

PROMOTION OF ACCESS TO INFORMATION ACT (PAIA) MANUAL

Prepared in accordance with Section 51 of the Promotion of Access to Information Act, No. 2 of 2000

1. Purpose of this Manual

This manual assists members of the public, clients, employees, and other stakeholders in understanding the type of information that **Credora Financial Services (Pty) Ltd** ("Credora") holds and explains how to request access to that information in terms of the **Promotion of Access to Information Act (PAIA)**.

The manual aims to:

- Promote transparency, accountability, and effective governance in accordance with section 32 of the **Constitution of the Republic of South Africa**;
- Provide the contact details of the **Information Officer** and describe the process to submit an access request;
- List the categories of records held by Credora;
- Set out the prescribed fees and forms; and
- Demonstrate Credora's commitment to protecting personal information in compliance with the **Protection of Personal Information Act (POPIA)**.

All requests for information will be handled in a lawful, transparent, and efficient manner to balance the right of access with the right to privacy and confidentiality.

2. Company Details

Name of Private Body: Credora Financial Services (Pty) Ltd

FSP Number: 43148

Physical/Postal Address: 194 Bancor Avenue, Colab Building, Menlyn Maine, Waterkloof Glen Ext 2, Pretoria, 0181

Telephone: 012 881 4580

Email: info@credora.co.za / compliance@credora.co.za

Website: www.credora.co.za

3. Information Officer and Deputy Information Officer

Designation	Name	Contact Details
Information Officer	Warren Bennett	✉ compliance@credora.co.za / ☎ 012 881 4580
Deputy Information Officer	Warren Bennett	✉ compliance@credora.co.za / ☎ 012 881 4580

The Information Officer ensures PAIA and POPIA compliance, processes requests, and liaises with the **Information Regulator** of South Africa.

4. The Section 10 Guide

A **Guide on how to use PAIA** is available from the **Information Regulator (South Africa)**. It explains how to exercise rights of access to information and submit formal PAIA requests.

Contact Details:

Information Regulator (South Africa)

Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

📮 PO Box 31533, Braamfontein, 2017

☎ 010 023 5200 | ✉ enquiries@info regulator.org.za

🌐 www.info regulator.org.za

5. Categories of Records Held by Credora

(a) Statutory and Corporate Records

- Company registration and incorporation documents
- FSP licence and FSCA correspondence
- Share registers and resolutions
- Financial statements and audit reports

(b) Human Resources

- Employee contracts and personnel files
- Payroll, benefits, and leave records
- Training and compliance certificates

(c) Client Records

- Client application forms and policy schedules
- Claims documentation and risk assessments
- Client correspondence and premium collection data

(d) Product and Service Provider Records

- Insurer and underwriting agreements
- Binder and outsource contracts
- Supplier and service level agreements

(e) Compliance and Regulatory Records

- FAIS, FICA, and POPIA documentation
- Complaints registers and TCF records
- Compliance monitoring and audit reports

(f) Financial and Operational Records

- Accounting and reconciliation records
- Bank statements and supplier invoices
- IT asset and system inventories

6. Records Available in Terms of Other Legislation

Credora holds records in accordance with legislation such as:

- Financial Advisory and Intermediary Services Act (FAIS) No. 37 of 2002
- Short-term Insurance Act No. 53 of 1998
- Financial Sector Regulation Act No. 9 of 2017
- Companies Act No. 71 of 2008
- Basic Conditions of Employment Act No. 75 of 1997
- Labour Relations Act No. 66 of 1995
- Occupational Health and Safety Act No. 85 of 1993
- Protection of Personal Information Act (POPIA) No. 4 of 2013
- Financial Intelligence Centre Act No. 38 of 2001
- Income Tax Act No. 58 of 1962

7. Procedure for Requesting Access to Information

7.1 Form of Request

All requests for access to records must be made **in writing** on the **prescribed Form C** in terms of section 53(1) of PAIA.

Form C can be obtained from:

- The Information Regulator's website → www.inforegulator.org.za
- Credora Financial Services offices upon request; or
- By email to compliance@credora.co.za.

Submit the completed form by email, post or hand delivery, together with proof of identity and proof of payment of the prescribed fee (if applicable).

7.2 Details Required on Information form

- Identify the record requested and the right to be exercised or protected;
- Indicate preferred form of access (e.g. inspection, copy, electronic copy);
- Explain why access is required; and
- Provide certified identification and capacity (where applicable).

8. Fees Payable

- Request Fee (R 50) – payable by persons other than personal requesters.
- Access and reproduction fees – depend on the volume and format of records.
- Personal requesters (accessing their own data) are exempt from the initial request fee. (See Annexure A below for the full fee schedule.)

9. Grounds for Refusal of Access

Access may be refused if it would:

- Unreasonably disclose personal information of a third party;
- Reveal trade secrets or confidential commercial information;
- Breach legal privilege; or
- Be frivolous, vexatious, or disproportionately burdensome to Credora.

10. Remedies and Complaints

If a request is refused, the requester may lodge a complaint with the **Information Officer** or escalate to the **Information Regulator**:

✉ complaints.IR@justice.gov.za | ☎ 010 023 5200

11. Availability of the Manual

This manual is available:

- For inspection at Credora's offices during office hours;
- By email on request to compliance@credora.co.za; and
- On the Information Regulator's website.

Printed copies are available at **R 1.10 per A4 page**; electronic copies are free of charge.

12. Record Retention and Security

Credora retains records per its **Data Retention and Destruction Policy**, ensuring compliance with FAIS and POPIA.

All records are stored securely on encrypted platforms with controlled access.

13. Review and Approval

This PAIA Manual will be reviewed annually or whenever material changes occur.

Approved by:

Warren Bennett

Director & Information Officer

Credora Financial Services (Pty) Ltd

Date of Approval: 01 November 2025

Annexure A – Fee Schedule

(Regulation 11 of the Promotion of Access to Information Act, No. 2 of 2000)

1. Request Fee

Item Description	Fee (ZAR)
1.1 Request fee (payable by any requester other than a personal requester)	R 50.00
<i>“Personal requester” means a person requesting access to records containing their own personal information.</i>	

2. Reproduction Fees

Record Type	Fee (ZAR)
Photocopy of A4 page	R 1.10 per page
Printed copy of A4 page (from electronic form)	R 0.75 per page
Copy on stiffer disk	R 7.50
Copy on compact disc	R 70.00
Transcription of visual images (per A4 page)	R 40.00
Copy of visual images	R 60.00
Transcription of audio record (per A4 page)	R 20.00
Copy of audio record	R 30.00

3. Access Fees

Description	Fee (ZAR)
Search and preparation time (exceeding 1 hour)	R 30.00 per hour
Deposit (if search > 6 hours) – one-third of estimated access fee	As calculated
Postage (if records are mailed)	Actual cost

4. Copy of PAIA Manual

Description	Fee (ZAR)
Printed copy (per A4 page)	R 1.10
Electronic copy (PDF or email)	Free of charge

Notes

1. All fees are VAT inclusive.
2. Fees may be amended by the Minister of Justice and Correctional Services via regulation.
3. Proof of payment must accompany each PAIA request before processing commences.