



PAIA MANUAL

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

**DATE OF COMPILATION: 21/10/2021
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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 a body 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 the body, by providing a description of 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 MJF WEALTH (PTY) LTD T/A MY JOURNEY 2 FREEDOM

3.1. Chief Information Officer

Name: Mary Julia Fourie
Tel: 082 455 5919
Email: mary@myjourney2freedom.com

3.2. Deputy Information Officer

Name: Marguerite Engelbrecht
Tel: 082 876 9617
Email: marguerite@myjourney2freedom.com

3.3 Access to information general contacts

Email: info@myjourney2freedom.com

3.4 National or Head Office

Postal Address: 13C Lower Bath Road
Wynberg
Cape Town
7800

Physical Address: 13C Lower Bath Road
Wynberg
Cape Town
7800

Telephone: 082 455 5919

Email: info@myjourney2freedom.com

Website: <https://myjourney2freedom.com>

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, 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-

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.*

- 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;
- 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;

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.

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.

- 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/>).
- 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 / Afrikaans

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.”

5. CATEGORIES OF RECORDS OF MJF WEALTH (PTY) LTD T/A MY JOURNEY 2 FREEDOM WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS

(a) Records available in terms of any other legislation

All records kept and made available in terms of legislation applicable to any of the entities listed in this manual and the financial services industry in general, as it applies to the specific environment in which the entity operates, are available in accordance with said legislation.

(b) Records available without requesting access in terms of PAIA

A private body may, on a voluntary and periodic basis, submit to the Minister a description of categories of records, which are automatically available without a person having to request access in terms of PAIA. The Minister must publish any description so submitted by notice in the Gazette. MJF Wealth (Pty) Ltd has not submitted any such description for publication in the Gazette. Certain records are however freely available on the Internet at <https://myjourney2freedom.com>

6. CATEGORIES OF RECORDS AVAILABLE ON REQUEST

We set out below the subjects and categories of records that are, subject to access being denied as set out in PAIA, available upon request for the purposes of PAIA:

Records are held on the following subjects:

Personnel records

Client-related records

Private body records; and

Records in the possession of or pertaining to other parties.

(i) Personnel records

Personnel refers to any person who works for or provides services to or on behalf of the private body and receives or is entitled to receive any remuneration and any other person who assists in carrying out or conducting the business of the private body. This includes, without limitation, directors, executives, non-executives, all permanent, temporary and part-time staff as well as contract workers.

Personnel records include the following:

Any personal records provided to the private body by their personnel;

Any records a third party has provided to the private body about any of their personnel; Conditions of employment and other personnel-related contractual and quasi-legal records;

Internal evaluation records; and

Other internal records and correspondence.

(ii) Client-related records

A client includes any natural or juristic entity, who receives services from the private body. Client-related information includes the following:

Any records a client has provided to a third party acting for or on behalf of the private body;

Any records a third party has provided to the private body; and

Records generated by or within the private body pertaining to the client, including transactional records.

(iii) Private body records

A private body's records relate to the body's own affairs and are considered to include, but not limit to:

Financial records;

Operational records;

Databases;

Information technology;

Marketing records;

Internal correspondence;

Records relating to products and services;

Statutory records;

Internal policies and procedures;

Treasury-related records;

Securities and equities; and

Records held by officials of the private body.

(iv) Other parties

The private body may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, service providers. The following records fall under this category:

- Personnel, client or private body records which are held by another party as opposed to being held by the private body; and

- Records held by the private body pertaining to other parties, including without limitation financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors / suppliers.

7. PROCESSING OF PERSONAL INFORMATION

7.1 Conditions for Processing Personal Information

Chapter 3 of POPIA provides for the minimum conditions for lawful processing of Personal Information. These conditions may not be derogated from unless specific exclusions apply as outlined in POPIA. MJF Wealth (Pty) Ltd processes personal information in accordance with POPIA. In terms of our privacy policy, MJF Wealth (Pty) Ltd will ensure that all processing conditions of POPIA are complied with at the time of processing of personal information. MJF Wealth (Pty) Ltd processes personal information of both living and juristic persons.

7.2 Purpose of Processing Personal Information

MJF Wealth (Pty) Ltd will process your information in the ordinary course of the business of providing financial and related services. Primarily, MJF Wealth (Pty) Ltd will use your personal information only for the purpose for which it was originally or primarily collected. Your personal information will only be used for a secondary purpose if such purpose constitutes a legitimate interest and is closely aligned with the original or primary purpose for which your personal information was collected. MJF Wealth (Pty) Ltd collects and processes personal information for a number of reasons, including but not limited to:

- meeting our responsibilities to our customers;
- general human resource and finance functions including those obligations imposed by legislation;
- recruitment;
- meeting our contractual responsibilities to third-party service providers;
- informing customers of products and services;
- complying with all legal and regulatory requirements, including industry codes of conduct;
- protecting and pursue the legitimate interests of MJF Wealth (Pty) Ltd; and
- for any further purposes related to the above. For more information please visit our Privacy Notice and <https://myjourney2freedom.com>

8. INFORMATION REQUESTING PROCEDURES

A person who wants access to the records of MJF Wealth (Pty) Ltd must complete the necessary request form. The request form can be accessed at www.inforegulator.org.za or from info@myjourney2freedom.com

If a person needs assistance to obtain the form or on any other matter, please contact the Information Officer at the email address provided in paragraph 1.

The completed request form must be sent to the address or email address provided in paragraph 1 and marked for the attention of the Information Officer. The Information Officer will process the request and inform the requester of the fees (if any) that are payable and of the different procedures that must be followed until the request is finalised. A copy of the fee structure applicable to private bodies can be requested by emailing info@myjourney2freedom.com.

All the pertinent sections of the request form must be completed fully, failing which the process will be delayed while the Information Officer obtains such additional information.

NOTE: Access to certain records may be or must be denied on the grounds set out in PAIA.

Mandatory grounds for refusal include, but are not limited to:

- Information for the protection of the privacy of individuals;
- Information for the protection of commercial information and confidential information of third parties;
- Information privileged from production in legal proceedings;
- Commercial information of the company; and
- Research information.

9. AVAILABILITY OF THE MANUAL

9.1 A copy of the Manual is available-

9.1.1 on <https://myjourney2freedom.com>

9.1.2 head office of the MJF Wealth (Pty) Ltd for public inspection during normal business hours by appointment only;

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.

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

The head of MJF Wealth (Pty) Ltd will on a regular basis update this manual.

Issued by



Mary Julia Fourie

Director: MJF Wealth (Pty) Ltd