

Daberistic Solutions t/a Daberistic Financial Services

# **PAIA MANUAL**

**Prepared in terms of section 51 of the  
Promotion of Access to Information Act  
2 of 2000 (as amended)**

## TABLE OF CONTENTS

### 1. LIST OF ACRONYMS AND ABBREVIATIONS

1.1	<b>“DIR”</b>	Director
1.2	<b>“DIO”</b>	Deputy Information Officer;
1.3	<b>“IO“</b>	Information Officer;
1.4	<b>“Minister”</b>	Minister of Justice and Correctional Services;
1.5	<b>“PAIA”</b>	Promotion of Access to Information Act No. 2 of 2000( as Amended);
1.6	<b>“POPIA”</b>	Protection of Personal Information Act No.4 of 2013;
1.7	<b>“Regulator”</b>	Information Regulator; and
1.8	<b>“Republic”</b>	Republic of South Africa

### 2. PURPOSE OF PAIA MANUAL

This PAIA Manual is useful for the public to-

- 2.1 check the categories of records held by a body which are available without a person having to submit a formal PAIA request;

- 2.2 have a sufficient understanding of how to make a request for access to a record of the body, by providing a description of the subjects on which the body holds records and the categories of records held on each subject;
- 2.3 know the description of the records of the body which are available in accordance with any other legislation;
- 2.4 access all the relevant contact details of the Information Officer and Deputy Information Officer who will assist the public with the records they intend to access;
- 2.5 know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- 2.6 know if the body will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.7 know the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.8 know the recipients or categories of recipients to whom the personal information may be supplied;
- 2.9 know if the body has planned to transfer or process personal information outside the Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied; and
- 2.10 know whether the body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

### **3. KEY CONTACT DETAILS FOR ACCESS TO INFORMATION OF THE Dabestic Financial Services**

#### **3.1. Director**

Name: Jen-Hao Yeh  
Tel: (011)658-1333  
Email: kyeh@daberistic.com  
Fax number: N/A

3.2. Deputy Information Officer *(NB: if more than one Deputy Information Officer is designated, please provide the details of every Deputy Information Officer of the body designated in terms of section 17 (1) of PAIA.*

Name: Koketso Ncube  
Tel: (011)658-1333  
Email: office@daberistic.com  
Fax Number: N/A

3.3 Access to information general contacts

Email: *compliance@daberistic.com*

3.4 **National or Head Office**

Postal Address: Infinity Business Park, 4 Pieter Wenning Road,  
Fourways,2191

Physical Address: Infinity Business Park, 4 Pieter Wenning Road,  
Fourways,2191

Telephone: (011)658-1333

Email: info@daberistic.com

Website: www.daberistic.com

#### 4. GUIDE ON HOW TO USE PAIA AND HOW TO OBTAIN ACCESS TO THE GUIDE

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<sup>1</sup> and section 56 of POPIA<sup>2</sup>;

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<sup>3</sup>; and

4.3.3.2. access to a record of a private body contemplated in section 50<sup>4</sup>;

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<sup>1</sup> Section 17(1) of PAIA- *For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate such number of persons as deputy information officers as are necessary to render the public body as accessible as reasonably possible for requesters of its records.*

<sup>2</sup> Section 56(a) of POPIA- *Each public and private body must make provision, in the manner prescribed in section 17 of the Promotion of Access to Information Act, with the necessary changes, for the designation of such a number of persons, if any, as deputy information officers as is necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.*

<sup>3</sup> Section 11(1) of PAIA- *A requester must be given access to a record of a public body if that requester complies with all the procedural requirements in PAIA relating to a request for access to that record; and access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.*

<sup>4</sup> Section 50(1) of PAIA- *A requester must be given access to any record of a private body if-*

- a) *that record is required for the exercise or protection of any rights;*
- b) *that person complies with the procedural requirements in PAIA relating to a request for access to that record; and*
- c) *access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.*

- 4.3.4. the assistance available from the IO 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<sup>5</sup> and 51<sup>6</sup> 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<sup>7</sup> and 52<sup>8</sup> providing for the voluntary disclosure of categories of records by a public body and private body, respectively;

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<sup>5</sup> Section 14(1) of PAIA- The information officer of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 4 above.

<sup>6</sup> Section 51(1) of PAIA- The head of a private body must make available a manual containing the description of the information listed in paragraph 4 above.

<sup>7</sup> Section 15(1) of PAIA- The information officer of a public body, must make available in the prescribed manner a description of the categories of records of the public body that are automatically available without a person having to request access

<sup>8</sup> Section 52(1) of PAIA- The head of a private body may, on a voluntary basis, make available in the prescribed manner a description of the categories of records of the private body that are automatically available without a person having to request access

4.3.9. the notices issued in terms of sections 22<sup>9</sup> and 54<sup>10</sup> regarding fees to be paid in relation to requests for access; and

4.3.10. the regulations made in terms of section 92<sup>11</sup>.

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/inforeq/>).

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. CATEGORIES OF RECORDS OF THE DABERISTIC FINANCIAL SERVICES WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS**

*NB: Please specify the categories of records held by the body which are available without a person having to request access by completing Form C, types of the records and how the records can be accessed. These are mostly records that maybe available on the website and a person may download or request telephonically or by sending an email or a letter.*

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<sup>9</sup> Section 22(1) of PAIA- The information officer of a public body to whom a request for access is made, must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

<sup>10</sup> Section 54(1) of PAIA- The head of a private body to whom a request for access is made must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

<sup>11</sup> Section 92(1) of PAIA provides that –“The Minister may, by notice in the Gazette, make regulations regarding-

- (a) any matter which is required or permitted by this Act to be prescribed;
- (b) any matter relating to the fees contemplated in sections 22 and 54;
- (c) any notice required by this Act;
- (d) uniform criteria to be applied by the information officer of a public body when deciding which categories of records are to be made available in terms of section 15; and
- (e) any administrative or procedural matter necessary to give effect to the provisions of this Act.”

Below is an example of the table that can be used.

Category of records	Types of the Record	Available on Website	Available upon request
Public Product Information		X	X
POPIA Consent		X	X
Email Notice & Disclosure		X	X
Privacy policy		X	X
Conflict of Interest		X	X
Complaint Resolution		X	X

**6. DESCRIPTION OF THE RECORDS OF DABERISTIC FINANCIAL SERVICES WHICH ARE AVAILABLE IN ACCORDANCE WITH ANY OTHER LEGISLATION**

**NB:** Please specify all the records which are created and available in accordance with any of the South African legislation. Below is an example of the table that can be used in describing the records and applicable legislation.

Category of Records	Applicable Legislation
Memorandum of incorporation	Companies Act 71 of 2008
PAIA Manual	Promotion of Access to Information Act 2 of 2000

**7. DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT BY THE DABERISTIC FINANCIAL SERVICES WHICH**

**NB:** Describe the subjects (i.e. Finance, SCM or HR), in respect of which the body holds records and the categories of records held on each subject. Below is an example of the table that can be used. .



Subjects on which the body holds records	Categories of records
Strategic Documents, Plans, Proposals	Annual Reports, Strategic Plan, Annual Performance Plan.
Companies act records	<ul style="list-style-type: none"> <li>- Documents of incorporation</li> <li>- Memorandum and Articles of Association</li> <li>- Minutes of Board of Directors meetings</li> <li>- Records relating to the appointment of directors/ auditor/ secretary/ public officer and other officers</li> <li>- Share Register and other statutory registers</li> </ul>
Income tax records	<ul style="list-style-type: none"> <li>- PAYE Records</li> <li>- Documents issued to employees for income tax purposes</li> <li>- Records of payments made to SARS on behalf of employees</li> <li>- All other statutory compliances: <ul style="list-style-type: none"> <li>o VAT</li> <li>o Regional Services Levies</li> <li>o Skills Development Levies</li> <li>o UIF</li> <li>o Workmen's Compensation</li> </ul> </li> </ul>
Human Resources	<ul style="list-style-type: none"> <li>- Employment contracts</li> <li>- Employment Equity Plan (if applicable)</li> <li>- Medical Aid records</li> <li>- Pension Fund records</li> <li>- Disciplinary records</li> <li>- Salary records</li> <li>- SETA records</li> <li>- Disciplinary code</li> <li>- Leave records</li> <li>- Training records</li> <li>- Training Manuals</li> <li>- HR policies and procedures</li> <li>- Advertised posts</li> <li>- Employees records</li> </ul>

Subjects on which the body holds records	Categories of records
Marketing	<ul style="list-style-type: none"> <li>- Market Information</li> <li>- Public Customer Information:</li> <li>- Product Brochures</li> <li>- Owner Manuals</li> <li>- Field Records</li> <li>- Performance Records</li> <li>- Product Sales Records</li> <li>- Marketing Strategies</li> <li>- Customer Database</li> </ul>
Financial records	<ul style="list-style-type: none"> <li>- Annual Financial Statements</li> <li>- Tax Returns</li> <li>- Accounting Records</li> <li>- Banking Records</li> <li>- Bank Statements</li> <li>- Paid Cheques</li> <li>- Electronic banking records</li> <li>- Asset Register</li> <li>- Rental Agreements</li> <li>- Invoices</li> </ul>

## 8. PROCESSING OF PERSONAL INFORMATION

### 8.1 Purpose of Processing Personal Information

*We use the personal information held about Data Subjects for the following purposes:*

- *To carry out our obligations arising from any agreement entered into with us by or on behalf of Data Subjects, including to contact such individuals (including with information or messages about the insurance product), and for administrative purposes.*
- *To complete anti-money laundering checks, verification checks and other checks as are required by law, which, if not conducted, means that we will be unable to carry out our obligations arising under any agreement.*

- To tailor our advice and services to Data Subjects.
- To communicate with our institutional clients and other businesses through their natural person representatives.
- Respond to your questions or comments
- Provide you with information relating to The Brokerage, the website or our services, or that we feel may be of interest to you
- Maintain our organisational records in accordance with our data protection and retention policies

**8.2 Description of the categories of Data Subjects and of the information or categories of information relating thereto**

Type of Data	System Involved	Classification level
Customer Records & Information	Bias, HubSpot	Client confidential
Employee Records	Onedrive	Employee confidential
Marketing material	Emails, Weebly	Public Data
IT & Product Provider Passwords, Broker codes	SharePoint	Internal-only data

**8.3 The recipients or categories of recipients to whom the personal information may be supplied**

**NB:** Specify the person or category of persons to whom the body may disseminate personal information. Below is an example of the category of personal information which may be disseminated and the recipient or category of recipients of the personal information.

Category of personal information	Recipients or Categories of Recipients to whom the personal information may be supplied
Identity number and names, for criminal checks	South African Police Services
Qualifications, for qualification verifications	South African Qualifications Authority
Credit and payment history, for credit information	Credit Bureaus

Category of personal information	Recipients or Categories of Recipients to whom the personal information may be supplied
Insurance Providers	Client confidential: This includes personally identifiable information/data such as name or address, client contact records, client medical records

#### 8.4 Planned transborder flows of personal information

Hubspot - United States

#### 8.5 General description of Information Security Measures to be implemented by the responsible party to ensure the confidentiality, integrity and availability of the information

Anti-virus and Anti-malware Solutions.

### 9. AVAILABILITY OF THE MANUAL

9.1 A copy of the Manual is available-

9.1.1 on [www.daberistic.com](http://www.daberistic.com) ,

9.1.2 head office of the Daberistic Financial Services for public inspection during normal business hours;

9.1.3 to any person upon request and upon the payment of a reasonable prescribed fee; and

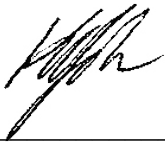
9.1.4 to the Information Regulator upon request.

9.2 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.

## 10. UPDATING OF THE MANUAL

The head of Daberistic Financial Services will on a regular basis update this manual.

*Issued by*



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**Jen-Hao Yeh**

**Director**