

REAL³HOLDINGS

PAIA Manual

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VERSION CONTROL

Document Information

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“REAL GROUP”

Policy Owner: Compliance Officer

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Version History and Approval

Version	Date Published	Prepared By	Reviewed By	Approved By	Last Review Date	Next Review Date
1.0	01 Nov 2021	Compliance Officer	Compliance Officer	Compliance Officer	01 Nov 2021	01 Nov 2022
1.1	01 Jan 2021	Senior Manager	Senior Manager	Senior Manager	01 Nov 2021	01 Nov 2022

Approval Status

This policy has been prepared, reviewed, and approved in accordance with the organisation’s governance framework.

Details of preparation, review, and approval are recorded in the Version History and Approval table above.

Governance Note

Where segregation of duties is not reasonably practicable due to the size of the organisation, the same role may prepare, review, and approve a policy. This will be reassessed as the organisation grows.

Document Control Notice

This is a controlled document. Unauthorised copies are not valid.

The latest approved version of this policy is maintained in the official document management system.

Confidentiality Classification

Classification: Public Policy

Contact Information

For questions relating to this policy, please contact:

Compliance Officer
info@realhomefinance.co.za

1. INTRODUCTION

This manual is published in terms of Section 51(1) of the Promotion of Access to Information Act, Act No.2 of 2000. ("The Act"). The Act gives effect to the provisions of Section 32 of the Constitution, which provides for the right of access to information held by the State and to information held by another person that is required for the exercise and or protection of any right.

The reference to information in addition to that specifically required in terms of Section 51 of the Act does not create a right or entitlement (contractual or otherwise) to receive such information, other than in terms of the Act.

2. OVERVIEW OF THE REAL GROUP

The REAL Group consists of companies that offer home loans, administration of home loans and Special Purpose Vehicles. Home loans are offered to selected members of retirement funds and consist of both:

- ① Mortgage loans, with the loan being secured by a mortgage over the property; and
- ② Pension-backed loans, with the loan being secured by the member's retirement fund benefit.

The REAL Group supports the constitutional right of access to information and we are committed to provide you access to our records in accordance with the provisions of the Act, the confidentiality we owe third parties and the principles of South African law.

3. SCOPE

The scope of this information manual relates to all companies in the "REAL Group", as follows:

- Holdings for REAL and ART (Pty) Ltd
- Administrator of Real Transactions (Pty) Ltd
- Real Estate Affordable Loans (Pty) Ltd
- Real Estate Affordable Loans – SAL (Pty) Ltd
- Real Estate Affordable Loans – SAM (Pty) Ltd.

4. AVAILABILITY OF THE MANUAL

The public are able to obtain a copy of this manual on request from the designated contact person.

5. INFORMATION OFFICER

Information required by section 51(1) (a) of the Act

Contact person: Francois Rosslee
Postal address: PO Box 1390, Kroonstad, 9500
Physical address: 39 President Street, Kroonstad, 9499
Telephone number: 056 215 1149
E-mail: francois@realhomefinance.co.za

6. SECTION 10 GUIDE TO THE ACT

Information required by section 51(1) (b) of the Act. A guide has been compiled, in terms of section 10 of the Act, by the South African Human Rights Commission. It contains information to assist a person wishing to exercise a right, in terms of the Promotion of Access to Information Act, No. 2 of 2002. This guide is available for inspection, inter alia as follows

Contact body: The South African Human Rights Commission

Postal address: Private Bag 2700, Houghton 2041

Physical address: PAIA Unit, 29 Princess of Wales Terrace Cnr York and Andrew Street, Parktown

Telephone number: +27(11) 484 8300

Facsimile number: +27(11) 484 0582

Email address: PAIA@sahrc.org.za

The regulations regarding the Act published under Government Notice No. R187 of 15 February 2002 set forth how the South African Human Rights Commission should make the guide available. Requests for access to records held by the REAL Group must be made on the request forms that are available for download in the SAHRC website or the Department of Justice and Constitutional Development, to be found under "regulations".

A request for information will only be processed once the prescribed fee as contained in the schedule of fees to be found on www.sahrc.co.za has been paid.

The requestor will be required to provide sufficient detail on the request form to enable the Information Officer to identify the requestor and the record requested. The requestor will be required to indicate which form of access is required and how he or she wishes to be contacted and or provided with the requested access, stating the necessary particulars to be so contacted.

The requestor will be required to identify the right that he or she is seeking to exercise or protect, together with an explanation as to why the requested record is required to exercise or protect the stated right.

In the event of a request being made on behalf of another person, the requestor will be required to submit proof of the capacity in which the request is being made, to the satisfaction of the Information Officer. Requests for information is made through the use of the form contained in the Annexure. Failing to utilise this form could cause the request for information to be refused or delayed.

All requests directed at the Information Officer will be evaluated and considered in accordance with the Act. The Publication of this manual and the contents thereof does not give rise to any rights to access the information or records as described herein, except as provided for in the Act.

7. VOLUNTARY DISCLOSURE

The REAL Group has not published a voluntary notice in terms of Section 52(2) of the Act. It should be noted that certain information in the form of marketing brochures, advertising material and other public communication could be made available from time to time.

8. RECORDS AVAILABLE IN ACCORDANCE WITH OTHER LEGISLATION

Records are held in accordance with the following legislation:

- Electronic Communications and Transactions Act, 2002
- Income Tax Act, 1962

- Insider Trading Act, 1998
- National Credit Act, 2005
- Stamp Duties Act, 1968 (repealed)
- Statistics Act, 1999
- Value-Added Tax Act, 1991
- Basic Conditions of Employment Act, 1997
- Compensation for Occupational Injuries and Diseases Act
- Employment Equity Act, 1998
- Labour Relations Act, 1995
- Occupational Health and Safety Act, 1993
- Skills Development Act, 1998
- Skills Development Levies Act, 1999
- Unemployment Insurance Act, 2001
- Unemployment Insurance Contributions Act, 2002
- Broad Based Black Economic Empowerment Act, 2003
- Companies Act, 1973
- Companies Act, 2008
- Consumer Affairs Act (Unfair Business Practices) Act, 1988
- Consumer Protection Act, 2008
- Copyright Act, 1978
- Trade Marks Act, 1993
- Financial Intelligence Centre Act, 2001
- Financial Advisory and Intermediary Services Act, 2002

In addition, information will be made available to government regulators as and when required by legislation specific to the REAL Group.

9. SUBJECTS AND CATEGORIES OF RECORD

The following subjects and categories of records are held by the REAL Group:

9.1. Corporate Governance

These records refer to the REAL Group's own affairs and that of its divisions, subsidiary and associated companies, if such exists:

- Codes of conduct
- Directors' minutes and records
- Legal compliance
- Policies and procedures
- Remuneration Committee minutes and records
- Risk management reports
- Shareholder agreements

9.2 Finance

- Accounting records
- Annual financial statements
- Banking records
- Business contracts
- Credit bureau records
- General correspondence
- Internal control reports

- Invoices, credit notes, statements etc.
- Management accounts
- Property leases
- Proposal and tendered documents
- SA Reserve Bank returns and correspondence
- Statistic SA returns and correspondence
- Statutory records
- Tax returns and SARS correspondence

9.3 Human Resources

Personnel refer to any person who works for or provides services to or on behalf of the REAL Group and receives or is entitled to receive any remuneration or assist in carrying out or conducting the business of the REAL Group. This includes without limitation the directors, executive directors, non-executive directors, permanent, temporary or part-time staff, to include contract workers. The records include the following:

- Bargaining council records and correspondence
- BEE statistics, certificates and audit reports
- Disciplinary codes
- Disciplinary records
- Employment Equity reports
- Leave records
- Letters of employment
- Medical aid records
- PAYE records and returns
- Payroll records
- Personnel files and records
- Policies and procedures
- Retirement benefit records
- SDL records and returns
- SETA records and correspondence
- Staff attendance records
- Traineeship contracts
- Training material
- Training statistics
- UIF records and returns
- Workman's Compensation records

9.4 Customer Records

We are dedicated to protect the confidential information of our customers. Should any of these records be requested you will be required to carefully motivate such request, having regard to Sections 63 and 67 of the Act, which deals with the protection of third party information. These records include the following:

- Any records historically provided by a customer or a third party acting for or on behalf of such customer
- Contractual information
- Customer needs assessments
- Personal records of customers
- Credit information and other research relating to a customer
- Customer evaluation records
- Customer profiling

- Performance research conducted on behalf of customers or about customers
- Records generated by us, pertaining to customers, to include transactional records

9.5 Information Technology

- Contracts and agreements
- Policies and procedures
- Register of software and hardware
- Warranties

9.6 Marketing and Business Growth

- Brand management records
- Contracts and agreements
- Marketing brochures and advertising records
- Marketing strategies
- New business development
- Proposal and tender documents

9.7 Operations

Records are kept in respect of other parties, to include, without limitation contractors, suppliers, service providers and general market conditions. Such records which belong to the REAL Group may be in the possession of other parties. These records include the following:

- Patent and trademark records
- Service Level Agreements

9.8 Other Records.

These records include the following:

- Information relating to the REAL Group's own commercial activities.
- Research carried out on behalf of a client or commissioned by a customer.

9.9 Records in Terms of the Companies Act 71 of 2008:

- Documents of incorporation.
- Minutes of meeting from the Board of Directors.
- Records reflecting the appointment of directors, auditor, company secretary, prescribed officer, or any other officer in as far as such records are applicable.
- Register of shareholders and other statutory registers.

10. REQUEST FOR ACCESS TO RECORDS

It is important to note that the successful completion and submission of an access request form does not automatically allow the requester access to the requested record. An application for access to a record is subject to certain limitations if the requested record falls within a certain category as specified within Part 3 Chapter 4 of the Act.

If it is reasonably suspected that the requester has obtained access to records through the submission of materially false or misleading information, legal proceedings may be instituted against such requester.

11. SUBMISSION OF ACCESS REQUEST FORM AND REQUEST FEE PAYABLE

The completed Access Request form together with a copy of the requester's identity document must be submitted either via conventional mail or e-mail and must be addressed to the designated contact person as indicated above.

An initial request fee is payable on submission. This fee is not applicable to Personal Requesters referred to in section 54(1) of the Act being any person seeking access to records that contain their personal information.

The REAL Group will, within 30 days of receipt of the request to access records, decide whether to grant or decline the request and give notice with reasons (if required) to that effect. The 30 day period within which the REAL Group has to decide whether to grant or refuse the request, may be extended for a further period of not more than thirty days, if the request is for a large volume of information, or the request requires a search for information held at premises other than those of the REAL Group and the information cannot reasonably be obtained within the original 30 day period. The REAL Group will notify the requester in writing should an extension be sought.

12. REQUEST FOR ACCESS TO RECORDS

The main grounds for refusal of a request for access to records are:

- Mandatory protection of privacy of a third party who is a natural person if its disclosure would involve the unreasonable disclosure of personal information;
- Mandatory protection of the commercial information of a third party if its disclosure contains trade secrets, financial, commercial, scientific or technical information which disclosures could likely cause harm to the financial or commercial interest of that third party or information disclosed in confidence by a third party if the disclosure thereof could reasonably put that third party at a disadvantage in contractual negotiations or in commercial competition;
- Mandatory protection of confidential information of third parties if it is protected in terms of any agreement;
- Mandatory protection of the safety of individuals and the protection of property;
- Mandatory protection of records which could be regarded as privileged in legal proceedings;
- The commercial information of the REAL Group which may include trade secrets, financial, commercial, scientific or technical information which disclosures could likely cause harm to the financial or commercial interest of the REAL Group, or information, the disclosure thereof could reasonably put the REAL Group at a disadvantage in contractual negotiations or in commercial competition; and
- Mandatory protection of research information of a third party of the REAL Group.

13. APPROVAL OF INFORMATION MANUAL

This information manual has been prepared in accordance with Section 51(1) of the Promotion of Access to Information Act, No 2 of 2000 and is hereby approved.

14. CHANGE LOG

Version	Section	Description of Changes	Reason
1.1	Entire document	Policy transferred to new company letterhead with no changes to policy content or intent	Corporate rebranding

ANNEXURE A – REQUEST FOR ACCESS TO INFORMATION FORM

A. Particulars of Private Body	
The Head:	
B. Particulars of person requesting access to the record	
(i) The particulars of the person who requests access to the record must be recorded below (ii) Furnish an address and/or fax number in the Republic to which information must be sent (iii) Proof of the capacity in which the request is made, if applicable, must be attached	
Full names &	
Identity number:	
Postal address:	
Fax number:	
Telephone number:	
Email address:	
Capacity:	
C. Particulars of person on whose behalf request is made	
This section must be completed <i>ONLY</i> if a request for information is made on behalf of another person	
Full names &	
Identity number:	
D. Particulars of Record	
(i) Provide full particulars of the record to which access is requested, including the reference number (ii) If the provided space is inadequate, please continue on a separate page and attach to this form. Please sign any additional pages	
Description of	
Reference number:	
Any further	
E. Fees	
(i) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid (ii) You will be notified of the amount required to be paid as the request fee	

(iii) 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

(iv) If you qualify for exemption of the payment of any fee, please state the reason therefor

Reason for

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided hereunder, please state your disability and indicate in which form the record is required

Disability:

Form in which

Mark the appropriate box with an "X"

(i) Your indication as to the required form of access depends on the form in which the record is

(ii) Access in the form requested may be refused in certain circumstances, In such a case you will be informed of access will be granted in another form

(iii) The fee payable for access to the record, if any, will be determined partly by the form in which

1) If the record is in written or printed form:

- copy of record
- inspection of record

2) If record consists of visual images:

- view the images
- copy of the images
- transcription of the

3) If the record consists of recorded words or information which can be reproduced in sound:

- listen to the soundtrack
- transcription of the

4) If the record is held on computer or in an electronic or machine-readable form:

- printed copy of record
- copy in computer readable

Please indicate the preferred method of delivery

- By hand
- Email
- Post
- Fax

G. Particulars of right to be exercised or protected

If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all additional folios.

Indicate which right is to be

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

H. Notice of decision regarding the request for access

You will be notified in writing whether your request has been approved / denied. If you wish to be informed thereof in another manner, please specify the manner and provide the necessary particulars
 How would you prefer to be informed of the decision regarding your request for access to the record?

I. Signature page

Signed at:

Date:

Signature of Requester / Person on whose behalf request is made: