

# **MANUAL ON ACCESS TO INFORMATION [PAIA MANUAL]**

Prepared in accordance with section 51 of the Promotion of Access to Information Act, No. 2 of 2000 (“PAIA”) (as amended) and in compliance with the requirements of the Protection of Personal Information Act, No.4 2013 (“POPIA”).

## **REBALANCE FUND MANAGERS [Pty] Ltd**

*[Registration No: 2013/210186/07 FSP NO:45054.]*

*[hereinafter also referred to the “Company” or private body or “FSP”]*

*July 2021*

*October 2021*

## **REBALANCE FUND MANAGERS [Pty] Ltd**

*[Registration No: 2013/210186/07 FSP NO:45054.]*

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## 1. INTRODUCTION

1.1. The Promotion of Access to Information Act, No. 2 of 2000 (the “Act”), as amended, gives effect to section 32 of the Constitution of the Republic of South Africa 108 of 1996 (the “Constitution”) which gives the right to access to any information held by the state and/or another person, that is required for the exercise or protection of any right.

1.2. Where a request is made in terms of the Act, the body to whom the request is made must consider whether to release the information, giving due consideration to applicable legislative and/or regulatory requirements, except where the Act expressly states that the records containing such information may not be released.

1.3. This manual, which is compiled in accordance with section 51 of the Act and also complies with the requirements of the Protection of Personal Information Act, No. 4 of 2013 (“POPIA”), is intended to inform a requestor of information, about the procedure for requesting information from the holder. This manual further incorporates the requirements of the POPIA and sets out the framework for our company’s compliance with the same.

1.4. Where reference is made to the “processing” of personal information, this will include any activity in which information is worked with, from the time that it is collected, up to the time that it is destroyed, regardless of whether it is worked with manually, or by automated systems.

**Nature of Business:** The Company operates as a Financial Services Provider [FSP]. FSCA License No: .....

## 2. CONTACT DETAILS

**Name of FSP:** REBALANCE FUND MANAGERS [Pty] Ltd [“RFM”]

**Head of FSP:** Mr. Wynand Knoesen [CEO]

**Information Officer:** Mr. Wynand Knoesen

**Physical Address:**

Unit 1 First Floor  
110 Sovereign Drive  
Route 21 Corporate Park  
IRENE

**Postal Address:**

P O Box 16918  
LYTTELTON  
0140

**Telephone Number:** 082 806 5789

**Facsimile Number:** .....

**Email address:** wynand@rebalancefm.co.za

**Website:** www.rebalancefm.co.za

### 3. GUIDE OF THE SOUTH AFRICAN INFORMATION REGULATOR

3.1. A guide to the Act [as contemplated under section 10 of the PAIA Act] is available from the South African Information Regulator. The guide contains such information as may reasonably be required by a person who wishes to exercise any right contemplated in the Act.

3.2. The Act grants a requester access to records of the FSP, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.

3.3. Requests in terms of the Act shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariffs are dealt with in paragraphs 6 and 7 of the Act.

3.4. Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Information Regulator, which will contain information to exercise Constitutional Rights. The Guide is available from the Information Regulator

3.5. Any enquiries regarding this guide and its contents should be directed to:

The South African Information Regulator:

Postal Address: P O Box 31533, Braamfontein, Johannesburg 2017

Telephone: +27 (0)10 023 5200

Website: .....

E-mail: .....

### 4. INFORMATION OFFICER

4.1. The Head of the COMPANY, Mr. WYNAND KNOESN is the appointed Information Officer of **RFM**

His contact details are listed hereunder:

➤ Physical Address:

Unit 1 First Floor

110 Sovereign Drive

Route 21 Corporate Park

IRENE

➤ Postal Address:

P O Box 16918

LYTTELTON

0140

➤ Telephone: 082 806 5789

➤ Email: [wynand@rebalancefm.co.za](mailto:wynand@rebalancefm.co.za)

4.2. The Information Officer shall oversee the functions and responsibilities as required in terms of the Act and section 55 of POPIA, after registration with the Information Regulator.

4.3. The Information Officer may delegate some of the functions and responsibilities delegated to him/her by the Act and POPIA, to a Deputy Information Officer.

4.4. All requests for information must be addressed to the Information Officer.

## 5. ACCESS TO INFORMATION AND RECORDS HELD THE FSP.

5.1. Records held by **RFM** may be accessed by request only, once the prerequisite requirements for access have been met.

5.2. A requester is any person requesting access to information. There are two types of requesters:

### a. Personal Requester

i. A personal requester is a requester who is seeking access to information containing personal information about the requester.

ii. **RFM** will voluntarily provide the requested information or give access to any record concerning the requester's personal information. The prescribed fee for the reproduction of the information requested will be charged (if applicable).

### b. Other Requesters

i. This requester is entitled to request access to information on third parties.

ii. In considering such a request, the Information Officer will take all reasonable steps to inform the third party to whom the requested record relates of the request.

iii. The Information officer will inform the third party that he/she may make a written or oral representation stating why the request should be refused or, where required, give written consent for the disclosure of the Information.

iv. The requester must fulfil the prerequisite requirements, including the payment of a request and access fee.

## 6. SUBJECTS AND CATEGORIES OF RECORDS HELD BY THE FSP.

General information about **RFM** can be accessed via the internet on [www.Rebalancefm.co.za](http://www.Rebalancefm.co.za) which is available to all persons who have access to the internet.

The subjects on which **RFM** holds records and the categories on each subject in terms of Section 51(1) are as listed below. ***Please note that a requester is not automatically allowed access to these records and that access to them may be refused in accordance with Sections 62 to 69 of the Act:***

### A. COMPANIES ACT RECORDS

- Documents of Incorporation;
- Memorandum of Incorporation;
- Minutes of meetings of the Board of Directors;
- Proxy forms;
- Share Register and other statutory registers and/or records and/or documents;
- Special resolutions / resolutions passed;

- Records relating to the appointment of:
  - Auditors;
  - Directors;
  - Prescribed Officer [ i.e. Key Individual]; and
  - Secretary

## **B. FINANCIAL RECORDS**

- Accounting records;
- Annual Financial Reports;
- Annual Financial Statements;
- Banking details and bank accounts;
- Debtors / Creditors statements and invoices;
- Policies and procedures.

## **C. INCOME TAX RECORDS**

- Tax Returns;
- 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.

## **D. PERSONNEL DOCUMENTS AND RECORDS**

- Accident books and records;
- Address lists;
- Disciplinary Code of records;
- Employee benefits arrangements, rules and records;
- Employment records;
- Forms and Applications;

- Grievance procedures;
- Leave records;
- Medical Aid Records;
- Payroll reports / Wage Register;
- Pension fund Records;
- Safety, Health and Environmental records;
- Salary records;
- SETA records;
- Standard Letters and Notices;
- Training Manuals and Records;
- Workplace and union agreements and records.

#### **E. PROCUREMENT RECORDS**

- Standard Terms and Conditions for supply of services and products;
- Contractor and Supplier agreements;
- Lists of Suppliers, Product Providers, Products, Services and Distribution; and
- Policies and Procedures.

#### **F. CLIENT RECORDS**

- The FSP collects personal information directly / indirectly from the following data subjects [*a data subject is the owner of the personal information*]:
  - Prospective clients who enquire about our financial services
  - Clients who have appointed the FSP or a representative of the FSP their broker
  - Policyholders who enter into a policy with an insurer via the FSP
  - Investors who enter into an investment product via the FSP
- Personal information is collected directly/ indirectly from clients / potential clients through the completion of an application form, completion of an FNA, completion of a Fact Find, online forms, during consultation etc. These forms are completed either electronically or in hard copy. Clients / potential clients may also be requested to provide personal information during their consultation with a representative of the FSP.
- Some of the personal information that **RFM** hold may include, first and last name, email address, a home, postal or other physical address, other contact information, title, birth date, gender, occupation, qualifications, past employment, residency status, investments, assets, liabilities, insurance, income, expenditure, family history, medical information and banking details.

#### **G. MARKETING INFORMATION**

- Advertising and Promotional Information

## **H. RISK MANAGEMENT AND AUDIT**

- Audit Reports;
- Risk management frameworks and policies;
- Risk management plans.

## **I. IT RELATED RECORDS**

- Computer / mobile device usage policy documents;
- Disaster Recovery Plans;
- Information Security Policies / standards / procedures;
- IT systems and user manuals;
- System documentation and manuals.

## **7. PURPOSE OF PROCESSING PERSONAL INFORMATION**

- The FSP collects, hold, use and disclose personal information mainly to provide clients / potential clients with access to the services and products that the FSP provides. The FSP will only process personal information for a purpose clients / potential clients would reasonably expect, including:
  - Complying with the obligations contained in the contract concluded between clients and the FSP
  - Providing clients / potential clients with advice, products and services that suit their needs as requested
  - To verify identity of clients / potential clients
  - To issue, administer and manage a client's insurance policies
  - To process insurance claims and to take recovery action
  - To notify clients / potential clients of new products or developments that may be of interest to them
  - To confirm, verify and update client details
  - To comply with any legal and regulatory requirements to which the FSP must comply
- In general the aforementioned personal information may be mandatory to provide within the context of product providers' underwriting requirements and disclosures.
- Failing to provide compulsory information may lead to the FSP's inability to carry out the functions necessary to perform as an authorized financial services provider.

## **8. DATA SUBJECTS CATEGORIES AND THEIR PERSONAL INFORMATION**

- Employees: Record of employee life cycle;
- Suppliers: Record of employee life cycle;



- Clients:
  - Service requirement related information;
  - Regulatory information requirements to underpin requested service mandates;
  - Service delivery related information;
  - .
- Product Suppliers: Agreements and Record of life cycle.

## **9. PLANNED RECIPIENTS OF PERSONAL INFORMATION**

- Statutory authorities;
- Employees of the FSP;
- Product suppliers;
- Law enforcement;
- Tax authorities;

## **10. TRANS-BORDER FLOWS OF PERSONAL INFORMATION**

- FSP does not have any trans-border flow of information.

## **11. SECURITY MEASURES TO PROTECT PERSONAL INFORMATION**

- Cyber security systems and measures;
- Information security policies;
- Data privacy policies;
- Training in information security;
- 

## **12. REQUEST FOR ACCESS TO INFORMATION**

12.1. The requester must comply with all the procedural requirements contained herein relating to the request for access to information.

12.2. The requester must complete the prescribed form available on the website of the Department of Justice at [http://www.justice.gov.za/forms/paia/J752 paia Form C.pdf](http://www.justice.gov.za/forms/paia/J752%20paia%20Form%20C.pdf). Alternatively Annexure A of the **RFM** POPI Privacy Notice [which is attached hereto] can be used. Submit same, with payment and/or proof of payment as well as payment of the requested fee and/or a deposit (if applicable) to the Information Officer.

12.3. The prescribed form must be filled in with sufficient information to enable the Information Officer to identify:

- a. the information or records requested;
- b. the identity of the requester;
- c. the form of access required;

- d. the email address, postal address or fax number of the requester in the Republic; or
- e. if the requester wishes to be informed of the decision in a different manner (in addition to written), the manner and particulars thereof; and
- f. the right which the requester is seeking to exercise or protect with an explanation of the reason the record is required

12.4. **RFM** will process the request within 30 (thirty) days, unless the requester has stated special reasons to the satisfaction of the Information Officer, that circumstances dictate urgency.

12.5. The requester shall be advised whether access is granted or denied in writing.

12.6. In addition, the Information Officer will include the reason for the decision.

12.7. Should a request be made on behalf of another person, then the requester must submit proof of the capacity in they are acting to the satisfaction of the Information Officer (section 53(2)(f)).

12.8. Should an individual be unable to complete the prescribed form, owing to illiteracy or disability, such a person may make the request orally.

12.9. The requester must pay the prescribed fee before the request can be processed.

12.10. All information listed in Par 12.3 should be provided, failing which, the process will be delayed until the required information is provided.

12.11. The prescribed time periods will not commence until the requester has furnished all the required information and paid the prescribed fee.

12.12. The Information Officer shall partition information, if possible, and only grant the requester, access to the requested portion.

### **13. REFUSAL OF ACCESS TO INFORMATION**

13.1. **RFM** is entitled to refuse a request for information in terms of the Act.

13.2. Access to information may be subject to the grounds of refusal.

13.3. Amongst others, records deemed confidential on the part of a third party, will require permission from the third party concerned, in addition to normal requirements, before the granting of access may be considered.

13.4. The main grounds for **RFM** to refuse a request for information are:

- a. mandatory prohibition on the processing of special personal information, if the records are classified as special personal information in terms of section 26 of POPIA;
- b. mandatory protection of the privacy of a third party who is a natural person or a deceased person (section 63) or a juristic person, as included in POPIA, which would involve the unreasonable disclosure of personal information of that natural or juristic person;
- c. mandatory protection of personal information and for disclosure of any personal information to, in addition to any other legislative, regulatory or contractual agreements, comply with the provisions of POPIA;
- d. mandatory protection of confidential information of third parties (section 65) if it is protected in terms of any agreement;
- e. mandatory protection of the safety of individuals and the protection of property (section 66);
- f. mandatory protection of records that would be regarded as privileged in legal proceedings (section 67).
- g. the commercial activities (section 68) of a private body, such as the FSP, which may include:
  - i. trade secrets;

- ii. financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of the FSP or a third party;
- iii. information disclosed in confidence by a third party to **RFM** if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- iv. the information which, if disclosed could put the private body, such as the FSP or a third party at a disadvantage in negotiations or commercial competition;
- v. a computer program which is owned by the FSP and which is protected by copyright;
- vi. research information (section 69) of the FSP or a third party, if its disclosure would disclose the identity of the FSP, the researcher, or the subject matter of the research and would place the research at a serious disadvantage.

13.5. Requests for information that are frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

13.6. All requests for information will be assessed on their own merits and in accordance with the applicable legal principles and legislation.

13.7. If a requested record cannot be found or if the record does not exist, the Information Officer shall, by way of an affidavit or affirmation, notify the requester that it is not possible to give access to the requested record.

13.8. Such notice will be regarded as a decision to refuse a request for access to the record concerned for the purpose of the Act.

13.9. If the record should later be found, the requester shall be given access to the record in the manner stipulated by the requester in the prescribed form, unless the Information Officer refuses access to such record.

#### **14. PRESCRIBED FEES (SECTION 51 (1) (f))**

14.1. The Act provides for two types of fees, namely:

- a. A request fee, which is a form of an administration fee to be paid by all requesters except personal requesters, before the request is considered and is not refundable; and
- b. An access fee, which is paid by all requesters if a request for access is granted. This fee is inclusive of costs involved by the private body in obtaining and preparing a record for delivery to the requester.

14.2. When a request is received by the Information Officer, he/she shall by notice require the requester, other than a personal requester, to pay the prescribed request fee, before processing of the request.

14.3. If the search for the information has been made and the preparation of the record for disclosure, including an arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the Information Officer shall notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.

14.4. If the preparation of the record requested requires more than the prescribed 6 (six) hours, a deposit of a third of the payable access fee shall be paid.

14.5. The Information Officer shall withhold a record until the requester has paid the requested fees.

14.6. A requester whose request for access to information has been granted must pay an access fee that is calculated to include, where applicable, the request fee, processing fee for reproduction, search, and preparation, and for any time reasonably required over the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.

14.7. If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer will repay the deposit to the requester.

14.8. Where **RFM** has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for the reproduction of the record in question. No notice has been submitted by the FSP to the Minister of Justice and Constitutional Development regarding the categories of records, which are available without a person having to request access in terms of section 52 (2) of PAIA. However, the information on the website of **RFM** is automatically available without having to request access in terms of PAIA.

14.9. Where a requester submits a request for access to information about a person other than the requester himself/herself, a request fee in the amount of R50,00 is payable up-front before the FSP will further process the request received.

14.10. An access fee is payable where a request for access to information is granted, except in those instances where payment of an access fee is specially excluded in terms of the Act or exclusion is determined by the Minister in terms of section 54(8). A requester may query the payment of the requested fee and/or deposit with the Information Officer. Should the requester find the decision unsatisfactory, he/she may lodge an application with a court.

14.11. The Fee Schedule is as follows:

<b>FEE TYPE</b>	<b>DISCRIPTION</b>	<b>FEE</b>
<b>REQUEST FEE</b>		
	Fees for requesting records [ Excl. exempt people in terms of the Act]	R50
<b>ACCESS FEES</b>		
	Information in an A-4 size page photocopy or part thereof	R1.10
	A printed copy of an A-4 size page or part thereof	R0.75
	A copy in computer – readable format, for example: Compact disc	R70.00
	A transcription of visual images, in an A-4 size page or part thereof	R40.00
	A copy of visual images	R60.00
	A transcription of an audio record for an A-4 size page or part thereof	R20.00
	A copy of an audio record	R30.00
	Search and preparation of the record for disclosure. Excluding the first hour reasonable required for the search and preparation.	R30.00 per hour
	Postage Fee	Actual fee incurred

## 15. DECISION

15.1 **RFM** will, within 30 (thirty) days of receipt of the request, decide whether to grant or decline the request and give written notice with reasons to that effect.

15.2. The 30 (thirty) day period within which **RFM** must decide whether to grant or refuse the request, may be extended for a further period of not more than (30) thirty days if the request is for a large amount of information, or the request requires a search for information held at another location and the information cannot reasonably be obtained within the original 30 (thirty) day period.

15.3. **RFM** will notify the requester in writing should an extension be sought.

## 16. REMEDIES FOR REFUSAL OF A REQUEST

### 16.1. Internal Remedies

a. **RFM** does not have internal appeal procedures as the decision made by the Information Officer is final.

b. A requester will need to exercise external remedies should the request for information be refused, and they are not satisfied with the decision by the Information Officer.

### 16.2. External Remedies

a. A requestor and/or third party that is dissatisfied with the Information Officer's refusal to disclose information, may within 30 (thirty) days of receipt of notification of the decision apply to the High Court with jurisdiction, for relief.

b. For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court, and a Magistrate's Court designated by the Minister of Justice and Constitutional Development.

## 17. AVAILABILITY AND UPDATING OF THIS MANUAL

17.1. This Manual is made available in terms of Regulation Number R.187 of 15 February 2002. **RFM** will update this Manual at such intervals as may be deemed necessary.

17.2. This Manual of **RFM** is available to view at its premises and on its website on [www.rebalancefm.co.za](http://www.rebalancefm.co.za)

## 18. LIST OF APPLICABLE LEGISLATION

Records of the Company and other legal entities in which the Company has a direct controlling interest or an indirect controlling interest [through its subsidiaries] may be kept by or on behalf of the company in accordance with the following legislation [some of which legislation may not be applicable to the Company], as well as with legislation that may apply to the company from time to time:

Basic Conditions of Employment Act 57 of 1997

Broad-Based black Economic Empowerment Act 53 of 2003

Collective Investment Schemes Control Act 45 of 2002

Companies Act 71 of 2008

Compensation for Occupational Injuries and Diseases Act 130 of 1993

Currencies and Exchange Act 9 of 1993

Electronic Communications and Transactions Act 25 of 2002

Employment Equity Act 55 of 1998

Financial Advisory and Intermediary Services Act 37 of 2002

Financial Intelligence Centre Act 38 of 2001

Financial Institutions [Protection of Funds] Act 28 of 2001  
Financial Services Board Act 97 of 1990  
Financial Services Ombud Schemes Act 37 of 2004  
Income tax Act 58 of 1962  
Inspection of Financial Institutions Act 80 of 1998  
Labour relations Act 66 of 1995  
Long-term Insurance Act 52 of 1998  
Short-term Insurance Act 53 of 1998  
Occupational Health and safety Act 85 of 1993  
Regulation of Interception of Communications and Provision of Communication Related Information Act 70/ 2002  
Pension Funds Act 24 of 1956  
Prevention of Organized Crime Act 121 of 1998  
Prevention and Combating of Corrupt Activities Act 12 of 2004  
Promotion of Access to Information Act 2 of 2000  
Protected Disclosure Act 97 of 1998  
Protection of Constitutional Democracy against Terrorist and Related Activities Act 33 of 2004  
Skills development Act of 1998  
Skills Development Levy Act 9 of 1999  
Securities Services Act 25 of 2004  
Securities transfer Tax Act 25 of 2007  
Securities Transfer Tax Administration Act 26 of 2007  
Trade marks Act 194 of 1993  
Trust Property Control Act 57 of 1988  
Unemployment Insurance Act 30 of 1966  
Unemployment Insurance Contributions Act 4 of 2002  
Value Added Tax Act 89 of 1991

## **REBALANCE FUND MANAGERS [Pty] Ltd**

*[Registration No: 2013/210186/07 FSP NO:45054.]*

*[Hereinafter referred to as the Organisation / FSP]*

The purpose of this “Privacy Notice” is to explain to you the key elements of the POPI Act, which finally came into effect on 01 July 2021 and our obligation and commitment to be compliant with its requirements applicable to us at all times

We understand that your personal information is important to you. Your privacy is just as important to us and we are committed to safeguarding and processing your information in a lawful manner.

We also want to make sure that you understand how and for what purpose we process your information. If for any reason you think that your information is not processed in a correct manner, or that your information is being used for a purpose other than that for what it was originally intended, you can contact our Information Officer. Details of our Information Officer, which is also registered with the Information Regulator are as follows:

- Name ..... Mr. Wynand Knoesen
- Contact Number ..... 082 806 5789
- Email Address ..... wynand@rebalancefm.co.za

**The sources of collection of personal information:**

In general, we collect personal information from the following data subjects *[a data subject is the owner of the personal information such as yourself]*:

- Prospective clients who enquire about our financial services
- Clients who have appointed REBALANCE FUND MANAGERS [Pty] Ltd as their Financial Services Provide
- Through the completion of an application form by a client, completion of an FNA *[Financial Needs Analysis]*, completion of a client Fact Find, etc. during your consultation with a representative of our organisation

**Safeguarding and Securing the Data**

REBALANCE FUND MANAGERS [Pty] Ltd is committed to securing client’s data and keeping it confidential. REBALANCE FUND MANAGERS [Pty] Ltd will do all in its power to prevent data theft, unauthorized access, and disclosure by implementing the latest technologies and software, which help us safeguard all the information we collect from clients.

Despite our best efforts in this regard safeguarding and securing data can never be 100% guaranteed, therefore it is important that you always take note of the REBALANCE FUND MANAGERS [Pty] Ltd disclaimer on all REBALANCE FUND MANAGERS [Pty] Ltd emails and financial reports generated by us.

**Law authorising or requiring collecting of the personal information:**

As an authorised financial services provider, we are obligated in terms of the following legislation to collect your personal information insofar as it relates to the rendering of the relevant financial services to you:

- Financial Advisory and Intermediaries Services Act 37 of 2002;
- Financial Intelligence Centre Act 38 of 2001;
- Insurance Act 18 of 2017;
- Long-Term Insurance Act 52 of 1998;

**Purpose for Processing your Information:**

We collect, hold, use and disclose your personal information mainly to provide you with access to the services and products that we provide. We will only process your information for a purpose you would reasonably expect, including:

- Complying with the obligations contained in the contract concluded between yourself and the FSP
- Providing you with advice, products and services that suit your needs as requested

- To execute your financial services requests
- To notify you of new products or developments that may be of interest to you
- To confirm, verify and update your details
- To comply with any legal and regulatory requirements to which we as an organisation must comply

Some of your information that we hold may include, your first and last name, email address, a home, postal or other physical address, other contact information, your title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

Primarily the aforementioned personal information is mandatory to provide within the context of product providers' underwriting requirements and disclosures.

Failing to provide compulsory information may lead to our organisation's inability to carry out the functions necessary to perform as an authorised financial services provider.

### **Third parties and your personal information**

We may need to share your information to third parties provide advice, reports, analyses, products or services that you have requested. Where we share your information, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us.

These third parties may include:

- The Compliance Officer of our organisation, we are subject to regular auditing of our records;
- Analytics and search engine providers assisting in the enhancement of our websites;
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc;
- Auditors of the Organisation;
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Prudential Authority;
- As part of our mandate received from you to execute the services required by you or as part of its statutory and reporting obligations, we share your information *[as provided by you in the applicable application forms]*, with your selected third-party Product Provider.

### **The Transfer of your personal information outside of the Republic of South Africa**

Your information may be hosted on servers managed by the above listed third-party Product Providers, which may be located outside of South Africa. Currently the Organisation has no other services providers located outside the Republic of South Africa.

Our Product Providers confirmed that the level of protection afforded to your personal information by that third country or international organisation is equal to the protection afforded by the POPI Act.

### **Complaints and objections**

As a data subject, you have the right to –

- Request that we confirm, free of charge, whether or not we hold personal information about you;
- Request that we provide you with a description of the personal information we hold about you, and to explain why and how it is being processed;



- Lodge a complaint with our Information Officer (please complete Annexure A).

### **The Information Regulator**

In the event that your personal information has not been processed in accordance with the POPI Act and the principles set out above, you have the right to lodge a complaint with the Information Regulator.

For further information regarding the complaints process, please visit the website of the Information Regulator, as indicated below.

Alternatively, you may contact the Information Regulator for further assistance:

The Information Regulator: Adv Pansy Tlakula

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)

Website: <https://www.justice.gov.za/inforeg/index.html>

## **ANNEXURE A**

### **POPI COMPLAINT FORM**

We are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Protection of Personal Information Act.

Please submit your complaint to the Information Officer:	
Name	Mr. Wynand Knoesen
Contact Number	082 806 5789
Email Address:	wynand@rebalancefm.co.za

Where we are unable to resolve your complaint, to your satisfaction you have the right to complaint to the Information Regulator.

**The Information Regulator:** Adv Pansy Tlakula

**Physical Address:** JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

**Email:** complaints.IR@justice.gov.za

**Website:** <https://www.justice.gov.za/inforeg/index.html>

A. Particulars of Complainant	
Name & Surname	
Identity Number:	
Postal Address:	
Contact Number:	
Email Address:	
B. Details of Complaint	
C. Desired Outcome	
D. Signature Page	
Signature: .....	Date: .....