

# CONCEPT

Financial Services

## PAIA MANUAL

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

### **Concept Financial Services (Pty) Ltd**

Registration number: 2016/221129/07

FSP number: 49913

## Declaration of Implementation and Compliance

<b>NAME OF FSP</b>	Concept Financial Services (Pty) Ltd
<b>FSP NO</b>	49913
<b>COMPANY REGISTRATION NO</b>	2016/221129/07
<b>NAME OF KEY INDIVIDUAL</b>	Dries Bekker

I, the undersigned, **Dries Bekker**, being the authorised and approved Key Individual of the above FSP, hereby declare as follows:

- ✓ I confirm I have made myself aware of the contents of this document
- ✓ I confirm that I will ensure that the processes herein contained are implemented in our business
- ✓ I confirm that I will ensure that all staff in my business are trained on the aspects of this legislation and as condensed in this document
- ✓ I confirm that I will ensure that an Information Officer is appointed as per the guidelines contained in this document
- ✓ I will ensure that this document is updated and reviewed on at least an annual basis.

Signed at \_\_\_\_\_ on \_\_\_\_\_ (Date)

**KEY INDIVIDUAL**

**Information Officer**

REVIEW CONTROL SIGN-OFF OF POLICY DOCUMENT		
DATE OF ANNUAL REVIEW:	CONDUCTED BY: (NAME & SURNAME OF KEY INDIVIDUAL OR SENIOR MANAGER)	SIGNATURE

# 1. List of Acronyms and abbreviations

“CEO”	Chief Executive Officer
“DIO”	Deputy Information Officer;
“IO”	Information Officer;
“Minister”	Minister of Justice and Correctional Services;
“PAIA”	Promotion of Access to Information Act No. 2 of 2000 (amended)
“POPIA”	Protection of Personal Information Act No.4 of 2013;
“Regulator”	Information Regulator; and
“Republic”	Republic of South Africa

## 2. Introduction to Concept Financial Services

**Concept Financial Services** is a **private company**, registered as an Independent Financial Services Provider (FSP) with the Financial Services Conduct Authority (FSCA) under licence number: FSP49913, specializing in financial advice and intermediary services to the general public within the financial sector and in terms of the sub-categories for which it is authorized.

## 3. PURPOSE OF PAIA MANUAL

- 3.1 This manual has been compiled in terms of the Promotion of Access to Information Act, No.2 of 2000 (“the Act”). The Act gives effect to the constitutional right of access to information contained in section 32 of the Constitution of the Republic of South Africa.
- 3.2 In terms of the Act, private bodies are required to compile a manual as a guide to requesters of information. This manual provides the procedure to be followed by requesters when requesting information from Concept Financial Services for the purpose of exercising or protecting rights.
- 3.3 This manual further sets out the type of records held by Concept Financial Services and the availability of such records.

## 4. This PAIA Manual is useful for the public to:

- ✓ check the categories of records held by Concept Financial Services which are available without a person having to submit a formal PAIA request;
- ✓ have a sufficient understanding of how to make a request for access to a record of Concept Financial Services by providing a description of the subjects on which Concept Financial Services holds records and the categories of records held on each subject;
- ✓ know the description of the records of Concept Financial Services which are available in accordance with any other legislation;
- ✓ access all the relevant contact details of the Information Officer and Deputy Information Officer (if appointed) who will assist the public with the records they intend to access;
- ✓ know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- ✓ know if Concept Financial Services 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;
- ✓ know the description of the categories of data subjects and of the information or categories of information relating thereto;
- ✓ know the recipients or categories of recipients to whom the personal information may be supplied;
- ✓ know if Concept Financial Services 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

- ✓ know whether Concept Financial Services has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

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## 5. Key Contact Details – Access to Information of Concept Financial Services

*Below a list of the Key Contact persons and the contact details of the private body. The list to be updated as and when changes occur*

### **Chief Information Officer (IO)**

**Name:** Dries Bekker

**Tel:** 012 332 2770

**Email:** [dries@conceptwealth.co.za](mailto:dries@conceptwealth.co.za)

### **Deputy Information Officer (DIO)**

**Name:** Hesta van der Westhuizen

**Tel:** 083 581 4076

**Email:** [hesta@conceptfinancialservices.co.za](mailto:hesta@conceptfinancialservices.co.za)

### **Access to information general contacts**

**Email:** [info@conceptfinancialservices.co.za](mailto:info@conceptfinancialservices.co.za)

### **Head Office of Concept Financial Services**

**Postal Address:** Unit 3, 34 Bouvardia Avenue, Lynnwood Manor, Pretoria

**Physical Address:** Unit 3, 34 Bouvardia Avenue, Lynnwood Manor, Pretoria

**Telephone:** 012 332 2770

**Email:** [info@conceptfinancialservices.co.za](mailto:info@conceptfinancialservices.co.za)

**Website:** <https://www.conceptfinancialservices.co.za>

## 6. Guide on how to use PAIA and how to obtain access to the 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 both **English and Afrikaans** from the offices of Concept Financial Services
  
- ✓ **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
    - every Deputy Information Officer of every public and private body designated in terms of section 17(1) of PAIA<sup>1</sup> and section 56 of POPIA<sup>2</sup>;
  
  - **the manner and form of a request for-**
    - access to a record of a public body contemplated in section 11<sup>3</sup>; and
    - access to a record of a private body contemplated in section 50<sup>4</sup>;
  
  - 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;

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<sup>1</sup> 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.*

<sup>2</sup> 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.*

<sup>3</sup> 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.*

<sup>4</sup> 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.*

- 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;
    - a 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<sup>5</sup> and 51<sup>6</sup> 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<sup>7</sup> and 52<sup>8</sup> 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<sup>9</sup> and 54<sup>10</sup> regarding fees to be paid in relation to requests for access; and
  - the regulations made in terms of section 92<sup>11</sup>.
- ✓ 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.

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<sup>5</sup> 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.*

<sup>6</sup> 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.*

<sup>7</sup> 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*

<sup>8</sup> 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*

<sup>9</sup> 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.*

<sup>10</sup> 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.*

<sup>11</sup> 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.”*

- ✓ The Guide can also be obtained-
  - upon request to the Information Officer described herein;
  - from the website of the Regulator (<https://www.justice.gov.za/inforeg/>).
  - A copy of the Guide is also available in the following official language, for public inspection during normal office hours - **English and Afrikaans**

## 7. Categories of records of Concept Financial Services which are available without a person having to request access

The following are categories of records held by Concept Financial Services which are available without a person having to request access by completing Form 2, meaning the types of the records that may be available on the website and a person may download or request telephonically or by sending an email to [info@conceptfinancialservices.co.za](mailto:info@conceptfinancialservices.co.za)

Category of records	Types of the Record	Available on Website	Available upon request
<b>Website</b>	Public Product and Services Information and Offerings	X	X
	Public Corporate Records		X
	Newsletter	X	X
	Privacy Policy	X	X
	Terms and Conditions of Use	X	X

## 8. Indication of other legislation in terms of which the records fo Concept Financial Services are available

Records maintained by Concept Financial Services in terms of other legislation includes but are not limited to:

- *Basic Conditions of Employment Act 75 of 1997;*
- *Broad-Based Black Economic Empowerment Act 53 of 2003;*

- *Compensation for Occupational Injuries and Diseases Act 130 of 1993;*
- *Electronic Communications and Transactions Act 25 of 2002;*
- *Employment Equity Act 55 of 1998;*
- *Financial Intelligence Centre Act 38 of 2001;*
- *Financial Advisory and Intermediary Services Act 37 Of 2002;*
- *Income Tax Act 58 of 1962;*
- *Labour Relations Act 66 of 1995;*
- *Occupational Health and Safety Act 85 of 1993;*
- *Pension Funds Act 24 of 1956;*
- *Promotion of Access to Information Act 2 of 2000;*
- *Protection of Personal Information Act 4 of 2013;*
- *Unemployment Insurance Contributions Act 4 of 2002;*
- *Unemployment Insurance Act 30 of 1996; and*
- *Value Added Tax Act 89 of 1991.*

## 9. Description of the subjects on which Concept Financial Services holds records and categories of records held on each subject by Concept Financial Services

This section sets out the subjects (i.e., Finance or HR) in respect of which Concept Financial Services holds records and the categories of records held on each subject, including records which are created and available in accordance with any of the South African legislation. These records are not freely available but can be requested in terms of **Form 2, attached hereto and marked as Annexure C “Request for Access to Records”**. The inclusion of any subject of records should not be taken as an indication that the records in those categories will be made available under PAIA, as certain grounds for refusal may be applied.

<b>Records</b>	<b>Categories of records</b>
<b>Strategic Documents, Plans, Proposals</b>	<ul style="list-style-type: none"> <li>- Annual Reports</li> <li>- Strategic Planning</li> <li>- Annual Performance Plan</li> </ul>
<b>Human Resources</b>	<ul style="list-style-type: none"> <li>- HR policies and procedures</li> <li>- Employee/s records</li> </ul>
<b>Company Secretarial</b>	<ul style="list-style-type: none"> <li>- Company documents including the memorandum of incorporation</li> <li>- Statutory returns</li> </ul>

<b>Records</b>	<b>Categories of records</b>
	- Share certificates
<b>Company Authorisation and Licence</b>	- FSCA Licence - CIPC Registration - Employer Registration - Taxpayer Registration
<b>Financial</b>	- Financial Statements - Financial and Tax Records (Company & Employees) - Asset Register - Management Accounts - Bank statements - Debtors/Creditors statements and invoices
<b>Legal Services</b>	- Service Level agreements with customers, suppliers, service providers and other parties
<b>Marketing</b>	- Company value proposition - Marketing material
<b>Intellectual Property</b>	- Compliance procedures and framework Templates; - Training content and course material - Compliance Monitoring Plans - Newsletters - Compliance and legal opinions
<b>Human Resources</b>	- Employment agreements - Employee payslips - Employee personal information
<b>Compliance Professional Service Delivery</b>	- Compliance Reports - Correspondence with regulators and customers - Remedial action and Implementation records
<b>Website</b>	- Company profile - Areas of Service and Expertise - Publications and Newsletters

## 10. Processing of Personal Information

### ✓ **Purpose of Processing Personal Information**

Concept Financial Services will only process personal information in line with the Privacy Policy which is available on the Concept Financial Services website at <https://www.conceptfinancialservices.co.za>

### ✓ **Description of the categories of Data Subjects and of the information or categories of information relating thereto**

This section specifies the categories of data subjects in respect of whom Concept Financial Services processes personal information and the nature or categories of the personal information being processed. The inclusion of any subject of records should not be taken as an indication that the records in those categories will be made available under PAIA, as certain grounds for refusal may be applied.

<b>Categories of Data Subjects</b>	<b>Personal Information that may be processed</b>
<b>Customers / Clients</b>	name, address, registration numbers or identity numbers, employment status and bank details
<b>Service Providers</b>	names, registration number, vat numbers, address, trade secrets and bank details
<b>Employees</b>	address, qualifications, gender and race
<b>Third party contractors</b>	Name, Last name, Identity number, Login usernames Address, Qualifications, Gender, Race, Contact information. Business address, Banking details of business, Registration number of business
<b>IT Infrastructure</b>	Name, Last name, Identity number, Login usernames Address, Qualifications, Gender, Race, Contact information Employees
<b>Marketing</b>	Name, Last Name, Business name
<b>Front Office</b>	Name, Last name, Personal E-mail address, home address, cell phone number
<b>Corporate customers</b>	Name, Last name, Business e-mail address, Professional license numbers, Other confidential and proprietary information subject, Identity number, Address, Qualifications, Gender, Race, Contact information, Business address, Banking details of business, Registration number of business
<b>Financial</b>	Name, Last name, Identity number, ID type, Gender, Personal mobile number, Name of Account holder, Account type, Name of Bank, Account number, Branch Code

✓ ***The recipients or categories of recipients to whom the personal information may be supplied***

<b>Category of personal information</b>	<b>Recipients or Categories of Recipients to whom the personal information may be supplied</b>
Identity number and names, for criminal checks	<b><i>South African Police Services</i></b>
Qualifications, for qualification verifications	<b><i>South African Qualifications Authority</i></b>

<b>Category of personal information</b>	<b>Recipients or Categories of Recipients to whom the personal information may be supplied</b>
Credit and payment history, for credit information	<b>Credit Bureaus</b>
Name, address, registration numbers or identity numbers, employment status and bank details	<b>Third party contractors</b>
Name, address, registration numbers or Identity numbers, Employment status, Bank details, Business information, Trading information, Statutory reports, Business reports.	<b>Regulatory bodies</b>

✓ **Planned transborder flows of personal information**

Concept Financial Services has planned transborder flows of personal information. For example, some personal information may be stored in the One drive, Google cloud and Drop Box outside the Republic.

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

Concept Financial Services has a privacy policy which allows for the safeguarding of Information, including personal information held. It ensures that basic security platforms, solutions, software, principles and architecture is in-place to protect its information systems against data leakage and the misuse of information. Concept Financial Services ensures confidentiality and integrity of the personal information under its care which includes Data Encryption; Anti-virus and Anti-malware Solutions.

## 11. Availability of the PAIA Manual of Concept Financial Services

**A copy of this PAIA Manual is available-**

- ✓ On <https://www.conceptfinancialservices.co.za> website by sending a request on the contact us page on our website or an email to [info@conceptfinancialservices.co.za](mailto:info@conceptfinancialservices.co.za)
- ✓ At Concept Financial Services for public inspection during normal business operating hours; and/or

- ✓ to any person upon request and upon the payment of a reasonable prescribed fee; and
- ✓ to the Information Regulator (IR) upon request.

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***A fee for a copy of this Manual, as contemplated in Annexure B of the Regulations, shall be payable per each A4-size photocopy made.***

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## 12. Prescribed fees and forms

If you request access to records containing personal information (PI) about yourself you will not be required to pay the request fee. Any other request under PAIA must be made by use of the required forms and upon payment of prescribed fees.

For details pertaining to the fees payable and how the outcome of your request will be communicated to you please refer to **Annexure “D” attached hereto and marked as “Form 3\_ Outcome of Request and of Fees payable”**

### ***The following fees are, or could be, payable***

- ✓ Initial Request fee, when submitting the initial request.
- ✓ If the request is granted, an access fee must be paid for the reproduction of records and for time in excess of one hour to search and prepare the records for disclosure.
- ✓ Where the time to prepare the records for disclosure is likely to exceed six hours, a deposit of one third of the anticipated access fee may be required as a deposit.
- ✓ Payment details can be obtained from the Information Officer of Concept Financial Services

**Refer to Annexure “A” for the internal PAIA process attached hereto as well as Annexure “B” for the Prescribed fees.**

## 13. Updating of the manual

Concept Financial Services will on a regular basis update this manual.