



D&A Financial Planning CC
1995/003147/23 FSP no.: 6619
Authorised Financial Services Provider

361 Waterside Road, Wilderness 6560

PAIA MANUAL

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

**DATE OF COMPILATION: 1/10/2022
DATE OF REVISION: 1/6/2024**

1. LIST OF ACRONYMS AND ABBREVIATIONS

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|-----|-------------|--------------------------------------------------------------------|
| 1.1 | “CEO” | Chief Executive Officer: |
| 1.2 | “DIO” | Deputy Information Officer: |
| 1.3 | “IO” | Information Officer; |
| 1.4 | “Minister” | Minister of Justice and Correctional Services; |
| 1.5 | “PAIA” | Promotion of Access to Information Act No. 2 of 2000(as Amended); |
| 1.6 | “POPIA” | Protection of Personal Information Act No.4 of 2013; |
| 1.7 | “Regulator” | Information Regulator; and |
| 1.8 | “Republic” | 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 **D&A FINANCIAL PLANNING CC (‘D&A GROUP)** 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 D&A GROUP by providing a description of the subjects on which D&A GROUP holds records and the categories of records held on each subject;
- 2.3 know the description of the records of D&A GROUP 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 D&A GROUP 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 D&A GROUP 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 D&A GROUP 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 D&A FINANCIAL PLANNING CC

3.1. Chief Information Officer

Name: DERRICK OLSEN

Tel: 0824102740

Email: dolsen@dandagroup.co.za

3.2. Deputy Information Officer

Name: N/A

Tel:

Email:

3.3 Access to information general contacts

Email: dolsen@dandagroup.co.za

3.4 National or Head Office

Postal Address: 361 Waterside Road, Wilderness 6560

Physical Address: 361 Waterside Road, Wilderness 6560

Telephone: 0824102740

Email: dolsen@dandagroup.co.za

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 PAIA¹ and section 56 of POPIA²;
- 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 11³; and
 - 4.3.3.2. access to a record of a private body contemplated in section 50⁴;
- 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;

¹ 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.*

² 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.*

³ 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.*

⁴ 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.*

- 4.3.7. the provisions of sections 14⁵ and 51⁶ 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 15⁷ and 52⁸ 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 22⁹ and 54¹⁰ regarding fees to be paid in relation to requests for access; and
 - 4.3.10. the regulations made in terms of section 92¹¹.
- 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/>).

⁵ 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.

⁶ 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.

⁷ 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

⁸ 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

⁹ 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.

¹⁰ 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.

¹¹ 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.”

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

5. CATEGORIES OF RECORDS OF D&A FINANCIAL PLANNING CC WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS

Category of records	Types of the Record	Available on Website	Available upon request
Client Records (this information will be available to the client in question or to a person upon written consent from the relevant client)	Customer Database Client Communications (electronic) Client Records Client Advice records Banking details FICA Documents		X X X X X X
Financial Records	Annual Financial Statements Asset Register Bank Statements Financial and Accounting Records Tax Records Accounting Records Banking Records Bank Statements Rental Agreements ¹² Invoices/ Statements of Account		X X X X X X X X X X
Employment Records	Disciplinary Code and Records PAYE Records Salary Records Employments Contracts Leave and Sick Leave Records Organogram Pension Fund Records ¹³ SETA Records		X X X X X X X X

¹² As may be applicable from time to time

¹³ As may be applicable from time to time

	Training Records		X
Corporate Records	Registration Documents		X
	FSP License (readily available at the office)		X
	CMS Accreditation (readily available at the office)		X

6. DESCRIPTION OF THE RECORDS OF D&A GROUP WHICH ARE AVAILABLE IN ACCORDANCE WITH ANY OTHER LEGISLATION

Below are all the records which are created and available in accordance with the South African legislation applicable to D&A GROUP as an Authorised financial services provider.

Category of Records	Applicable Legislation
CC FOUNDING Documents	Close Corporation 69 of Act 1984
PAIA Manual	Promotion of Access to Information Act 2 of 2000 (as amended)
POPI Framework	Protection of Personal Information Act of 2013 (as amended)
Competency Policy	BN 194 of 2017
Governance Framework Policies (see list below)	Financial Advisory and Intermediary Act 37 of 2002
FICA Documents	Act 38 of 2001 (as Amended in 2017)

7. DESCRIPTION OF THE SUBJECTS ON WHICH FSP NAME HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT BY D AND A FINANCIAL PLANNING CC

Subjects on which D&A GROUP holds records	Categories of records
Operational Documents	<ul style="list-style-type: none"> - Fit and Proper Declaration – KI - Fit and Proper Declaration – Rep - Competency Policy - Competency Register - CPD Training Plan

Subjects on which D&A GROUP holds records	Categories of records
	<ul style="list-style-type: none"> - Training Plan - Business Plan - Organogram (included in the Business Plan) - Risk Management Manual - Risk Management Plan - FICA Risk Management and Compliance Programme (RMCP) - TCF Policy - Code of Conduct and Ethics - Accounting Policy - Financial Soundness Questionnaire - Remuneration Policy - Business Continuity Plan (included in the Business Plan) - Disaster Recovery Plan - Financial Recovery Plan - Complaints Resolution Policy - Complaints Register - Conflict of Interest Policy - Conflict of Interest Register - Advertisement Policy - Termination of Agreement Policy - Termination Register - PI cover certificate and schedule - POPI Framework

8. PROCESSING OF PERSONAL INFORMATION

8.1 Purpose of Processing Personal Information

Personal information is collected and stored in terms of assisting clients with providing financial planning advice, short term risk advice and medical aid. It is also used for the purpose of servicing all client's existing insurance portfolios.

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

Categories of Data Subjects	Personal Information that may be processed
Clients	<ul style="list-style-type: none">• Personally Identifiable Information• Special Information• Sensitive Information• Personal Contact Information• Business Contact Information• Financial Information• Professional and Employment Information, and• Telecommunications Data
Service Providers	<ul style="list-style-type: none">• Personally Identifiable Information• Special Information• Sensitive Information• Personal Contact Information• Business Contact Information• Financial Information• Professional and Employment Information, and• Telecommunications Data

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

Personal Information may be supplied to the following categories of recipients, depending on the nature of the data and rights and authority of the recipients:

1. Statutory Oversight Bodies, Regulators or Judicial Commissions, upon request
2. Any Court of Law, Statutory Commission or Ombudsman, upon request
3. South African Revenue Service (SARS), upon request
4. South African Police Service (SAPS), upon request
5. A contracted third party who requires information to provide the service agreed upon to a policy holder or any beneficiary nominated by the policy holder
6. Consultants and Legal Advisers
7. Masthead (for FAIS Auditing purposes only)
8. Any third party, upon request and written consent from the person to whom the information relates
9. Any third party, upon successful application in terms of PAIA

8.4 Planned transborder flows of personal information

Personal Information may at any time be transferred and/r received to a foreign country where this is necessary for the provision of financial advice and administration of services or for communication purposes.

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

D&A GROUP has implemented a POPI Governance Framework which covers the safeguarding of all personal information by the business.

9. AVAILABILITY OF THE MANUAL

9.1 A copy of the Manual is available-

9.1.1 head office of the D&A GROUP for public inspection during normal business hours;

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

9.1.3 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

DERRICK OLSEN, the head of D&A GROUP will on a regular basis update this manual.

Issued by

DM Olsen

DM OLSEN

DESIGNATION: KEY INDIVIDUAL