



KEYSTONE ACTUARIAL SOLUTIONS (PTY) LTD.

REGISTRATION NUMBER: 2017/302274/07

**MANUAL IN TERMS OF SECTION 51 OF
THE PROMOTION OF ACCESS TO INFORMATION ACT 2/2000
("THE ACT")**

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Section 1: COMPANY DESCRIPTION

Keystone Actuarial Solutions (Pty) Ltd. (“the Company” or “Keystone”) (Registration Number 2017/302274/07) is a registered company in terms of the Companies Act 71 of 2008. Its business relates to the provision of actuarial and consulting services to retirement funds and their sponsors.

Section 2: CONTACT DETAILS

2.1 COMPANY DETAILS

Details of the Company are set out below:

Description	Detail
Name of the Company	Keystone Actuarial Solutions
Registration number of the Company	2017/302274/07
Street Address	2 nd Floor, East Block, 28 Fricker Road, Illovo
Postal Address	41 1 st Street, Abbotsford, 2192
Telephone Number	010 900 4629
Fax Number	Not applicable
E-mail address	info@keystoneas.co.za
Company website	www.keystoneas.co.za

2.2 HEAD OF THE COMPANY DETAILS

The directors have appointed the following person to act as the Head of the Company as required in terms of the Act:

Description	Detail
Contact name	Mr. Kerrin Lynch
Contact number	010 900 4629
Contact e-mail address	Kerrin.lynch@keystoneas.co.za
Company designation (other than head of private body)	Director

All requests for information should be directed to the Head of the Company. Mr. Lynch is also the appointed Information Officer in terms of the Protection of Personal Information Act ("POPIA").

Section 3: THE ACT

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.

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.

Requesters are referred to the Guide in terms of Section 10 of the Act which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. Regulations issued in August 2021 now provide for the Information Regulator to be responsible for the preparation of the Guide. The Guide is available from the Information Regulator.

The contact details of the Information Regulator are:

Description	Detail
Address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Postal Address	P.O Box 31533, Braamfontein, Johannesburg, 2017
Email address (general enquiries)	enquiries@inforegulator.org.za
Email address (complaints)	PAIAComplaints@inforegulator.org.za
Website	https://www.justice.gov.za/inforeg/

Section 4: APPLICABLE LEGISLATION

The legislation in terms of which the records of the Company are held include (this list may not be exhaustive):

- Companies Act , 71 of 2008
- Financial Advisory and Intermediary Services Act, 37 of 2002
- Income Tax Act , 58 of 1962
- Protection of Personal Information Act, 2013

Section 5: ACCESS OF RECORDS AND PROCESS

A person requesting access to information relating to the Company will either be requesting the information on their own behalf (Personal Request) or on behalf of another person (Third Party Request).

5.1 PERSONAL REQUEST

The Company will provide the following information in relation to a Personal Request:

- Information relating to the Company that is publicly available, including, but not limited to:

Company information

The Company's certificate of registration

Other Company policy documents as agreed by the Directors of the Company

- Information relating to the employee making the Personal Request, including, but not limited to:

Employee information

The employee's personal information held by the Company

The employee's benefits (current or historic payments)

5.2 THIRD PARTY REQUEST

The third-party requester is entitled to request information in relation to a third party. The Company however is not obliged to automatically provide such information and will consider the merits of the Third-Party Request in terms of its obligations under the Act (discussed further in Section 8 below).

Information which can be requested by a third-party requester which will be considered in terms of the Act as a formal request:

Information for consideration
Employee information
- Current and historic Employee data
- Employee salary history
Company records
- Minutes of Directors meetings
- Minutes of Committee meetings
- Annual Financial Statements
Other information
- Current and historic Client listing

This list may not be exhaustive and other reasonable requested information not contained on the list will also be considered.

Section 6: FORM OF REQUEST

6.1 PERSONAL REQUEST

Request process

Information can be requested through a written instruction to the Company, delivered to the Company's registered address or via email.

Fees associated

The requested information will be provided electronically, at no cost to the personal requester. Should the personal requester require paper copies, a reasonable reproduction fee may be levied.

6.2 THIRD PARTY REQUEST

Request process

In order to request such third-party information, the requirements of the Act, namely the completion of the requisite form and payment of the stipulated fee, must first be met. Paragraphs 53 and 54 of the Act refer. Specifically, the Company notes the following:

- The form to be used is the prescribed form for a private body. The Company has appended the form to this manual for ease of reference;
- The form must include sufficient detail to identify the requested information and sufficient detail to identify the requester (including address information). It should furthermore include what form of access is required;
- The right which the requester is seeking to exercise or protect and provide sufficient justification as to why the information requested will assist in the exercising or protection of that right;
- If the request is on behalf of another person, proof of the capacity in which the requester is making the request must be submitted, to the Company's satisfaction.

Fees associated

The third-party requester will be required to pay the prescribed fees as set out in the Act. These include:

- The Request Fee (prescribed – current level at R140.00) in order for the request to be considered;
- The Access Fee. Such fee will be determined based on the costs taking account of the reproduction costs, preparation time and cost, and finally, any postal costs

The request to process the information will not take place until the Request Fee is paid.

Should the expected time to prepare the record be high (in excess of 6 hours), a deposit may be required from the third-party requester. Such deposit will be refunded in the event that the information will not or cannot be provided. The requested information will not be provided if the Access Fee is not paid.

More details of the prescribed fees can be found at:

<https://www.justice.gov.za/legislation/notices/2021/20210827-gg45057gon757-PAIAregulations.pdf>

Section 7: DECISION TO GRANT ACCESS TO REQUESTED INFORMATION

The authorised Head of the Company will consider the application made and, within 30 days of the application, notify the requester whether such application will be processed.

Should the Head of the Company not be in a position to grant or decline the application to provide the information within the prescribed 30 days (as a result of, for example, being uncertain as to whether the information actually exists), the Head of the Company may notify the requester of an extension to confirm whether the application will be granted or declined. Such extension shall be for no more than 30 days.

Should the application be granted, the decision to process the information will be notified to the requester. The Access Fee is then to be paid.

Should the application be declined, the decision to decline must be notified to the requester, with such decision justified by the reasons for declining the application. Such reasons are set out in the Act (and briefly described in Section 8 below). The notice to the requester will also provide the process the requester can follow with the courts should the requester wish to pursue the matter.

Should the information be unavailable, the Head of the Company must, by way of affidavit, notify the requester of the steps followed to try to obtain the information including all communication that has taken place in the process.

Section 8: REASONS TO DECLINE THE ACCESS TO RECORDS

Chapter 4 of the Act deals in detail with the reasons the Company may have for declining to grant access to information. They have been briefly set out below:

- Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person (exceptions do apply as set out in the Act);
- Mandatory protection of the commercial information of a third party;
- Mandatory protection of confidential information of a third party if protected in terms of an agreement;
- Mandatory protection of the safety of individuals and the protection of property;
- Mandatory protection of records which would be regarded as privileged in legal proceedings;
- The commercial activities of the Company;
- Mandatory protection of research information of the Company;

The Head of the Company will consider the application in terms of the above and may direct that the directors assist with the determination, if required.

A disclosure in terms of the public interest is considered to be mandatory.

Section 9: PROTECTION OF PERSONAL INFORMATION (“POPIA”)

The Company collects and processes personal information in respect of all of its employees in the Company as well as the information in relation to the retirement funds (and their sponsors) that the Company provides actuarial and consulting services to. To do so, it collects members' personal information to carry out its contractual obligations to its clients.

POPIA stipulates that personal information may be collected and processed in accordance with a lawful obligation. The Company has established policies and practices to ensure that such data remains protected.

Section 10: THIS MANUAL

This manual is available on request from the Company. The manual is also available at the Company's registered office and the Company's website.