



Carrick.



PAIA Manual

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

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LAST REVIEW DATE	31 October 2024
FREQUENCY OF REVIEW	12 Months Cycle
NEXT REVIEW DATE	01 November 2025
POLICY OWNER	Carrick Wealth (Pty) Ltd
INFORMATION OFFICER	Rashay Makan

Policy Statement

- This policy forms part of the policy owner's internal business processes and procedures.
- Any reference to the "organisation" shall be interpreted to include the "policy owner".
- The organisation's governing body, its employees, consultants, contractors, suppliers, and any other persons acting on behalf of the organisation are required to familiarise themselves with the policy's requirements and undertake to comply with the stated processes and procedures.
- Risk owners and control owners are responsible for overseeing and maintaining control procedures and activities.

Definitions

Data Subject	The person to whom the personal information relates.
Deputy Information Officer	The person to whom any power or duty conferred or imposed on an Information Officer by POPI has been delegated. Bryan Austen – Chief Operations Officer.
Head	<p>In relation to a private body means:</p> <ul style="list-style-type: none">• in the case of a natural person, that natural person or any person duly authorised by that natural person;• in the case of a partnership, any partner of the partnership or any person duly authorised by the partnership;• in the case of a juristic person:<ul style="list-style-type: none">• the chief executive officer or equivalent officer of the juristic person or any person duly authorised by that officer; or• the person who is acting as such or any person duly authorised by such acting person.
Information Officer	The head of a private body. Rashay Makan – Managing Director.
Information Regulator	The Regulator was established in terms of Section 39 of POPI.
PAIA	The Promotion of Access to Information Act 2 of 2000.
Person	A natural person or a juristic person.
Personal Information	<ul style="list-style-type: none">• Information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to: information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person.• Information relating to the education or the medical, financial, criminal, or employment history of the person.• Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier, or other particular assignments to the person, the biometric information of the person.• The personal opinions, views, or preferences of the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.• The views or opinions of another individual about the person; and the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.
Personal Requester	A requester seeking access to a record containing personal information about the requester.
POPI	The Promotion of Personal Information Act 4 of 2013.

Private Body	<ul style="list-style-type: none"> • A natural person who carries or has carried on any trade, business, or profession, but only in such capacity. • A partnership which carries or has carried on any trade, business, or profession; or • Any former or existing juristic person, but excludes a public body.
Processing	Any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use, dissemination by means of transmission, distribution or making available in any other form, or merging, linking, as well as restriction, degradation, erasure or destruction of information.
Requester	In relation to a private body, means any person, including, but not limited to a public body or an official thereof, making a request for access to a record of the organisation or a person acting on behalf of such person.
Request For Access	A request for access to a record of the organisation in terms of Section 50 of PAIA.
Record	Any recorded information regardless of the form or medium is in the possession or under the control of the organisation irrespective of whether or not it was created by the organisation.
Third-party	In relation to a request for access to a record held by the organisation, means any person other than the requester.

Policy Purpose

The Promotion of Access to Information Act, 2000, gives effect to section 32 of the Constitution, which provides that everyone has the right to access information held by the State or any other person (or private body) when that information is required for the exercise or protection of any rights.

The purpose of PAIA is to:

- Foster a culture of transparency and accountability in public and private bodies by giving effect to the right of access to information, and to
- Actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect all of their rights

The organisation recognises everyone's right to access to information and is committed to providing access to the organisation's records where the proper procedural requirements as set out by PAIA and POPI have been met.

The organisation's PAIA manual is compiled in accordance with section 51 of the Act and contains the following provisions:

Annexure A: Contact Details & Business Type	This section provides the organisation's postal and street address, phone, and fax number, and, if available, the e-mail address of the head of the organisation.
Annexure B: Section 10 PAIA Guide	This section provides a description of the guide referred to in Section 10 of PAIA and how you may obtain access to it.
Annexure C: Statutory Records	This section provides a description of the various statutes in terms of which the organisation is required to maintain records.
Annexure D: Availability of Records	This section provides a list of records held by the organisation along with an indication of whether the record is freely available or only accessible by way of a formal request in terms of the provisions of PAIA. The section also provides a description of the category of the data subject(s) to who the respective records relate along with an indication of the purpose for which the record is being kept. Records that are indicated as "Freely Available" can be accessed by contacting the Deputy Information Officer (see Annexure A), without having to follow any formal procedures. Records that are indicated as a "PAIA Request", require the requester to lodge a formal request as provided for in Annexure E.

Annexure E: Request Procedure	This section sets out the procedure required to obtain access to a record indicated as a "PAIA Request" in Annexure D.
Annexure F: Outcome of Request and Fees Payable	This section sets out the outcome of the request and fees that are payable to the organisation prior to processing a request to obtain access to a record held by the organisation.
Annexure G: Processing of Personal Information	This section sets out the applicable aspects for the processing of personal information
Annexure H: Deputy Information Officer Appointment	This section provides for the formal appointment of a Deputy Information Officer where so required.

Duties of The Information Officer

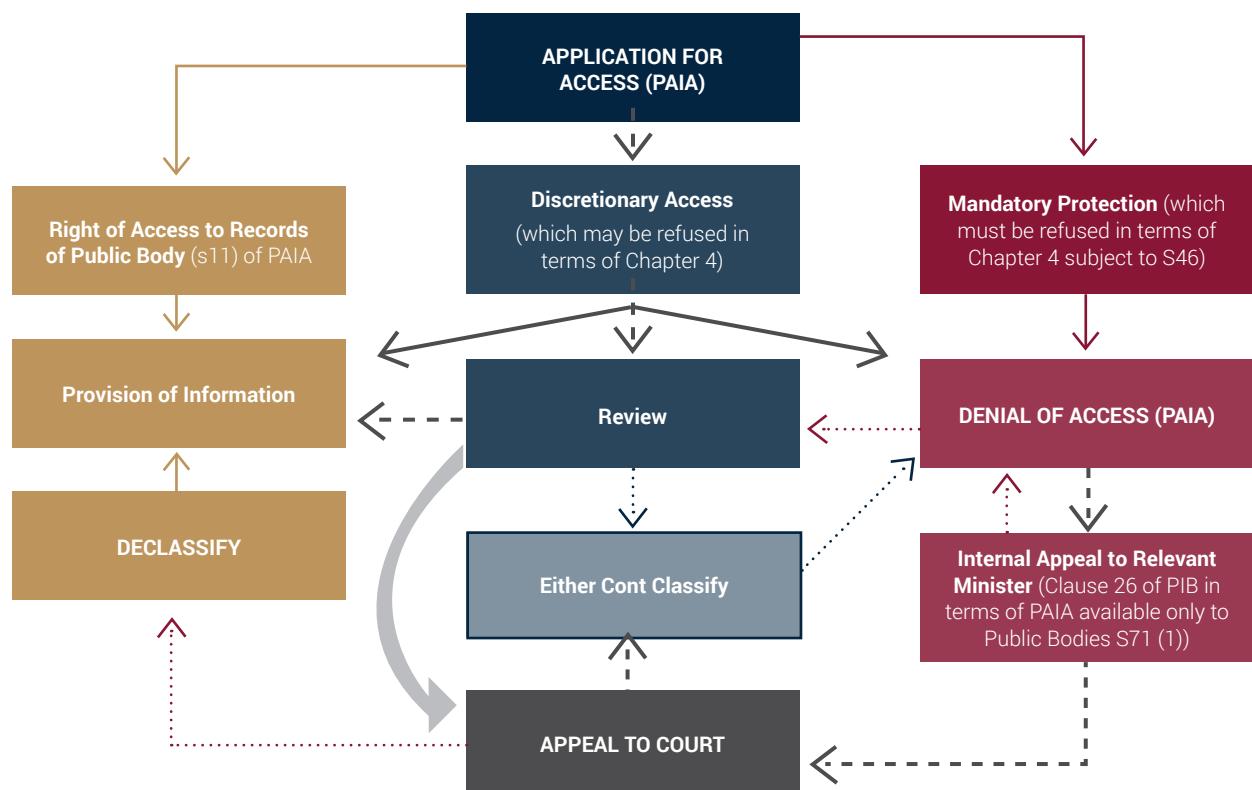
The Information Officer and/or the Deputy Information Officer of the organisation are responsible for:

- Publishing and proper communication of the manual i.e., creating policy awareness.
- The facilitation of any request for access.
- Providing adequate notice and feedback to the requester.
- Determining whether to grant a request for access to a complete/full record or only part of a record.
- Ensuring that access to a record, where so granted, is provided timeously and in the correct format.
- Reviewing the policy for accuracy and communicating any amendments.

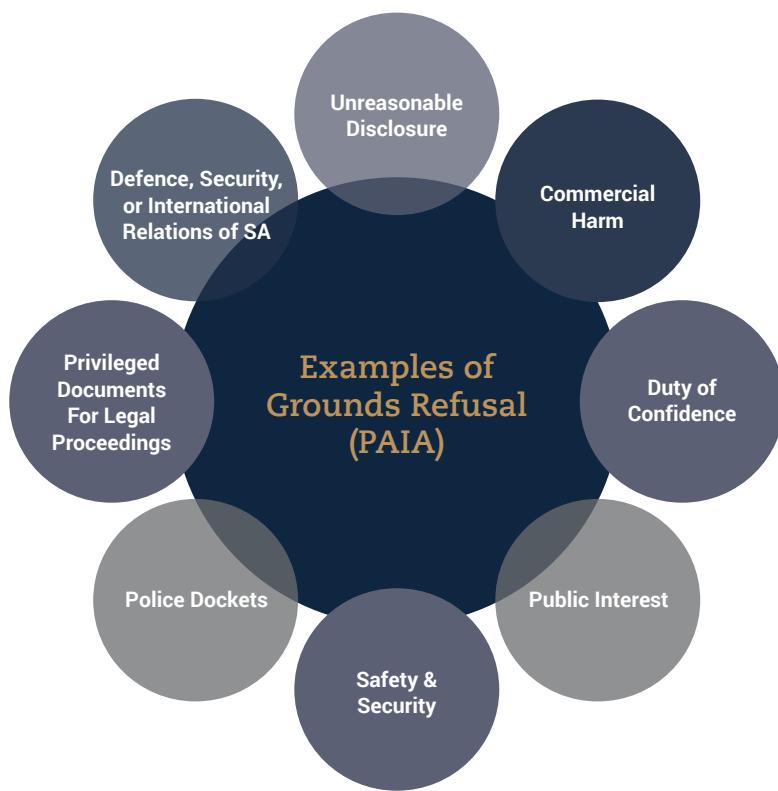
Right of Access

The Information Officer, Rashay Makan, may only provide access to any record held by the organisation to a requester if:

- The record is required for the exercise or protection of any right, and
- The requester complies with the procedural requirements relating to a request for access to that record, and
- Access to that record is not refused in terms of any of the grounds for refusal listed below.



Grounds For Refusal



A | MANDATORY PROTECTION OF PRIVACY OF A THIRD PARTY WHO IS A NATURAL PERSON

Grounds For Refusal

- The disclosure would involve the unreasonable disclosure of personal information about a third party that is a natural person (including a deceased individual).

No Grounds for Refusal

- The record consists of information that concerns an individual who has already consented in writing to its disclosure to the requester concerned.
- The record consists of information that is already publicly available.
- The record consists of information that was given to the organisation by the individual to whom it relates, and the individual was informed by or on behalf of the organisation, before it is given, that the information belongs to a class of information that would or might be made available to the public.
- The record consists of information about an individual's physical or mental health, or well-being, who is under the care of the requester and who is under the age of 18; or incapable of understanding the nature of the request, and if giving access would be in the individual's best interest.
- The record consists of information about an individual who is deceased, and the requester is the individual's next of kin or making the request with the written consent of the individual's next of kin.
- The record consists of information about an individual who is or was an official of the organisation and which relates to the position or functions of the individual, including, but not limited to the title, work address, work phone number, classification, salary scale or remuneration and responsibilities of the position held, or services performed by the individual, and the name of the individual on a record prepared by the individual in the course of employment.

B | MANDATORY PROTECTION OF COMMERCIAL INFORMATION OF A THIRD PARTY

Grounds For Refusal

- The record consists of information that contains trade secrets of a third party
- The record consists of information that contains financial, commercial, scientific or technical information, other than trade secrets, of a third party, the disclosure of which would be likely to cause harm to the commercial or financial interests of that third party
- The record consists of information supplied in confidence by a third party, the disclosure of which could reasonably be expected to put that third party at a disadvantage in contractual or other negotiations or to prejudice that third party in commercial competition

No Grounds for Refusal

The Information Officer, Rashay Makan, must assess whether there are any grounds for refusing a request for access.

Where any grounds for refusal are found, a request for access will not be granted.

However, despite finding any grounds for refusal, access to the record(s) will be provided where:

- the disclosure of the record would reveal evidence of a substantial contravention of, or failure to comply with, the law or imminent and serious public or environmental risk, and
- the public interest in disclosing records, will clearly outweigh the harm contemplated in the provision in question.

Where there are no grounds for refusal, a request for access will be granted.

If a request for access is made with regards to a record containing information that would justify a ground for refusal, every part of the record which:

- does not contain, and
- can reasonably be severed from any part that contains any such information must, despite any other provision of PAIA, also be disclosed.

The grounds for refusal, or absence thereof, are set out below:

- The record consists of information about a third party who has consented and who has already consented in writing to its disclosure to the requester concerned.
- The record consists of information about the results of any product or environmental testing or other investigation supplied by a third party or the results of any such testing or investigation carried out by or on behalf of a third party and its disclosure would reveal a serious public safety or environmental risk (the results of any product or environmental testing or other investigation do not include the results of preliminary testing or other investigation conducted for the purpose of developing methods of testing or other investigation).

C | MANDATORY PROTECTION OF CERTAIN CONFIDENTIAL INFORMATION OF A THIRD PARTY

Grounds For Refusal

- The record consists of information the disclosure of which would constitute an action for breach of a duty of confidence owed to a third party in terms of an agreement.

D | MANDATORY PROTECTION OF SAFETY OF INDIVIDUALS AND PROTECTION OF PROPERTY

Grounds For Refusal

- The record consists of information that if disclosed could reasonably be expected to endanger the life or physical safety of an individual.
- The record consists of information that if disclosed would likely prejudice or impair the security of a building, a structure or system, a computer or communication system, a means of transport, or any other property.

- The record consists of information that if disclosed would likely prejudice or impair the security of methods, systems, plans, or procedures for the protection of an individual in accordance with a witness protection scheme, the safety of the public, or any part of the public, or the security of property.

E | MANDATORY PROTECTION OF RECORDS PRIVILEGED FROM PRODUCTION IN LEGAL PROCEEDINGS

Grounds For Refusal

- The record consists of information privileged from production in legal proceedings unless the person entitled to the privilege has waived the privilege.

F | COMMERCIAL INFORMATION OF THE ORGANISATION

Grounds For Refusal

- The record consists of information that contains trade secrets of the organisation.
- The record consists of information that contains financial, commercial, scientific or technical information, other than trade secrets, of the organisation, the disclosure of which would likely cause harm to the commercial or financial interests of the organisation.
- The record consists of information, the disclosure of which, could reasonably be expected to put the organisation at a disadvantage in contractual or other negotiations or prejudice the organisation in commercial competition.
- The record is a computer program as defined in section 1(1) of the Copyright Act (Act 98 of 1978), owned by the organisation, except insofar as it is required to give access to a record to which access is granted in terms of PAIA.

No Grounds for Refusal

- The record consists of information about the results of any product or environmental testing or other investigation supplied by the organisation or the results of any such testing or investigation carried out by or on behalf of the organisation and its disclosure would reveal a serious public safety or environmental risk (the results of any product or environmental testing or other investigation do not include the results of preliminary testing or other investigation conducted for the purpose of developing methods of testing or other investigation).

G | MANDATORY PROTECTION OF RESEARCH INFORMATION OF A THIRD PARTY AND THE ORGANISATION

Grounds For Refusal

- The record consists of information that contains information about research being or to be carried out by or on behalf of a third party, the disclosure of which would be likely to expose the third party, a person that is or will be carrying out the research on behalf of the third party, or the subject matter of the research to serious disadvantage.
- The record consists of information that contains information about research being or to be carried out by or on behalf of the organisation, the disclosure of which would be likely to expose the organisation, a person that is or will be carrying out the research on behalf of the organisation, or the subject matter of the research to serious disadvantage.

NOTICE

Where a request for access has been received the Information Officer, Rashay Makan, will notify the requester of receipt and the prescribed fee (if any) that is payable prior to processing the request. Please refer to Annexure F for a full breakdown of fees payable. Personal requesters will not be charged a request fee.

The notice must state:

- The amount of the deposit payable (if any).

- That the requester may lodge a complaint with the Information Regulator or an application with a court against the tender or payment of the request fee, or the tender or payment of a deposit, as the case may be.
- The procedure (including the period) for lodging the complaint with the Information Regulator or the application.

Except to the extent that the provisions regarding third-party notification may apply, the Information Officer and/or Deputy Information Officer to whom the request is made, must as soon as reasonably possible, but in any event within 30 days, after the request has been received in the prescribed format:

- Decide in accordance with PAIA whether to grant the request, and
- Notify the requester of the decision and, if the requester stated that he or she wishes to be informed of the decision in any other manner, inform him or her in that manner, if it is reasonably possible.

If the request for access is granted, the notice must state:

- The access fee (if any) to be paid upon access.
- The form in which access will be given, and
- That the requester may lodge a complaint with the Information Regulator or an application with a court against the access fee to be paid or the form of access granted, and the procedure, including the period allowed, for lodging a complaint with the Information Regulator or the application.

If the request for access is refused, the notice must:

- State adequate reasons for the refusal, including the relevant provision of PAIA that was relied on.
- Exclude, from any such reasons, any reference to the content of the records' and
- State that the requester may lodge a complaint with the Information Regulator or an application with a court against the refusal of the request, and the procedure (including the period) for lodging a complaint with the Information Regulator or the application.
- Should all reasonable steps have been taken to find a record requested, and there are reasonable grounds for believing that the record:
 - Is in the organisation's possession, but cannot be found, or
 - Simply does not exist, the head of the organisation must, by way of affidavit or affirmation, notify the requester that it is not possible to provide access to that record. The affidavit or affirmation must provide full account of all steps taken to find the record in question or to determine whether the record exists, as the case may be, including all communication with every person who conducted the search on behalf of the head.

AVAILABILITY OF THE MANUAL

A copy of the Manual is available:

- On request copy will be sent via email, and a hardcopy will be kept at the office for public inspection
- To any person upon request and upon the payment of a reasonable prescribed fee
- To the Information Regulator upon request.
- A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, shall be paid per each A4-size photocopy made.

Annexure A | Contact Details & Business

A | ORGANISATION CONTACT DETAILS

Street Address

Carrick House,
The Forum, North Bank Lane,
Century City, Cape Town,
South Africa

Phone Number

+27 (0)21 201 1000

B | INFORMATION OFFICER

Rashay Makan

Email: rashay.makan@carrickfs.com

C | BUSINESS TYPE

Financial Services Provider



Annexure B | Section 10 PAIA Guide

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.

The Guide is available in each of the official languages and in braille.

The aforesaid Guide contains the description of:

- the objects of PAIA and POPIA;
- the postal and street address, phone and fax number and, if available, electronic mail address of the Information Officer of every public body, and designated in terms of section 17(1) of PAIA and section 56 of POPIA;
- **the manner and form of a request for:**
 - access to a record of a public body contemplated in section 11;
 - and access to a record of a private body contemplated in section 50;
- the assistance available from the IO of a public body in terms of PAIA and POPIA;
- the assistance available from the Regulator in terms of PAIA and POPIA;
- **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:**
 - an internal appeal
 - complaint to the Regulator; and 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
 - 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
 - the provisions of sections 15 and 52 providing for the voluntary disclosure of categories of records by a public body and private body, respectively
 - the notices issued in terms of sections 22 and 54 regarding fees to be paid in relation to requests for access; and - the regulations made in terms of section 92

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.

The Guide can also be obtained:

- upon request to the Information Officer.
- from the website of the Regulator (inforegulator.org.za).

PAIA grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights.

Where a public body lodges a request, the public body must be acting in the public interest.

Requests in terms of PAIA shall be made in accordance with the prescribed procedures at the rates provided.



Annexure C | Statutory Records

Carrick Wealth maintains statutory records and information in terms of the following legislation:

- Basic Conditions of Employment Act
- Companies Act
- Employment Equity Act
- Financial Advisory & Intermediary Services Act
- Financial Intelligence Centre Act
- Income Tax Act
- Labour Relations Act
- Long-term Insurance Act
- Pension Fund Act
- Prevention of Organised Crime Act
- Skills Development Act
- Value Added Tax Act
- Protection of Personal Information Act



Annexure D | Availability of Records

The organisation maintains the following categories of records and related subject matter. The status of the record's availability, the purpose for its processing, and the relevant data subject category to which the record relates are set out below:

Category	Record	Availability	Purpose	Data Subject
Regulatory & Administrative	Permits, Licenses or Authorities	Freely Available	Statutory Requirement	Organisation
	Conflict of Interest Management Policy	Freely Available	Statutory Requirement	Organisation
	Complaints Policy	Freely Available	Statutory Requirement	Organisation
	Financial Intelligence Centre Act Policy	PAIA Request	Statutory Requirement	Organisation
	Health & Safety Plan	PAIA Request	Statutory Requirement	Organisation
	Memorandum of Incorporation	PAIA Request	Statutory Requirement	Organisation
	Minutes of Board or Directors Meetings	PAIA Request	Statutory Requirement	Organisation
	Register of Members	PAIA Request	Statutory Requirement	Organisation
	Register of Board of Directors	PAIA Request	Statutory Requirement	Organisation
	Internal correspondence (e-mails/memos)	PAIA Request	Internal Communications	Employees
Human Resources	Insurance Policies held by organisation	PAIA Request	Risk Management	Organisation
	Employment Applications	PAIA Request	Internal Referencing	Employees
	Employment Contracts	PAIA Request	Contractual Agreement	Employees
	Personal Information of Employees	PAIA Request	Internal Referencing	Employees
	Employment Applications	PAIA Request	Internal Referencing	Employees
	Employment Contracts	PAIA Request	Contractual Agreement	Employees
	Personal Information of Employees	PAIA Request	Internal Referencing	Employees
	Employment Equity Plan	PAIA Request	Statutory Requirement	Organisation
	Medical Aid Records	PAIA Request	Internal Referencing	Employees
	Disciplinary Records	PAIA Request	Statutory Requirement	Employees
	Performance Management Records	PAIA Request	Internal Referencing	Employees
	Salary Records	PAIA Request	Internal Referencing	Employees
	Employee Benefit Records	PAIA Request	Internal Referencing	Employees
	PAYE Records	PAIA Request	Statutory Requirement	Employees
	Seta Records	PAIA Request	Statutory Requirement	Employees

	Disciplinary Code	PAIA Request	Statutory Requirement	Organisation
	Leave Records	PAIA Request	Internal Referencing	Employees
	Training Records	PAIA Request	Internal Referencing	Employees
	Training Manual	PAIA Request	Internal Referencing	Organisation
Financial	Financial Statements	PAIA Request	Internal Referencing	Organisation
	Financial and Tax Records	PAIA Request	Statutory Requirement	Organisation
	Asset Register	PAIA Request	Internal Referencing	Organisation
	Management Accounts and Reports	PAIA Request	Internal Referencing	Organisation
	Vouchers, Cash Books, and Ledgers	PAIA Request	Internal Referencing	Organisation
	Banking Records and Statements	PAIA Request	Internal Referencing	Organisation
	Electronic Banking Records	PAIA Request	Internal Referencing	Organisation
Marketing	Market Information	PAIA Request	Internal Referencing	Organisation
	Product Brochures	PAIA Request	Internal Referencing	Organisation
	Advertisements	PAIA Request	Internal Referencing	Organisation
	Field Records	PAIA Request	Internal Referencing	Organisation
	Performance Records	PAIA Request	Internal Referencing	Organisation
	Product / Service Sales Records	PAIA Request	Internal Referencing	Organisation
	Marketing Strategies	PAIA Request	Internal Referencing	Organisation
Client Customer	Customer / Client Database	PAIA Request	Internal Referencing	Customers
	Customer / Client agreements	PAIA Request	Internal Referencing	Customers
	Customer / Client Files	PAIA Request	Internal Referencing	Customers
	Customer / Client Instructions	PAIA Request	Internal Communications	Customers
	Customer / Client Correspondence	PAIA Request	External Communications	Customers
Third-Party	Rental agreements	PAIA Request	Contractual Agreement	Third-Party
	Non-disclosure agreements	PAIA Request	Risk Management	Third-Party
	Letters of Intent	PAIA Request	Contractual Agreement	Third-Party
	Supplier Contracts	PAIA Request	Contractual Agreement	Third-Party

Annexure E | Request Procedure

To facilitate the processing of your request, kindly complete and submit the form below to the e-mail address of the Information Officer indicated in **Annexure A**.

The Information Officer will notify the requester that a request for access has been received and that the prescribed fee (if any) is payable prior to processing the request. Please refer to **Annexure F** for a full breakdown of fees payable. Personal requesters will not be charged a request fee.

NOTE

1. Proof of identity must be attached by the requestor.
2. If requests made on behalf of another person, proof of such authorisation, must be attached to this form.

TO: The Information Officer

Address:

E-mail address:

Fax number:

Mark with an "X"

Request is made in my own name

Request is made on behalf of another person

PERSONAL INFORMATION	
Full Names & Surname	
Identity number	
Capacity in which request is being made (when made on behalf of another person)	
Postal address	
Street address	
Fax number	
Telephone/cell phone number	
Email address	
Full names of person on whose behalf request is made (if applicable):	
Identity number	
Postal address	
Street address	
Email address	
Telephone/cell phone number	

PARTICULARS OF RECORD REQUESTED

Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located. (If the space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed).

Description of record or relevant part of the record:

Reference number, if available:

Any further particulars of record:

TYPE OF RECORD

(Mark the applicable box with an "X")

Record is in written or printed form

Record comprises virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)

Record consists of recorded words or information which can be reproduced in sound

Record is held on a computer or in an electronic, or machine-readable form

FORM OF ACCESS

(Mark the applicable box with an "X")

Printed copy of record (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)

Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)

Transcription of soundtrack (written or printed document)

Copy of record on flash drive (including virtual images and soundtracks)

Copy of record on compact disc drive (including virtual images and soundtracks)

Copy of record saved on cloud storage server

MANNER OF ACCESS

(Mark the applicable box with an "X")

Personal inspection of record at registered address of public/private body (including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)

Postal services to postal address

Postal services to street address

Courier service to street address

Facsimile of information in written or printed format (including transcriptions)

Email of information (including soundtracks if possible)

Cloud share/file transfer

Preferred language

(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)

PARTICULARS OF THE RIGHT TO BE EXERCISED OR PROTECTED

If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requestor must sign all the additional pages.

Indicate which right is to be exercised or protected

Explain why the record requested is required for the exercise or protection of the aforementioned right

FEES

- a) A request fee must be paid before the request will be considered.
- b) You will be notified of the amount of the access fee to be paid.
- c) 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.
- d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason:

--

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal Address	Facsimile	Electronic communication (Please specify)

Signed at _____ this _____ day of _____ 20 _____

Signature of Requestor / person on whose behalf request is made

FOR OFFICIAL USE	
Reference number:	
Request received by: (State rank, name and surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

Signature of Information Officer

Annexure F | Outcome of Request & of Fees Payable

NOTE

1. If your request is granted th:
 - (a) amount of the deposit, (if any), is payable before your request is processed; and
 - (b) requested record/portion of the record will only be released once proof of full payment is received.
2. Please use the refence number hereunder in all future correspondence.

Reference number: [REDACTED]

NOTE

Your request dated _____, refers.

1. You requested:

Personal inspection of information at registered address of public/private body (including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form) is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Annexure B.

OR

2. You requested:

Printed copies of the information (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
Transcription of soundtrack (written or printed document)	
Copy of information on flash drive (including virtual images and soundtracks)	
Copy of information on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	

3. You requested:

Postal services to postal address	
Postal services to street address	
Courier service to street address	

Facsimile of information in written or printed format (including transcriptions)	
E-mail of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language:	
(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available).	

Kindly note that your request has been:

Approved

Denied, for the following reasons:

4. Fees payable with regards to your request:

Item	Cost per A4-size page or part thereof/item	Number of pages/items	Total
Photocopy			
Printed copy			
For a copy in a computer-readable form on:			
(i) Flash drive (provided by requestor)	R40.00		
(ii) Compact disc (provided by requestor) (provided to requestor)	R40.00 R60.00		
For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on the quotation of the service provider.		
Copy of visual images	Service to be outsourced. Will depend on the quotation of the service provider.		
Transcription of an audio record, per A4-size	R24.00		
Copy of an audio record			
(i) Flash drive (provided by requestor)	R40.00		
(ii) Compact disc (provided by requestor) (provided to requestor)	R40.00 R60.00		
Postage, e-mail or any other electronic transfer:	Actual costs		
TOTAL			

5. Deposit payable (if search exceeds six hours):

Yes No

Hours of search	Amount of deposit (calculated on one third of total amount per request)

The amount must be paid into the following Bank account:

Name of bank: _____

Name of account holder: _____

Type of account: _____

Account number: _____

Branch code: _____

Reference number: _____

Submit proof of payment to: _____

Signed at _____ this _____ day of _____ 20 _____

Signature of Information officer

Annexure G | Processing of Personal Information

1. Purpose of Processing Personal Information - gathering, storing and analysing personal data.

- Provide Tailored Financial Advice and Services: Personal information helps Carrick understand each client's financial goals, risk tolerance, and investment preferences, enabling personalized advice and service.
- Meet Regulatory and Compliance Requirements: Carrick processes personal data to comply with various legal and regulatory obligations, including anti-money laundering (AML) and know-your-customer (KYC) requirements.
- Customer Relationship Management: Personal information helps Carrick maintain efficient communication with clients, respond to queries, and enhance overall client satisfaction.
- Improving Service Offerings: Personal data may be used to improve existing products, develop new services, and better align offerings with client needs.
- Internal Administrative Purposes: This includes billing, reporting, and operational functions that are necessary for Carrick to operate efficiently.
- Security and Fraud Prevention: Personal information is processed to protect clients and the business from fraudulent activities and security threats.

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, Last name, Identity number, Driver's license number, Passport number, Birth certificate number, Date of birth (not age), Age (not date of birth), Gender, Nationality, Photographs Marital status, Education records, student grades and evaluations, etc. Home / residential address, First name of children under 18 years of age, Last name of children under 18 years of age, Birth information of children under 18 years of age, Identity number of children under 18 years of age, E-mail address, Home postal address, Home telephone number, Personal cellular, mobile or wireless number, Business e-mail address, Business postal address, Business telephone number, Business cellular, mobile or wireless number, (Medical record, including information about physical or psychological state of health, well-being, disability, disease state, medical history or medical treatment or diagnosis by a health care professional), Prescription information such as prescription number and prescribed drug, Health insurance identification or member number, (Drugs, therapies, or medical products or equipment used), Patient Identification number, Family health or morbidity history, Pregnancy status, Insurance claim history, Medical Aid number, Financial institution account number, credit or debit card number [NB: Note Section 105 - 107 Offences and Penalties!] Income/Salary/Service Fees/Other Compensation, User Identification and/or Employee number as assigned by an employer, Employer or taxpayer identification number, Background checks (Sanction List)
Service Providers	names, registration number, vat numbers, address, and bank details
Employees	address, qualifications, gender and race, banking details, id number, Name, Surname, contact number, email address, previous employment, Tax Number, drivers' licence

3. The recipients or categories of recipients to whom the personal information may be supplied:

Specify the person or category of persons to whom the body may disseminate personal information. Below is an example of the category of personal information which may be disseminated and the recipient or category of recipients of the personal information.

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
Tax Information	SARS and international tax authorities where applicable
Name, Last name, Identity number, Passport number, Birth certificate number, Date of birth (not age), Age (not date of birth), Gender, Nationality, Photographs Marital status, Education records, student grades and evaluations, etc. Home / residential address, First name of children under 18 years of age, Last name of children under 18 years of age, Birth information of children under 18 years of age, Identity number of children under 18 years of age, E-mail address, Home postal address, Home telephone number, Personal cellular, mobile or wireless number, Business e-mail address, Business postal address, Business telephone number, Business cellular, mobile or wireless number, (Medical record, including information about physical or psychological state of health, well-being, disability, disease state, medical history or medical treatment or diagnosis by a health care professional), Prescription information such as prescription number and prescribed drug, Health insurance identification or member number, (Drugs, therapies, or medical products or equipment used), Patient Identification number, Family health or morbidity history, Pregnancy status, Medical Aid number Identification and/or Employee number as assigned by an employer, Employer or taxpayer identification number	Regulatory bodies Law Enforcement Product providers Other entities within the Carrick Group Due Diligence Management Software
Qualifications, for qualification verifications	South African Qualifications Authority
Credit and payment history, for credit information	Credit Bureaus

4. Planned transborder flows of personal information:

- Transborder flows take place when client and employee personal information is shared with product providers situated in jurisdictions abroad for the purpose of business transactions.

5. General description of Information Security Measures to be implemented by the responsible party to ensure the confidentiality, integrity and availability of the information

- Data Encryption
- Internal cloud-based database for storing client data only accessible by employees using their Carrick email addresses as usernames. An additional layer of security exists as access requires an email/SMS OTP
- Password protection for attachments emailed
- Our laptops are password protected; we also make use of anti-virus software.
- Hardcopy files are locked in file cabinets.

Annexure H | Deputy Information Office Appointment

In terms of the Protection of Personal Information Act, the head of a private body is the designated Information Officer for that private body. The Information Officer may delegate any power or duty conferred or imposed in terms of POPI to the Deputy Information Officer.

The organisation has appointed a Deputy Information Officer to facilitate any requests to access records held by the organisation. This delegation does not prohibit the person who made the delegation from exercising power concerned or performing the duty concerned with himself or herself. The delegation may at any time be withdrawn or amended in writing by the person who made the delegation.

The Deputy Information Officer need not have any specific qualifications but must have a thorough knowledge of the organisation's functional departments and business processes.

The Deputy Information Officer has the authority to approach all staff members of the organisation and to request all records held by the organisation. Where a manager is of the opinion that access to a record should not be granted to the Deputy Information Officer, reasons for this decision shall be given to the Information Officer who will make a final decision on the matter.

Together with the Information Officer, the Deputy Information Officer is responsible for:

- Publishing and proper communication of the manual i.e., creating policy awareness
- The facilitation of any request for access
- Providing adequate notice and feedback to the requester
- Determining whether to grant a request for access to a complete/full record or only part of a record
- Ensuring that access to a record, where so granted, is provided timeously and in the correct format
- Reviewing the policy for accuracy and communicating any amendments

As the Head of the Organisation, I hereby appoint Bryan Austen as the Organisation's Deputy Information Officer.

Head Signature

Deputy Information Officer Signature

Date



Carrick.

Carrick is an Authorised Financial Services Provider.

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