



SPEKTRA

FINANCIAL SERVICES

SPEKTRA Financial Services CC
FSP10679: An Authorised Financial Services Provider
1998/067770/23

SECTION 51 MANUAL ON THE PROMOTION OF ACCESS TO INFORMATION ACT (PAIA)

OWNERSHIP:

This manual is owned by SPEKTRA FINANCIAL SERVICES CC (1998/067770/23) a duly authorised. Financial Services Provider (hereunder referred to as the “FSP”).

As Key Individual of the aforementioned Financial Services Provider I, Christoffel Jacobus Viljoen hereby confirm the adoption of this manual.

Key Individual Signature

26/11/2024

Date

Version	2024_V1
Publishing Date	October 2023
Last Review Date	November 2024
Frequency of Review	Annually
Next Review Date	October 2025
Policy Owner	Christoffel Jacobus Viljoen
Responsible Person	Christoffel Jacobus Viljoen

Table of Contents

1. INTRODUCTION.....	3
2. FSP CONTACT DETAILS.....	3
3. GUIDE ON THE PROMOTION OF ACCESS TO INFORMATION ACT (Section 10 Guide).....	4
4. PROCEDURE FOR OBTAINING ACCESS TO INFORMATION.....	4
5. TYPE OF RECORDS HELD BY THE FSP.....	5
6. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION.....	6
7. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS.....	7
8. MANUAL AVAILABILITY.....	7

1. INTRODUCTION

The Promotion of Access to Information Act, 2000, PAIA gives effect to section 32 of the Constitution, which provides that everyone has the right to access information held by the State, as well as information held by another person (or private body) when such privately held information is required to exercise a right or to protect a right.

PAIA, provides that a person requesting information must be given access to any record of a private body, if that record is required for the exercise or the protection of a right. However, such request has to comply with the procedural requirements laid down by the Act.

This manual is compiled in accordance with Section 51 of PAIA and contains the following provisions:

- the FSP's postal address, street address, phone and fax number and e-mail address.
- a brief description of the guidance document on the application of the Promotion of Information Act and the process to be followed in order to obtain a copy of this guide (compiled by the Human Rights Commission in terms of section 10 of the Act).
- the process to be followed in order to access information held by the FSP. **See Annexure C.**
- a description of the typology of records held by the FSP (i.e., various information subjects held on each category type). **See Annexure A.**
- a description of records which are freely available without having to submit a formal request to access information in terms of the Act. **See Annexure B.**
- a description of the FSP's information which are available in accordance with any other legislation.

2. FSP CONTACT DETAILS

<i>Phone Number</i>	+27(0)12 567 5502
<i>e-Mail Address</i>	spektra@prispek.co.za
<i>Physical Address</i>	Shop 8, Kruin Sakesentrum
	406 Braam Pretorius Street
	Magalieskruin 0150
<i>Postal Address</i>	PO Box 3167
	Montanapark 0159
<i>Website</i>	www.spektra.co.za

3. GUIDE ON THE PROMOTION OF ACCESS TO INFORMATION ACT (Section 10 Guide)

The guidance document on the application of the Promotion of Access to Information Act has been compiled by the South African Human Rights Commission. The guidance document has been developed in order to assist people to access records and to exercise their right to information.

The guide is available in all South African official languages free of charge, and any person may request a copy of the guide. A copy of the guide may be obtained by contacting the South African Human Rights Commission at:

*The South African Human Rights Commission
PAIA Unit
The Research and Documentation Department
Private Bag 2700
Houghton
2041*

*Telephone: 011 877 3600
e-Mail: paia@sahrc.org.za
Website: www.sahrc.org.za*

4. PROCEDURE FOR OBTAINING ACCESS TO INFORMATION

Any person who wishes to request any information held by the FSP in order to protect or exercise a right may contact the FSP's information officer at the following contact details:

Information Officer Name	Christo Viljoen
Phone Number	+27(0)12 567 5502
e-Mail Address	spektra@prispek.co.za
Physical Address	Shop 8, Kruin Sakesentrum
	406 Braam Pretorius Street
Postal Address	PO Box 16
	Magalieskruin
	0150
Website	www.spektra.co.za

A request for access to information must be made in the prescribed form to the information officer indicated above. See **Annexure C** for the prescribed form.

All required text fields on the annexed "Request for Information Form" must be completed in full and in a legible form. The form (as well as any additional pages attached thereto) must be signed by the person submitting the form.

Once the "Request for Information Form" has been submitted, the information officer will notify the person who submitted the request of the prescribed fee (if any) payable before further processing the request.

A fee of R50 will be charged for access to any records. If the request is granted, the person who submitted the request will be accordingly notified and a further fee will be payable. The additional fee would be for the reproduction, preparation and time reasonably required to search for and prepare the disclosure. The person who submitted the request may lodge an application to court against the tender or payment of the fee.

An individual seeking access to a record containing their own personal information will not be charged a request fee.

A person submitting the request must:

- indicate the identity of the person seeking access to the information.
- provide sufficient particulars to enable the information officer to identify the information requested.
- specify the format in which the information is required.
- indicate the contact details of the person requiring the information.
- indicate the right to be exercised and/or to be protected and specify the reasons why the information required will enable the person to protect and/or exercise the right.
- where the person requesting the information wishes to be informed of the decision of the request in a particular manner, state the manner and particulars to be so informed.
- if the request for information is made on behalf of another person, submit proof that the person submitting the request, has obtained the necessary authorisation to do so.

5. TYPE OF RECORDS HELD BY THE FSP

Request for access to documents held by the FSP will be in accordance with the Act. The type of records available to the person requesting the information are listed in Annexure A.

A description of records which are freely available without having to submit a formal request to access information in terms of the Act are listed in Annexure B.

6. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION

The person requiring the information may also request information which is available in terms of the following legislation:

- Basic Conditions of Employment Act
- Collective Investment Schemes Control Act
- Companies Act
- Compensation for Occupational Injuries & Diseases Act
- Consumer Protection Act
- Electronic Communications and Transactions Act
- Employment Equity Act
- Financial Advisory & Intermediary Services Act
- Financial Institutions (Protection of Funds) Act
- Financial Intelligence Centre Act
- Financial Services Board Act
- Financial Services Ombud Schemes Act
- Friendly Societies Act
- Income Tax Act
- Insolvency Act
- Labour Relations Act
- Long-term Insurance Act
- Medical Schemes Act
- Occupational Health & Safety Act
- Pension Funds Act
- Prevention of Organised Crime Act
- Promotion of Equality and Prevention of Unfair Discrimination Act
- Protection of Constitutional Democracy against Terrorist and related Activities Act
- Skills Development Levies Act
- South African Qualifications Authority Act
- Unemployment Insurance Act
- Value Added Tax Act

7. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The Promotion of Access to Information Act provides a number of grounds on which a request for access to information must be refused. These grounds mainly concern instances where the privacy and interests of other individuals are protected, where such records are already otherwise publicly available, instances where public interest are not served, the mandatory protection of commercial information of a third party, as well as the mandatory protection of certain confidential information of a third party.

A complete list of the grounds for refusal are indicated within Chapter 4 of the Act.

8. MANUAL AVAILABILITY

The manual is available for inspection at the FSP's office free of charge during office hours.

ANNEXURE A

RECORD TYPOLOGY

Request for access to documents held by the FSP will be in accordance with the Act. The type of records available to the person requesting the information are listed hereunder.

Administrative Records

These include, but are not limited to the following:

- the FSP's license
- the FSP's compliance manual
- the FSP's policies
- the FSP's internal rules and procedures
- any personal records provided to the FSP by its personnel.
- any records which a third party has provided to the FSP about any of its personnel.

Human Resources Records

These include, but are not limited to the following:

- any personal records provided to the FSP by its personnel.
- any records which a third party has provided to the FSP about any of its personnel.
- conditions of employment and other personnel-related contractual and quasi-legal records
- internal evaluation and training records
- other internal records and correspondence

Client-related Records

These include, but are not limited to the following:

- advice records
- operational records
- databases
- information technology
- marketing records
- internal correspondence
- product records
- statutory records
- internal policies and procedures
- treasury-related records
- securities and equities
- records held by officials of the FSP.

Financial Records

These include, but are not limited to the following:

- financial statements
- audit records
- assets inventory

Other Parties

The FSP may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding companies, joint venture companies and other financial services providers.

These records include:

- service level agreements
- financial records
- correspondence

Alternatively, such other parties may possess records which can be said to belong to the FSP. The following records fall under this category:

- personnel, client or FSP records which are held by another party.
- records held by FSP pertaining to other parties, including without limitation:
 - ✕ financial records
 - ✕ correspondence
 - ✕ contractual records
 - ✕ records provided by the other party.

ANNEXURE B

AUTOMATICALLY AVAILABLE RECORDS

The following records are automatically available without having to submit a formal request to access the information in terms of the Act.

For inspection purposes:

Not Applicable

For purchasing:

Not Applicable

For copying:

Not Applicable

Available free of charge:

Not Applicable

ANNEXURE C
REQUEST FOR INFORMATION FORM

1. PARTICULARS OF PERSON REQUESTING ACCESS TO INFORMATION

<i>Full Names & Surname</i>	
<i>Identification Number</i>	
<i>Telephone Number</i>	
<i>Fax Number</i>	
<i>e-Mail Address</i>	
<i>Postal Address</i>	

2. PARTICULARS OF PERSON ON WHOSE BEHALF THE REQUEST IS MADE

Only complete this section if a request for information is made on behalf of another person.

<i>Full Names & Surname</i>	
<i>Identification / Company Number</i>	

3. PARTICULARS OF REQUESTED INFORMATION

Provide full particulars of the information to which access is requested. If the provided space is inadequate, please continue on a separate page and attach it to this form. (please sign all additional pages)

<i>Full Description:</i>

4. FORMAT IN WHICH INFORMATION IS REQUIRED

Indicate the format in which the information requested is required. Please note that the request for access in the specified format may depend on the format in which the record is available. Access in the requested format may be refused under certain circumstances.

Specify Format:

5. RIGHT TO BE EXERCISED OR PROTECTED

Indicate the right that is to be exercised and/or protected and why the information is required to protect and/or to exercise this right.

Specify Right & Reason:

6. NOTIFICATION

You will be notified by e-mail and/or post whether your request has been approved or denied. If you wish to be informed in another manner, please specify the manner, and provide the necessary particulars.

Alternative method of Notification:

Signed at: _____ on this _____ day of _____ 20____

Signature of person submitting the request

www.QuicklySign.com

Document Pack Id: h9SfjZMzOzROjo194699be21b

Document Id: h9SfjZMzOzROjo194699be21b_dupvKTxLUJ4z1c

Document 3 of 9

Document Name: SPEKTRA PAIA Manual_2024_V1 (Nov2024).pdf

Audit Trail

2025-01-15 13:51:00 SAST	Status marked as complete.	
2025-01-15 13:50:36 SAST	christov@prispek.co.za (Christo Viljoen) completed signing document	169.0.1.162
2025-01-15 13:49:41 SAST	christov@prispek.co.za (Christo Viljoen) accepted QuicklySign Terms and Conditions	169.0.1.162
2025-01-15 13:49:24 SAST	christov@prispek.co.za +27833216502 (Christo) opened document via authenticated session (sign view link with time otp)	169.0.1.162
2025-01-15 13:13:23 SAST	Email has been received by christov@prispek.co.za mail server	168.245.102.10
2025-01-15 13:13:20 SAST	Signature request sent to: christov@prispek.co.za (Christo Viljoen)	
2025-01-15 13:13:15 SAST	Marinda Botha changed the status to:awaiting_signatures	197.79.47.38
2025-01-15 12:59:38 SAST	compliance1@prispek.co.za (Marinda Botha) uploaded document	197.79.47.38

Signers

Christo Viljoen

Email: christov@prispek.co.za

Role: signer-1

Mobile Number: +27833216502

User Identification: email_mobile



Date completed: 2025-01-15 13:50:07 SAST

Supporting documentation

Supporting documents that were uploaded, as part of the signing process, can be found on the document page online.

Online verification

This document can be verified online here

https://financial.quicklysign.com/verify_document/h9SfjZMzOzROjo194699be21b_dupvKTxLUJ4z1c