

PAIA Manual for:

RFAdvice | RFAdvice Protection | Purgo Capital

Registered Financial Advice Proprietary Limited ("RFAdvice")
RFAdvice Protection & Purgo Capital (collectively referred to as the "Group")

1. List of acronyms and abbreviations

- 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 a body which are available without a person having to submit a formal PAIA request;
- 2.2 Have a sufficient understanding of how to request access to a record of the body, by describing 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 group

3.1. Chief Information Officer

Name: Florian Wohl
Tel: 021 5586850
Email: florian@rfadvice.com

3.2 Access to information general contacts

Email: florian@rfadvice.com

3.3 Head office

Postal address: SureStore Business Park
70 Carmine Drive
Burgundy Estate
Cape Town
Western Cape
7441

Physical address: SureStore Business Park
70 Carmine Drive
Burgundy Estate
Cape Town
Western Cape
7441

Telephone: 021 558 6850
Email: info@rfadvice.com

Website: www.registeredfinancialadvice.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
- 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 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 and section 56 of POPIA;
 - 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; and
 - 4.3.3.2. access to a record of a private body contemplated in section 50;
 - 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 and 51 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 and 52 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 22 and 54 regarding fees to be paid in relation to requests for access; and
 - 4.3.10. the regulations made in terms of section 92
- 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/>).
- 4.6. A copy of the guide is available in English for public inspection during normal office hours

5. Categories of records of the group which are available without a person having to request access

Category of records	Types of the record	Available on website	Available upon request
Client	Invoice		X
	Quotation		X
	Fee disclosure		X
Company	Brochures		X
	Company profile		X
	Contact details		X
	Disclosures		X

6. Description of the records of the group which are available in accordance with any other 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
Financial Advisory and Intermediary Services Act	FICA Act
BEEE Affidavit	Broad-Based Empowerment Equity Act

7. Description of the subjects on which the body holds records and categories of records held on each subject by the group

Subjects on which the body holds records	Categories of records
Plans, proposals	Annual reports, strategic plan, annual performance plan
Human resources	HR policies and procedures Advertised posts
PAIA	Annual reports

8. Processing of personal information

8.1 Purpose of processing personal information

- Fulfilling statutory obligations in terms of legislation
- Historical record keeping, research and recording statistics necessary for fulfilling our business objectives
- Keeping of accounts and records
- Marketing and advertising
- Resolving and tracking complaints
- Staff administration
- Verifying information provided to us
- Obtaining information necessary to provide contractually agreed services to customers and clients

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
Customers/Clients	Name, address, registration numbers or identity numbers, employment status and bank details
Service providers	Names, registration number, VAT numbers, address, trade secrets and bank details
Employees	Address, qualifications, gender and race

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

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 Financial Sector Conduct Authority Financial Intelligence Centre
Qualifications, for qualification verifications	South African Qualifications Authority
Credit and payment history, for credit information	Credit bureaus

8.4 Planned transborder flows of personal information

N/A

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

We will secure the integrity and confidentiality of your personal information in our possession or under our control. We will do this by taking appropriate, reasonable technical and organisational measures to prevent loss of, damage to or unauthorised destruction of your personal information; and unlawful access to or processing of your personal information.

We have also restricted the number of persons who can access your personal information to only our staff members who are required to work on your personal information

9. Availability of the manual

- 9.1 A copy of the Manual is available:
- 9.1.1 on www.registeredfinancialadvice.co.za
 - 9.1.2 head office of the group 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 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. You will be notified of the amount required to be paid as the request fee.

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. If you qualify for exemption of the payment of any fee, please state the reason for the exemption.

- Copy per A4 Page _____ R1.10 per page
- Printing per A4 page _____ R0.75 per page
- Copy of visual image _____ R60.00 per image
- Search and preparation of record R30 per hour or part thereof, excluding the first hour, reasonably required for the search and preparation

10. Updating of the manual

The head of the group will, regularly, update this manual.

11. Forms

Form 01

[Request for a Guide from the Regulator](#)

[Regulation 2]

Form 01

[Request for a Copy of the Guide from the Information Officer](#)

[Regulation 3]

Form 02

[Request for Access to Record](#)

[Regulation 7]

Form 03

[Outcome of request and fees payable](#)

[Regulation 8]

Form 04

[Internal Appeal Form](#)

[Regulation 9]

Form 05

[Complaint Form](#)

[Regulation 10]

Form 13

[PAIA Request for Compliance Assessment Form](#)

[Regulation 14(1)]

Issued by the Group