegulator.org.za)

# Conflict of Interest Management Policy

FSP name : \_Networth Group Pty Ltd\_\_\_\_\_

FSP number : \_45622\_\_\_\_\_

Responsible person : \_Craig Gangiah\_\_\_\_\_

Compliance Officer : \_National Compliance CC\_\_\_\_\_

Full name of Key Individual : \_Craig Gangiah\_\_\_\_\_

Signature of Key Individual : \_\_\_\_\_

Date : \_\_\_\_\_

## 1. DEFINITIONS

1.1. **“Conflict of interest”** means any situation in which a person has an actual or potential interest that may, in rendering a financial service to a client,:

- a) Influence the objective performance of their obligations towards such client; or
- b) Prevent a person from rendering an unbiased and fair financial service to that client, or from acting in the interests of that client, including but not limited to –
  - a financial interest;
  - an ownership interest;
  - any relationship with a third party

1.2. **“Employee”**, for the purpose of this policy, will include:

- a) All directors and full-time employees of the Networth Group Pty Ltd FSB 45622
- b) All temporary contracted employees;
- c) All employed or contracted representatives including independent financial advisors and tied agents.

- 1.3. **“Fair value”** means the amount for which an asset could be exchanged, or a liability settled between knowledgeable, willing parties in an arm’s length transaction (as set out in the reporting standards adopted in terms of the Companies Act (Act No. 61 of 1973).
- 1.4. **“Financial interest”** means any cash, cash equivalent, voucher, gift, service, advantage, benefit, discount, domestic or foreign travel, hospitality, accommodation, sponsorship, other incentive or valuable consideration, other than –
- (a) An ownership interest;
  - (b) Training, that is not exclusively available to a selected group of providers
- OR
- Representatives; on-
- (i) Products and legal matters relating to those products;
  - (ii) General financial and industry information;
  - (iii) Specialised technological systems of a third party necessary for the rendering of a financial service; but excluding travel and accommodation associated with that training.
- 1.5. **“Financial Service Provider”** means any person, other than a representative, who as a regular feature of the business of such person –
- (a) Furnishes advice; or
  - (b) Furnishes advice and renders any intermediary service; or
  - (c) Renders an intermediary service.
- 1.6. **“Financial Service”** means any service contemplated in paragraph (a), (b) or (c) of the definition of “financial services provider”, including any category of such services.
- 1.7. **“Immaterial Financial Interest”** means any financial interest with a determinable monetary value, the aggregate of which does not exceed R 1 000 in any calendar year from the same third party in that calendar year received by –
- (a) A provider who is a sole proprietor; or
  - (b) A representative for that representative’s direct benefit;
  - (c) A provider, who for its benefit or that of some or all of its representatives, aggregates the immaterial financial interest paid to its representatives.
- 1.8 **“Ownership Interest”** means –
- (a) Any equity or proprietary interest, for which fair value was paid by the owner at the time of acquisition, other than equity or an proprietary interest held as an approved nominee on behalf of another person; and

(b) Includes any dividend, profit share or similar benefit derived from that equity or ownership interest;

1.9. **“Representative”** means 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 –

(a) does not require judgment on the part of the latter person; or

(b) does not lead a client to any specific transaction in respect of a financial product in response to general enquiries;

1.10. **“Third Party”** means –

(a) A product supplier;

(b) Another provider;

(c) An associate of a product supplier or a provider;

(d) A distribution channel;

(e) Any person who in terms of an agreement or arrangement with a person referred to in paragraphs (a) to (d) above provides a financial interest to a provider or its representatives

## 2. INTRODUCTION

The provider is committed to ensuring that all business is conducted in accordance with the standards of good corporate governance.

The manner in which the provider conducts business is accordingly based on integrity and ethical and equitable behavior.

This Conflict Of Interest Policy aims to emphasise the interests of all stakeholders by minimising and managing all actual or potential conflicts of interest.

## 3. OBJECTIVE

Networth Group Pty Ltd FSB 45622 is an authorized financial services provider. Any financial services provider, such as Networth Group Pty Ltd FSB 45622, is potentially exposed to a conflict of interest in relation to various activities. However, the protection of our client's interests is our primary concern as stated in our policy:

- we will identify circumstances which may give rise to an actual or potential conflict of interest entailing a material risk of damage to our clients' interests; and

- we have established appropriate structures and systems to manage this conflict; and
- we will maintain systems in an effort to prevent damage to our clients' interests through identified conflict.

#### **4. MANAGING THE RISK OF CONFLICTS OF INTEREST DEVELOPING**

Once a conflict of interest has been identified, it must be appropriately and adequately managed.

##### **4.1. Identifying Conflicts of Interest**

4.1.1. No person may avoid, limit or circumvent, or attempt to avoid, limit or circumvent compliance with the Conflict Of Interest Policy via an associate or third party or an arrangement involving an associate or a third party.

4.1.2. Networth Group Pty Ltd FSB 45622 and its employees (i.e. representatives) may only receive or offer the following financial interest from or to a third party. The financial interest includes but is not limited to:

- a) Commission authorised in terms of the Long-term Insurance Act (No. 52 of 1998). Commission is strictly monetary amounts paid to a FSP, designated as such and determined on a basis specified prior to payment;
- b) Fees authorised in terms of the Long-term Insurance Act if those fees are reasonably commensurate to a service being rendered;
- c) Fees for the rendering of a financial service in respect of which commission or fees referred to in paragraph (a) or (b) above is not paid, if those fees –
  - are specifically agreed to by a client in writing; and
  - may be stopped at the discretion of the client;
- d) Fees or remuneration for the rendering of a service to a third party, which fees or remuneration are reasonably commensurate to the service being rendered;
- e) Subject to other legislation, an immaterial financial interest;
- f) A financial interest not referred to in paragraphs (a) to (e) above, for which a consideration, fair value or remuneration that is reasonably commensurate to the value of the financial interest, is paid by Networth Group Pty Ltd FSB 45622 or its representatives at the time of receipt thereof;

4.1.3 Networth Group Pty Ltd FSB 45622 or its associates may not provide for the travel and accommodation associated with the training and may not offer the training to an exclusive group of FSPs only. Other forms of training not mentioned in (a) – (c) above, may be provided subject to a consideration or remuneration (based on fair value) being paid for the training so provided to FSPs (or their representatives) receiving the training.

4.1.4. Network Group Pty Ltd FSB 45622 shall **not** offer any financial interest to its representatives for:

- a) Giving preference to the quantity of business secured to the exclusion of the quality of the service rendered to clients; or
- b) Giving preference to a specific product supplier, where a representative may recommend more than one product supplier to a client; or
- c) Giving preference to a specific product of a product supplier, where a representative may recommend more than one product of that product supplier to a client.

#### **4.2 Avoidance of Conflicts Of Interest**

4.2.1 Once an actual or potential conflict of interest has been identified, steps must be taken to (wherever possible) to avoid such a conflict. Should such avoidance not be possible, steps must be taken to mitigate such an actual or potential conflict of interest and must be disclosed to all impacted parties.

#### **4.3 Disclosure of Conflicts of Interest**

4.3.1 Network Group Pty Ltd FSB 45622 and its representatives must at the earliest reasonable opportunity disclose to a client any conflict of interest in respect of that client (and all other impacted parties).

4.3.2 The disclosure must be made in writing to the client and contain the following information which includes, but is not limited to:

- a) The measures taken, in accordance with this policy to avoid or mitigate the conflict;
- b) Any ownership interest or financial interest, other than an immaterial financial interest, that Network Group Pty Ltd FSB 45622 or its employees may become eligible for;
- c) The nature of any relationship or arrangement with a third party that gives rise to a conflict of interest. Sufficient detail in terms of the nature and extent of the relationship that creates or gives rise to the conflict must be disclosed to the client. Such disclosure should enable the client to make a reasonable assessment as to whether to proceed with a transaction; and
- d) Informing the client of the existence of the Conflict Of Interest Policy and how this document may be accessed.

### **5. PROCESSES AND PROCEDURES TO ENSURE COMPLIANCE**

5.1. Network Group Pty Ltd FSB 45622 shall conduct business in relation to the identification, avoidance and managing of conflicts of interest.

5.2. The Compliance Officer of the provider is responsible for managing (and updating) the Conflict Of Interest Policy

- 5.3. The onus is on the individuals subject to this Conflict Of Interest Policy to avoid creating conflicts of interest, and if this is unavoidable, to take effective steps to mitigate such a Conflict Of Interest and ensure that proper disclosure is made in respect thereof.
- 5.4. All employees are responsible for identifying specific instances of conflicts of interest and are required to notify the Compliance Officer of any conflicts of interest they become aware of.
  - a) The central register for the recording of conflicts of interest, including the persons involved and the controls implemented has been created.
  - b) Measures will be implemented to ensure continuous monitoring of compliance to the Conflict Of Interest Policy.
  - c) Where monitoring has identified non-compliance with either the Conflict Of Interest Policy, the compliance risk should be assessed with a recommendation as to the measures that will be taken to mitigate the compliance risk; and
- 5.5. All employment contracts must include the necessary termination and/or sanctions clauses to manage the risk of an actual or potential conflicts of interest situations created by employees' acts or omissions.

## **6. ACCESSIBILITY OF THE COI POLICY**

This Conflict Of Interest Policy will be made available on Networth Group Pty Ltd FSB 45622 website as well as the National Compliance website to ensure that it is easily accessible for inspection by employees, clients and third parties at all reasonable times.

## **7. TRAINING AND AWARENESS**

- 7.1. Networth Group Pty Ltd FSB 45622 employees, contractors and temporary workers will annually receive appropriate training and awareness on this policy.
- 7.2. All newly recruited employees must attend a training session during their induction program.
- 7.3. Training and training materials provided to representatives must include a reference to, and information on the content and application of this policy.

## **8. CONSEQUENCES OF NON-COMPLIANCE**

- 8.1. The FAIS Act provides for penalties in the event that a person is found guilty of contravening the Act, or of non-compliance with the provisions of the Act. The penalty for non-compliance of specific provisions of the Act, is an amount of up to R1 million or a period of imprisonment for up to 10 years.
- 8.2. The Registrar of FAIS is empowered to refer instances of non-compliance to an Enforcement Committee of the FSB that may impose administrative penalties on offenders.
- 8.3. The FAIS Act also gives the Registrar the powers to revoke the license of a FSP.

**FORM 3**  
**OUTCOME OF REQUEST AND OF FEES PAYABLE**  
 [Regulation 8]

Note:

1. If your request is granted the—
  - (a) amount of the deposit, (if any), is payable before your request is processed; and
  - (b) requested record/portion of the record will only be released once proof of full payment is received.
2. Please use the reference number hereunder in all future correspondence.

Reference number: \_\_\_\_\_

TO: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Your request dated \_\_\_\_\_, refers.

**1. You requested:**

Personal inspection of information at registered address of public/private body ( <i>including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form</i> ) is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Annexure B.	
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**OR**

**2. You requested:**

Printed copies of the information ( <i>including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form</i> )	
Written or printed transcription of virtual images ( <i>this includes photographs, slides, video recordings, computer-generated images, sketches, etc</i> )	
Transcription of soundtrack ( <i>written or printed document</i> )	
Copy of information on flash drive ( <i>including virtual images and soundtracks</i> )	
Copy of information on compact disc drive ( <i>including virtual images and soundtracks</i> )	
Copy of record saved on cloud storage server	

**3. To be submitted:**

Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format ( <i>including transcriptions</i> )	
E-mail of information ( <i>including soundtracks if possible</i> )	
Cloud share/file transfer	
Preferred language: ( <i>Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available</i> )	

Kindly note that your request has been:

Approved

Denied, for the following reasons:

--

**4. Fees payable with regards to your request:**

Item	Cost per A4-size page or part thereof/item	Number of pages/items	Total
Photocopy			
Printed copy			
For a copy in a computer-readable form on:			
(i) Flash drive	R40.00		
• To be provided by requestor			
(ii) Compact disc	R40.00		
• If provided by requestor			
• If provided to the requestor	R60.00		
For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on the quotation of the service provider		
Copy of visual images			
Transcription of an audio record, per A4-size	R24.00		
Copy of an audio record			
(i) Flash drive	R40.00		
• To be provided by requestor			
(ii) Compact disc	R40.00		
• If provided by requestor			
• If provided to the requestor	R60.00		
Postage, e-mail or any other electronic transfer:	Actual costs		
<b>TOTAL:</b>			

**5. Deposit payable (if search exceeds six hours):**

Yes

No

Hours of search	Amount of deposit (calculated on one third of total amount per request)

The amount must be paid into the following Bank account:

Name of Bank: \_\_\_\_\_  
 Name of account holder: \_\_\_\_\_  
 Type of account: \_\_\_\_\_  
 Account number: \_\_\_\_\_  
 Branch Code: \_\_\_\_\_  
 Reference Nr: \_\_\_\_\_  
 Submit proof of payment to: \_\_\_\_\_

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

\_\_\_\_\_  
 Information officer

# FORM 2

## REQUEST FOR ACCESS TO RECORD

[Regulation 7]

**NOTE:**

1. Proof of identity must be attached by the requester.
2. If requests made on behalf of another person, proof of such authorisation, must be attached to this form.

**TO:** The Information Officer


(Address)

E-mail address:

Fax number:

Mark with an "X"

Request is made in my own name

Request is made on behalf of another person.

PERSONAL INFORMATION			
Full Names			
Identity Number			
Capacity in which request is made <i>(when made on behalf of another person)</i>			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B):		Facsimile: <input type="text"/>
	Cellular:		
Full names of person on whose behalf request is made <i>(if applicable):</i>			
Identity Number			
Postal Address			

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
<b>PARTICULARS OF RECORD REQUESTED</b>			
<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			
<b>TYPE OF RECORD</b> <i>(Mark the applicable box with an "X")</i>			
Record is in written or printed form			
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>			
Record consists of recorded words or information which can be reproduced in sound			
Record is held on a computer or in an electronic, or machine-readable form			

**FORM OF ACCESS**  
(Mark the applicable box with an "X")

Printed copy of record (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
Transcription of soundtrack (written or printed document)	
Copy of record on flash drive (including virtual images and soundtracks)	
Copy of record on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	

**MANNER OF ACCESS**  
(Mark the applicable box with an "X")

Personal inspection of record at registered address of public/private body (including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format (including transcriptions)	
E-mail of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language (Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)	

**PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED**

*If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.*

Indicate which right is to be exercised or protected	

Explain why the record requested is required for the exercise or protection of the aforementioned right:	

<b>FEEES</b>	
a)	<i>A request fee must be paid before the request will be considered.</i>
b)	<i>You will be notified of the amount of the access fee to be paid.</i>
c)	<i>The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.</i>
d)	<i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i>
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication <i>(Please specify)</i>

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

\_\_\_\_\_  
**Signature of Requester / person on whose behalf request is made**

-----  
**FOR OFFICIAL USE**

Reference number:	
Request received by: <i>(State Rank, Name And Surname of Information Officer)</i>	
Date received:	
Access fees:	
Deposit (if any):	

\_\_\_\_\_  
**Signature of Information Officer**