

# **WEZI FINANCIAL ADVISOR**

## **PAIA MANUAL**

**Prepared in terms of section 14 of the Promotion of Access to  
Information Act 2 of 2000 (as amended)**

***DATE OF COMPILATION: 01/10/2021***

***DATE OF REVISION: 04/05/2024***

## 1. Introduction

1.1 This manual gives effect to everyone's constitutional right to access to information held by the state and information that is held by another person or company and that is required for the exercise or protection of any rights.

1.2 The Promotion of Access to Information Act 2 of 2000 ("PAIA") grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.

1.3 The Protection of Personal Information Act 4 of 2013 ("POPIA") gives effect to the constitutional right to privacy. One of the data processing principles under POPIA is that of data subject participation, which allows for data subjects to access and correct their personal information held by a responsible party. This manual provides for data subject to request this information from Wezi Financial Advisor.

## 2. Contact Details:

Company Name: Wezi Financial Advisor

Company Registration Number:

Physical Address: Unit 6, 29 Rhodes Park, Roodepoort 1709

### 2.1. Chief Executive Officer

Name: Andrew Banda

Tel: +27 11 041 0199

Email: [andrew@wezifin.co.za](mailto:andrew@wezifin.co.za)

This PAIA Manual is useful for the public to:

2.1 check the nature of the records which may already be available at Wezi Financial Advisor, without the need for submitting a formal PAIA request;

2.2 have an understanding of how to make a request for access to a record of Wezi Financial Advisor;

2.3 access all the relevant contact details of the persons who will assist the public with the records they intend to access;

2.4 know all the remedies available from Wezi Financial Advisor regarding request for access to the records, before approaching the Regulator or the Courts;

2.5 the description of the services available to members of the public from Wezi Financial Advisor, and how to gain access to those services;

2.6 a description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;

2.7 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;

2.8 know if Wezi Financial Advisor 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

2.9 know whether Wezi Financial Advisor has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

### **3. The Guide**

3.1 A guide in terms of Section 10 of PAIA has been compiled by the South African Human Rights Commission (SAHRC), which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC in all of the official languages.

The South African Human Rights Commission (SAHRC):

Postal: Private Bag 2700, Houghton, 2041

Telephone: +27 11 484 8300

Fax: +27 11 484 0582

Website: [www.sahrc.org.za](http://www.sahrc.org.za)

E-mail: [PAIA@sahrc.org.za](mailto:PAIA@sahrc.org.za)

### **4. Information Available in terms of any other Legislation**

Information is held and maintained by the Company in compliance with the following legislation:

- Arbitration Act No. 42 of 1965
- Basic Conditions of Employment No. 75 of 1997
- Broad Based Black Economic Empowerment Act No. 53 of 2003
- Companies Act No. 71 of 2008
- Compensation for Occupational Injuries and Health Diseases Act No.130 of 1993
- Consumer Protection Act No. 68 of 2008
- Copyright Act No. 98 of 1978
- Currency and Exchanges Act No. 9 of 1933
- Electronic Communications Act No. 36 of 2005
- Electronic Communications and Transactions Act No. 25 of 2002
- Employment Equity Act No. 55 of 1998
- Financial Intelligence Centre Act No. 38 of 2001
- Income Tax Act No. 95 of 1967

- Insolvency Act No. 24 of 1936
- Insurance Act No 27 of 1943
- Intellectual Property Laws Amendments Act No. 38 of 1997
- Labour Relations Act No. 66 of 1995
- Long Term Insurance Act No. 52 of 1998
- Medical Schemes Act No. 131 of 1998
- National Credit Act No. 34 of 2005
- Occupational Health & Safety Act No. 85 of 1993
- Patents Act No. 57 of 1978
- Pension Funds Act No. 24 of 1956
- Prevention and Combating of Corrupt Activities Act No. 12 of 2004
- Prevention of Organized Crime Act No. 121 of 1998
- Protection of Personal Information Act No. 4 of 2013
- Short Term Insurance Act No. 53 of 1998
- Skills Development Act No. 97 of 1998
- Skills Development Levies Act No. 9 of 1999
- Trademarks Act No. 194 of 1993
- Unemployment Contribution Act No. 4 of 2002
- Unemployment Insurance Act No. 30 of 1996
- Value Added Tax Act 89 of 1991

## 5. Records held by Wezi Financial Advisor

Wezi Financial Advisor maintains the types and categories of records as listed in Schedule 1. Every request for information will be dealt with on a case by case basis and the mere fact that a record is listed below does not mean that access to that record will be granted.

## **6. Schedule of Personal Information Processed by Company**

6.1 The personal information processed by the Company in terms of POPIA is set out in Schedule 2.

## **7. Planned and actual trans-border flows of personal information**

07.1 The Company may use hosting or cloud services to store and process personal information that are not located in the Republic of South Africa. If it does so, it will ensure that the level of protection given to the personal information is at least as good as that provided for under South African Law, either by means of a binding contract with the service provider, or by using a service provider located in a country with privacy laws of similar or stronger effect.

## **8. Information Security Measures**

8.1 The Company employs appropriate, reasonable technical and organisational measures to secure the integrity and confidentiality of personal information in its possession or under its control, which include the following:

- Identifying reasonably foreseeable internal and external risks to personal and other information in its possession or under its control;
- Establishing and maintaining appropriate safeguards against the risks identified;
- Regularly verifying that the safeguards are effectively implemented;
- Ensuring that the safeguards are continually updated in response to new
- risks or deficiencies in previously implemented safeguards.

## **9. Form of Request**

9.1 Kindly complete the prescribed form (Annexure A) and return the completed form via e-mail, facsimile or by post to Wezi Financial Advisor. No requests will be considered unless the following information is provided:

- The record or records sought
- The identity of the person requesting the record The form of access required
- The postal address or fax number of the requester
- The person requesting the record must identify the right that is sought to
- be exercised or to be protected and provide an explanation of why the

- requested record is required for the exercise or protection of that right.
- If a request is made on behalf of another person, the person requesting
- the record must then submit proof of the capacity in which they are making the request to the satisfaction of Wezi Financial Advisor.

## **10. Prescribed Fees**

10.1 Promotion of Access to Information Act prescribes a fee payable in respect of requests made in terms of the Act

10.2 Should you be requesting a personal record, ie a record that contains personal information about yourself, there is NO prescribed fee. If you are not requesting a personal record, there is a prescribed fee of R50.00 (fifty Rand), which is payable before submitting your request. Proof of payment of this fee must accompany your request to Wezi Financial Advisor.

10.3 Should your request be granted, you will be notified should there be any additional costs payable for accessing the records. Costs for accessing the record may include costs of reproduction of the record as well as time needed to locate and prepare the record.

## **11 Consideration of Your Request**

11.1 Wezi Financial Advisor undertakes to process a request for a record within thirty (30) days. You will be notified in writing whether your request has been granted or denied and the decision of Wezi Financial Advisor is final.

## **12. Latest notice in terms of Section 52(2) (if any)**

12.1. At this stage no notice has been published on the categories of records that are automatically available without a person having to request access in terms of PAIA.

## **13. Availability of Manual**

3.1. This manual is available free of charge for inspection at the above- mentioned address; and at the South African Human Rights Commission. 13.2. Copies of the manual may be obtained, subject to the prescribed fees. 13.3. The manual may also be accessed on the Company's website or alternatively a copy is available upon request directly from the SAHRC.

## 14. Reservation of Rights

14.1. Nothing in this manual is to be construed as a waiver of the right to the confidentiality of any document or any legal privilege or right of non-disclosure attaching to any document mentioned herein, whether in terms of any statute or under the common law. All rights in this regard are fully reserved.

## 8. DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD BY WEZI FINANCIAL ADVISOR.

### Records Available in Terms of PAIA

Subjects on which the body holds records	Categories of records held on each subject
<b>Communication:</b>	
• Public product information	Available
• Media releases	Available
• Promotion of Access to Information Act Manual	Available
• Internal & external correspondence	May not be disclosed
• News and publications	Available
<b>Human Resources:</b>	
• Employment contracts	May not be disclosed
• Disciplinary records •	May not be disclosed
Employment equity plan	Limited disclosure (on req)
• Skills development programme	Limited disclosure (on req)
• Salaries and wages records	May not be disclosed
• Documents relating to employee benefits	May not be disclosed
• Disciplinary code	Limited disclosure (on req)
• Personnel Guidelines, Policies & Procedures	Limited disclosure (on req)



• Leave records	May not be disclosed
• Personal information of past, present & prospective employees & officer / directors	May not be disclosed
• Banking details	May not be disclosed
• PAYE records • Documents issued to employees for income tax purposes	May not be disclosed
• Records of payments made to SARS on behalf of employees	May not be disclosed
• UIF records	May not be disclosed
	May not be disclosed

#### Subjects on which the body holds records

#### Categories of records held on each subject

#### Client Records:

Records provided by clients, including documentary information required in compliance with FICA	May not be disclosed
• Records provided by a client to a third party acting for and on behalf of the Company	May not be disclosed
• Records provided by third parties	May not be disclosed
• Client files, including correspondence with clients • Correspondence with third parties	May not be disclosed
• Contracts & Agreements Customer Database	May not be disclosed
• Customer Complaints & Queries	May not be disclosed

#### Immovable and Movable Property:

• Asset register	May not be disclosed
• Agreements for the lease of immovable property	May not be disclosed
• Agreements for the lease or sale of movable property	May not be disclosed
• Credit sale agreements and/or hire purchase agreements	May not be disclosed
• Other agreements for the purchase, ordinary sale, conditional sale or hire of assets	May not be disclosed

Subjects on which the body holds records	Categories of records held on each subject
<b>Information Technology:</b>	
• Computer software, support and maintenance agreements	May not be disclosed
• Other documentation pertaining to computer systems and computer programme	May not be disclosed
<b>Information relating to legal proceedings:</b>	
Records relating to legal proceedings involving the Company	May not be disclosed
<b>Financial Information:</b>	
Financial and accounting records	May not be disclosed
• Banking details	Available upon request
• Insurance records	May not be disclosed
• Tax compliance documents & tax returns	May not be disclosed
• Accounting records	May not be disclosed
• Bank statements	May not be disclosed
• Invoices in respect of creditors & debtors	May not be disclosed
• Details of auditors	Available upon request
• Auditors' reports	May not be disclosed
<b>General Records:</b>	
• Documents of incorporation	Available upon request
• Memorandum and Articles of Association	Limited disclosure (on req)
• Minutes of Board of Directors meetings	May not be disclosed
• Records relating to the appointment of directors / auditor / secretary / public officer and other officers	May not be disclosed
• Share Register and other statutory registers	May not be disclosed

Personal Information	Purpose of Processing	Relevant to	Valid Recipients
<p>Employee Personal Information, including:</p> <ul style="list-style-type: none"> <li>• Full name</li> <li>• Identity Number</li> <li>• Physical address</li> <li>• Cellphone number</li> <li>• Personal Email address •</li> <li>Banking details</li> <li>• Tax information</li> </ul>	<p>Managing employment relationship.</p> <p>As required by statutory obligations in terms of the relevant employment legislation.</p> <p>As required by SARS for tax purposes.</p>	Past and current employees of the Company	Management of the Company. Accounts department of the Company. SARS. Statutory bodies and courts in terms of legislation or court orders.
<p>Employee Personal Information, including:</p> <ul style="list-style-type: none"> <li>• Full name</li> <li>• Identity Number</li> <li>• Company name</li> <li>• Company Registration Number</li> <li>• Physical address</li> <li>• Contact details</li> <li>• VAT number</li> <li>• Banking details</li> </ul>	<p>Managing supplier / contractor relationship for services to be provided.</p> <p>To make payments for services rendered.</p> <p>As required by statutory obligations in terms of the relevant legislation.</p>	Past and current employees of the Company	Management of the Company. Accounts department of the Company. SARS. Statutory bodies and courts in terms of legislation or court orders
<p>Client Personal Information, including:</p> <ul style="list-style-type: none"> <li>• Full name</li> <li>• Identity Number</li> <li>• Company/Entity name •</li> <li>Company/Entity Registration Number</li> <li>• Company/Entity incorporation documentation</li> <li>• Physical address</li> <li>• Contact details</li> <li>• VAT / Income Tax number</li> <li>• Banking details</li> <li>• Documentation / information provided by the client.</li> </ul>	<p>Managing client relationship. To render services to client. To comply with obligations in terms of FICA. To make payments to client where required. As required by statutory obligations in terms of the relevant legislation.</p>	Past and current employees of the Company	Management of the Company. Financial Intelligence Centre. Staff. Accounts department of the Company. Third party suppliers. SARS. Statutory bodies and courts in terms of legislation or court orders.
Personal Information collected from COVID19 sign-in register	Required to be obtained and kept in accordance with the relevant Regulations in terms of the Disaster Management Act.	Any person entering the Company's office.	Management of the Company. Statutory bodies and courts in terms of legislation or court orders

To submit a request for information please complete

**Annexure A:**

**Request For Access To Record Of Private Body**

A. Particulars of Wezi Financial Advisor

Attention: Mr Andrew Banda

Telephone:

Fax:

E-mail:

First Name Surname:

B. Particulars of Person Requesting Access to the Record

(i) The details of the person who requests access to the record must be recorded below

(ii) An address and/or fax number in the Republic to which information must be sent MUST be provided.

(iii) Proof of the capacity in which the request is made, if applicable, must be attached.

First Name .....

Surname .....

Language .....

Address .....

Fax .....

Telephone .....

E-mail .....