

PAIA INFORMATION MANUAL
**In terms of s51 of the Promotion of Access
to Information act no. 2 of 2000**

Peak Wealth Pty Ltd

An authorized Financial Services Provider FSP No: 44681

Company Registration Number: *2013/007163/07*

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Definitions

The guide is compiled the South African Human Rights Commission and made available by the Information regulator. The document is available in all languages including braille in an easy comprehensible manner. It sets out the process to be followed should one wish to exercise their rights in terms of PAIA or POPIA

The guide can be obtained upon request during normal working hours from:

- the Information officer of “name of FSP” including the office of the regulator.
- the website of the Regulator (<https://www.justice.gov.za/infoereg/>).

Records available i.t.o. other Legislation

NOTE: There may not be specific records that mention us by name in the records of all or any of the institutions that administer the Acts mentioned below, but the following legislation is applicable to us:

1. The Financial Services Board Act No. 97 of 1990 – categorized as a financial institution in terms hereof.
2. The Long Term Insurance Act No. 52 of 1998 – registered as an Intermediary in terms hereof.
3. The Short Term Insurance Act No. 53 of 1998 – registered as an Intermediary in terms hereof.
4. The Collective Schemes Control Act No. 45 of 2002 - registered as a “manager” in terms hereof.
5. The Financial Advisory and Intermediary Services Act No. 37 of 2002 (FAIS) – categorized as a financial services provider in terms hereof and to be licensed as such in due course.
6. The Financial Sector Regulation Act 9 of 2017

Records that may be Requested

2.1 Administration

2.1.1 Licences (in terms of FAIS Act)

2.2 Human Resources

2.2.1.1 Employment Contracts

2.2.1.2 Remuneration Records and Policies

2.2.1.3 Records of Disciplinary Hearings

2.2.1.4 Staff Salaries and Benefits

2.3 Operations

2.3.1 Business Conducted by the Organisation

- Sales of all types of Insurance, as defined in the Long-Term Insurance Act.
- Investment Planning and Placing
- Tax and Retirement Planning
- Disablement Planning

2.3.1.5 Estate Planning (Estate Duty, Capital Gains Tax)

2.3.1.6 Income Tax Returns for Clients

2.4 Client Registry

2.4.1 Personal Particulars of Clients

2.4.2 Product Particulars of Clients

- Policy Details

- Premium/Contribution details
- Loan Payment Details
- Termination Payment Details (Surrender, Maturity, Disablement, Death)
- Cessions and Beneficiary Details
- Income Tax Particulars of Clients

2.5 Finances

2.5.1 Fixed Asset Registry

2.5.2 Movable Asset Registry

2.5.3 Commission Statements (Consolidated and per Producer)

2.5.4 Financial Statements

**In terms of section 50(1) of PAIA 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.*

The Procedure for requesting our records

- The requester must use the prescribed form to make the request for access to a record. This must be made to our Head of our Organisation. The request must be made to our postal address, fax number or e-mail address contained above.
- The requester must provide sufficient detail on the request form to enable the Head to identify the record and the requester. The requester must also indicate which form of access is required and specify its postal address or fax number in the Republic.
- The requester must identify the right that is sought to be exercised or to be protected and provide an explanation as to why the requested record is required for the exercise of that right.
- If the request is made on behalf of another person, the requester must submit proof of the capacity in which the requester is making the request to the satisfaction of the Head of our Organisation

- The requester must use the prescribed **Form C** annexed to the manual to make the request for access to a record. This must be made to our Head of our Organisation. The request must be made to our postal address, fax number or e-mail address contained above
- Please see Annexure B for Form C.

Fees Payable for requesting our records

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee. Every other requester, who is not a personal requester, must pay the required request fee:

- The Head of the Organisation must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The requester must pay a fee outlined in Annexure A. The requester may lodge an application to court against the tender or payment of the request fee.
- After the Head of our Organisation has made a decision on the request, the requester will be notified in the required form.
- If the request is granted, a further access fee must be paid for the search, reproduction, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

Availability and updating our manual

This Manual can be viewed on our website, or is available for inspection free of charge at our above physical address. The head of “name of institution will update the manual on a regular basis.

Our Contact Details

Street Address: The Business Exchange, 3 Dock Road, Waterfront, 8002

Postal Address: As above

Telephone Number: 082 767 6315/ 0745899469


Facsimile Numbers: +27 105 006180

Electronic Mail (e-mail): info@xtrade.com

Our website: www.xtrade.com

This PAIA Manual has been adopted as follows:

Signed this 23rd day of August 2024.



Signature

Paul Baise

Name of Signatory

ANNEXURE A - Fees in Respect of Private Bodies

Fees in Respect of Private Bodies

Item	Description	Amount
1.	The request fee payable by every requester	R140.00
2.	Photocopy/printed black & white copy of A4-size page	R2.00 per page or part thereof.
3.	Printed copy of A4-size page	R2.00 per page or part thereof.
4.	For a copy in a computer-readable form on:	
	(iii) Flash drive (to be provided by requestor)	R40.00
	(iv) Compact disc	
	If provided by requestor	R40.00
	If provided to the requestor	R60.00
5.	For a transcription of visual images per A4-size page	
	Service to be outsourced. Will depend on quotation from Service provider.	
6.	Copy of visual images - Service to be outsourced. Will depend on quotation from Service provider.	
7.	Transcription of an audio record, per A4-size page	R24.00
8.	Copy of an audio record on:	

- | | |
|--|--------|
| (v) Flash drive (to be provided by requestor | R40.00 |
| (vi) Compact disc | |
| If provided by requestor | R40.00 |
| If provided to the requestor | R60.00 |
-
9. To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation.
R145.00
- To not exceed a total cost of R435.00
-
10. Deposit: If search exceeds 6 hours One third of amount per request calculated in terms of items 2 to 8.
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11. Postage, e-mail or any other electronic transfer Actual expense, if any.”.

ANNEXURE B - FORM C

FORM C

REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

(Section 53(1) of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000))

[Regulation 11]

A. Particulars of private body

The Head:

B. Particulars of person requesting access to the record

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| <p>a) The particulars of the person who requests access to the record must be reported below.</p> <p>b) <i>Furnish an address and/or fax number in the Republic to which information must be sent.</i></p> <p>c) <i>Proof of the capacity in which the request is made, if applicable, must be attached.</i></p> |
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Full names and surname: _____

Identity number _____

Postal address: _____

_____ Fax number: _____

Telephone number: _____ E-mail address: _____