

Registration Number of Company:

2013/089232/07

NAME OF COMPANY: Integrated Lifestyles Financial Services (Pty) Ltd

MANUAL

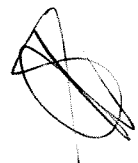
in terms of

Section 51 of

The Promotion of Access to Information Act

2/2000

(the "ACT")



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Integrated Lifestyles Financial Services (Pty) Ltd

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1. INTRODUCTION

Integrated Lifestyles Financial Services (Pty) Ltd is an authorised financial services provider that provides financial advice and renders intermediary services to clients on financial products under a license issued in terms of the Financial Advisory and Intermediary Services Act, Act 37 of 2002. Our FSP licence number is FSP 44949

2. COMPANY CONTACT DETAILS

Director: Mr Preemaselen Venketasan

Postal Address: 485 Jabu Ndlovu Street, Pietermaritzburg, 3201

Street Address: 485 Jabu Ndlovu Street, Pietermaritzburg, 3201

Telephone Number: 033 345 4945

Fax Number: 086 730 0737

Email: previn@ilssa.co.za

3. THE ACT

- 3.1** The ACT grants a requester access to records of a private body, 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.
- 3.2** Requests in terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.
- 3.3** Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the



purposes of exercising Constitutional Rights. The Guide is available from the SAHRC. The contact details of the Commission are:

Postal Address: Private Bag 2700, Houghton, 2041
 Telephone Number: +27-11-877 3600
 Fax Number: +27-11-403 0625
 Website: www.sahrc.org.za

4. APPLICABLE LEGISLATION

<u>No</u>	<u>Ref</u>	<u>Act</u>
1	No 71 of 2008	Companies Act
2	No 28 of 2001	Financial Institutions (protection of funds)
3	No 55 of 1998	Employment Equity Act
4	No 58 of 1962	Income Tax Act
5	No 66 of 1995	Labour Relations Act
6	No 89 of 1991	Value Added Tax Act
7	No 37 of 2002	Financial Advisory and Intermediary Services Act
8	No 75 of 1997	Basic Conditions of Employment Act
9	No 97 of 1990	Financial Services Board
10	No 37 of 2004	Financial Services Ombud Schemes
11	No 2 of 2000	Promotion of Access of Information Act
12	No 63 of 2001	Unemployment Insurance Act
13	No 27 of 2008	Insurance Laws Amendments
14	No 52 of 1998	Long-Term Insurance
15	No 131 of 1998	Medical Schemes
16	No 24 of 1956	Pensions Funds
17	No 121 of 1998	Prevention of Organised Crime
18	No 33 of 2004	Protection of Constitutional Democracy against Terrorist and Related Activities
19	No 53 of 1998	Short Term Insurance



5. Access to Records

i. The latest notice regarding the categories of records of the body, which are available without having to request access in terms of this Act in terms of Section 52(2)

Not applicable. Some brochures, pamphlets and documents related to the business of the private body are available without cost.

ii. Records that may be requested:

administration:

- License of product categories
- Minutes of management meetings
- Minutes of staff meetings
- General correspondence

Human Resources:

- Employment contracts
- Mandates
- Policies and procedures
- Training
- Remuneration and benefits policies and records

Operations:

- Production records
- Compliance manual- FAIS
- Compliance reports
- Complaints procedures
- Contractual agreements with suppliers
- Procedure manual- FICA
- Records of advice
- Register of key individuals
- Register of representatives
- Register of non- compliance
- Record of continued compliance by representatives
- Register of premature cancellation of products
- Clients register

Finances:

- Accounting and audit records
- Financial statements
- Assets inventory

6. FORM OF REQUEST

To facilitate the processing of your request, kindly:

6.1 Use the prescribed form, available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

6.2 Address your request to the Head of the Company

6.3 Provide sufficient details to enable the COMPANY to identify:



- (a) The record(s) requested;
- (b) The requester (and if an agent is lodging the request, proof of capacity);
- (c) The form of access required;
- (d) (i) The postal address or fax number of the requester in the Republic;
(ii) If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
- (e) The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

7. PRESCRIBED FEES

The following applies to requests (other than personal requests):

- 7.1 A requestor is required to pay the prescribed fees (R50.00) before a request will be processed;
- 7.2 If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- 7.3 A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- 7.4 Records may be withheld until the fees have been paid.
- 7.5 The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.



REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY
Section 53(1) of the Promotion of Access to Information Act, 2000
(Act No. 2 of 2000)

[Regulation 10]

A. Particulars of private body

The Head: Integrated Lifestyle Financial Services (Pty) Ltd

B. Particulars of person requesting access to the record

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

Full names and surname:
Identity number:
Postal address:
Fax number:
Telephone number:
E-mail address:
Capacity in which request is made, when made on behalf of another person:

C. Particulars of person on whose behalf request is made

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

Full names and surname:
Identity number:

D. Particulars of record

- a) Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.*
*b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. **The requester must sign all the additional folios.***

1. Description of record or relevant part of the record:
2. Reference number, if available:
3. Any further particulars of record:

E. Fees

- a) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a **request fee** has been paid.*
b) You will be notified of the amount required to be paid as the request fee.
*c) 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.*
d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reasons for exemption from payment of fees:

.....
.....

F. Form of access to record

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



Disability: _____ Form in which record is required: _____

Mark the appropriate box with an **X**.

NOTES:

a) Compliance with your request in the specified form may depend on the form in which the record is available.

b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.

c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

1. If the record is in written or printed form:			
<input type="checkbox"/>	Copy of record*	<input type="checkbox"/>	Inspection of record
2. If record consists of visual images: (this includes photographs, slides, video recordings, computer-generated images, sketches etc.)			
<input type="checkbox"/>	View images	<input type="checkbox"/>	Copy of images*
<input type="checkbox"/>		<input type="checkbox"/>	Transcription of images*
3. If record consists of recorded words or information which can be reproduced in sound:			
<input type="checkbox"/>	Listen to soundtrack (audio cassette)	<input type="checkbox"/>	Transcription of soundtrack* (written or printed document)
4. if record is held on computer or in an electronic or machine-readable form:			
<input type="checkbox"/>	Printed copy*	<input type="checkbox"/>	Printed copy of information derived from record*
<input type="checkbox"/>		<input type="checkbox"/>	Copy in computer-readable form* (stiffy or compact disc)
*If you requested a copy or transcription of a record (above), do you wish the copy or transcription be posted to you? <input type="checkbox"/> YES <input type="checkbox"/> NO			
Postage is payable			

G. Particulars of right to be exercised or protected

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

1. Indicate which right is to be exercised or protected:
2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

H. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

.....

Signed at this day of 20.....

.....
SIGNATURE OF REQUESTER / PERSON
ON WHOSE BEHALF 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.
2. The fees for reproduction referred to in regulation 11(1) are as follows:

	R
(a) For every photocopy of an A4-size page or part thereof	1,10
(b) For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	0,75
(c) For a copy in a computer-readable form on -	
(i) stifty disc	7,50
(ii) compact disc	70,00
(d) (i) For a transcription of visual images, for an A4-size page or part thereof	40,00
(ii) For a copy of visual images	60,00
(e) (i) For a transcription of an audio record, for an A4-size page or part thereof	20,00
(ii) For a copy of an audio record	30,00
3. The request fee payable by a requester, other than a personal requester, referred to in regulation 11(2) is R50,00.
4. The access fees payable by a requester referred to in regulation 11(3) are as follows:

	R
(1)(a) For every photocopy of an A4-size page or part thereof	1,10
(b) For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	0,75
(c) For a copy in a computer-readable form on -	
(i) stifty disc	7,50
(ii) compact disc	70,00
(d) (i) For a transcription of visual images, for an A4-size page or part thereof	40,00
(ii) For a copy of visual images	60,00
(e) (i) For a transcription of an audio record, for an A4-size page or part thereof	20,00
(ii) For a copy of an audio record	30,00
(f) To search for and prepare the record for disclosure, R30,00 for each hour or part of an hour reasonably required for such search and preparation.	
(2) For purposes of section 54(2) of the Act, the following applies: (a) Six hours as the hours to be exceeded before a deposit is payable; and (b) one third of the access fee is payable as a deposit by the requester.	
(3) The actual postage is payable when a copy of a record must be posted to a requester.	

