



PAIA Manual

1. INTRODUCTION

Letsatsi Finance and Loan (Pty) Ltd (“Letsatsi”) (a private body), is an authorised financial services provider that provides financial advice and renders intermediary services to clients on financial products under a license issued in terms of the Financial Advisory and Intermediary Services Act, Act 37 of 2002.

2. PURPOSE, SCOPE AND OBJECTIVES

This manual was drafted in terms of section 51 of the Promotion of Access to Information Act 2 of 2000 (PAIA). This manual serves to provide guidance on which information is available and the manner in which information may be requested from Letsatsi.

3. DEFINITIONS

3.1 “**head**” of, or in relation to, a private body means –
in the case of a juristic person – 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;

3.2 “**private body**” means – 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;

3.3 “**record**” of, or in relation to, a public or private body, means any recorded information – regardless of form or medium; in the possession or under the control of that public or private body, respectively; and whether or not it was created by that public or private body, respectively;

4. CONTACT PARTICULARS

Name of business: Letsatsi Finance and Loan (Pty) Ltd

Company registration number: 2004/029710/07

Physical address: Unit F, Morningside Close,
222 Rivonia Road, Morningside
Johannesburg, 2196

Postal address: PO Box 1207

Gallo Manor, Johannesburg, 2052

Telephone number: 011 802 4073

Fax number: 086 754 0981

Designated person: David Huang

Email address: compliance@letsatsifinance.co.za

Website address: www.letsatsifinance.co.za

Head of business: David Huang

5. GUIDE ON HOW TO USE PAIA

The Guide on how to use PAIA, as provided for in section 10 of PAIA is available from the South African Human Rights Commission, as well as on the link below:

South African Human Rights Commission

South African Human Rights Commission:

Postal Address: The South African Human Rights Commission

PAIA Unit

Private Bag 2700,

Houghton,

2041

Telephone Number: +2711 877 3600

Fax Number: +2711 403 0625

Email: paia@sahrc.org.za

Website: www.sahrc.org.za

6. RIGHT OF ACCESS TO A RECORD

A requester must be given access to any record of a private body if -

That record is required for the exercise or protection of any rights; that person complies with the procedural requirements in this Act relating to a request for access to that record; and access to that record is not refused in terms of any ground for refusal

7. VOLUNTARY DISCLOSURE AND INFORMATION AUTOMATICALLY AVAILABLE

Letsatsi makes certain information available voluntarily, which information is freely accessible via the following means:

www.letsatsifinance.co.za

Pamphlets / Brochures

Marketing and promotional material

8. FACILITATION OF A REQUEST FOR ACCESS TO INFORMATION

8.1 A request for information, includes a request for access to a record containing personal information about the requester or the person on whose behalf the request is made.

8.2 Information that is not readily available as indicated in this manual, may be requested on the prescribed form (form C) to the address provided by Letsatsi in this manual.

8.3 The form on which the request is made, must at least contain the following information: sufficient particulars to enable the head of the private body concerned to identify – the record or records requested; and the requester; which form of access is required; a postal address or fax number of the requester in South Africa; the right the requester is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right; if, in addition to a written reply, the requester wishes to be informed of the decision on the request in any other manner, to state that manner and the necessary particulars to be so informed;

and if the request is made on behalf of a person, to submit proof of the capacity in which the requester is making the request, to the reasonable satisfaction of the head.

8.4 Copies of the prescribed forms to be completed for submitting a request, are available from Letsatsi or the South African Human Rights Commission (SAHRC). The SAHRC may be contacted on the details provided for in clause 5 of this manual, or the link below:

<http://www.sahrc.org.za/home/index0209.html?ipkContentID=28&ipkMenuID=48>

9. FEES IN TERMS OF A REQUEST FOR ACCESS TO INFORMATION

9.1 The head of a private body to whom a request for access is made must require the requester to pay the prescribed request fee (if any), before further processing the request.

9.2 If the search for a record of a private body in respect of a request has been made; and the preparation of the record for disclosure would, in the opinion of the head of the private body concerned, require more than the hours prescribed for this purpose for requesters, the head must by notice require the requester, to pay as a deposit the prescribed portion (being not more than one third) of the access fee which would be payable if the request is granted.

9.3 If a deposit has been paid in respect of a request for access which is refused, the head of the private body concerned must repay the deposit to the requester.

9.4 The head of a private body may withhold a record until the requester concerned has paid the applicable fees (if any).

9.5 A requester whose request for access to a record of a private body has been granted, must pay an access fee for reproduction and for search and preparation, respectively, for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure.

9.6 Access fees prescribed must provide for a reasonable access fee for -
the cost of making a copy of a record, or of a transcription of the content of a record, and, if applicable, the postal fee; and the time reasonably required to search for the record and prepare the record for disclosure to the requester.

10. INFORMATION AVAILABLE IN TERMS OF PAIA

The requested may apply to access to the following categories of information on the prescribed form and in accordance to the procedure set out in this manual. Access to these records may be subject to the grounds of refusal set out in clause 12:

Personnel records
Customer records
Letsatsi records
Other party records

11. INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION

Basic Conditions of Employment Act 75 of 1997
Companies Act 71 of 2008
Employment Equity Act 55 of 1998

Income Tax Act 58 of 1962
Occupational Health and Safety Act 85 of 1993
South African Revenue Services Act 34 of 1997
Skills Development Levies Act 9 of 1999
Unemployment Contributions Act 4 of 2002
Value Added Tax Act 89 of 1991
Financial Services Board Act 97 of 1990
Broad-based Black Economic Empowerment Act 53 of 2003

12. GROUNDS FOR REFUSAL TO ACCESS TO RECORDS

Letsatsi may refuse a request for information on, inter alia, the following basis:

Protection of personal information, including the right to privacy of a third party, in order to avoid the unreasonable disclosure of personal information concerning that person; Protection of the commercial information of a third party; Protection of confidential information of third parties if disclosure would constitute an action for breach of a duty of confidence owed to that third party in terms of an agreement or legislation; Protection of the safety of individuals and the protection of property; Protection of records which would be privileged from production in legal proceedings; Protection of Letsatsi's commercial activities including, but not limited to records that contain trade secrets, financial, commercial, customer, scientific or technical information, the disclosure of which would be likely to cause harm to Letsatsi's commercial or financial interests; Protection of research information of Letsatsi or a third party, if disclosure would expose the identity of Letsatsi or the third party, the researcher or the subject matter of the research to serious disadvantage. Requests for information that are, in Letsatsi's reasonable opinion, manifestly frivolous or vexatious or which involve an unreasonable diversion of resources.

13. AVAILABILITY OF PAIA MANUAL

Copies of this manual are available for inspection, free of charge, at the offices of Letsatsi and from the SAHRC.