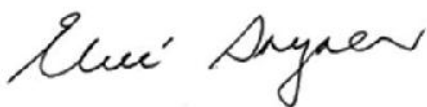


SECTION 51 MANUAL ON THE PROMOTION OF ACCESS TO INFORMATION ACT

This manual is owned by Carmen Financial Services CC (FSP 2296) a duly authorised Financial Services Provider (hereunder referred to as the "FSP").

As Key Individual of the aforementioned Financial Services Provider I, Elizabeth Jane Snyman hereby confirms the adoption of this manual.



12 June
2013

1. INTRODUCTION

The Promotion of Access to Information Act, 2000, PAIA gives effect to section 32 of the Constitution, which provides that everyone has the right to access information held by the State, as well as information held by another person (or private body) when such privately held information is required to exercise a right or to protect a right.

PAIA provides that a person requesting information must be given access to any record of a private body, if that record is required for the exercise or the protection of a right. However, such request has to comply with the procedural requirements laid down by the Act.

This manual is compiled in accordance with Section 51 of PAIA and contains the following provisions:

The FSP's postal address, street address, phone and fax number and e-mail address.

A short description of the guidance document on the application of the Promotion of Information Act and the process to be followed in order to obtain a copy of this guide (compiled by the Human Rights Commission in terms of section 10 of the Act).

The process to be followed in order to access information held by the FSP. See Request for information

A description of the typology of records held by the FSP (i.e. various information subjects held on each category type). See Record typology.

A description of records which are freely available without having to submit a formal request to access information in terms of the Act. See automatically available records.

A description of the FSP's information which are available in accordance with any other legislation.

2. FSP CONTACT DETAILS

Key individual: Elizabeth Jane Snyman		
PHYSICAL ADDRESS	POSTAL ADDRESS	CONTACT DETAILS
337 Minnesota Street Faerie Glen 0043	P O Box 90655 Garsfontein 0042	Office: 087 943 8087
		Fax: 086 557 3592
		Mobile: 082 552 6892
		e-mail: elne@carmen.co.za

3. GUIDE ON THE PROMOTION OF ACCESS TO INFORMATION ACT (SECTION 10 GUIDE)

The guidance document on the application of the Promotion of Access to Information Act has been compiled by the South African Human Rights Commission. The guidance document has been developed in order to assist people to access records and to exercise their right to information.

The guide is available in all South African official languages free of charge, and any person may request a copy of the guide. A copy of the guide may be obtained by contacting the South African Human Rights Commission at:

The South African Human Rights Commission

PAIA Unit

The Research and Documentation Department

Private Bag 2700

Houghton

2041

Telephone: 011 877 3600

E-Mail: paia@sahrc.org.za

Website: www.sahrc.org.za

4. PROCEDURE FOR OBTAINING ACCESS TO INFORMATION

Any person who wishes to request any information held by the FSP in order to protect or exercise a right may contact the FSP's information officer at the following contact details:

Information Officer: Eduard		
PHYSICAL ADDRESS	POSTAL ADDRESS	CONTACT DETAILS
337 Minnesota Street Faerie Glen 0043	P O Box 90655 Garsfontein 0042	Office: 087 943 8087
		Fax: 086 557 3592
		Mobile: 083 994 3508
		e-mail: eduard@carmen.co.za

A request for access to information must be made in the prescribed form to the information officer indicated above. See request for information for the prescribed form.

All required text fields on the annexed "Request for Information Form" must be completed in full and in a legible form. The form (as well as any additional pages attached thereto) must be signed by the person submitting the form.

Once the "Request for Information Form" has been submitted, the information officer will notify the person who submitted the request of the prescribed fee (if any) payable before further processing the request.

A fee of R60.00 will be charged for access to any records. If the request is granted, the person who submitted the request will be accordingly notified and a further fee will be payable. The additional fee would be for the reproduction, preparation and time reasonably required searching for and preparing the disclosure. The person who submitted the request may lodge an application to court against the tender or payment of the fee.

An individual seeking access to a record containing their personal information will not be charged a request fee.

A person submitting the request must:

- Indicate the identity of the person seeking access to the information.
- Provide sufficient particulars to enable the information officer to identify the information requested.

- Specify the format in which the information is required.

- Indicate the contact details of the person requiring the information.

- Indicate the right to be exercised and/or to be protected, and specify the reasons why the information required will enable the person to protect and/or exercise the right.

- Where the person requesting the information wishes to be informed of the decision of the request in a particular manner, state the manner and particulars to be so informed.

- If the request for information is made on behalf of another person, submit proof that the person submitting the request has obtained the necessary authorisation to do so.

5. TYPE OF RECORDS HELD BY THE FSP

Request for access to documents held by the FSP will be in accordance with the Act. The type of records available to the person requesting the information is listed in Record typology.

A description of records which are freely available without having to submit a formal request to access information in terms of the Act are listed in.

6. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION

The person requiring the information may also request information which is available in terms of the following legislation:

Administration of Estates Act
Arbitration Act
Auditing Professions Act
Basic Conditions of Employment Act
Collective Investment Schemes Control Act
Companies Act
Compensation for Occupational Injuries & Diseases Act
Consumer Protection Act
Copyright Act
Electronic Communications and Transactions Act
Employment Equity Act
Financial Advisory & Intermediary Services Act
Financial Institutions (Protection of Funds) Act
Financial Intelligence Centre Act
Financial Services Board Act
Financial Services Ombud Schemes Act
Friendly Societies Act
Income Tax Act
Insolvency Act
Labour Relations Act
Long-term Insurance Act
Medical Schemes Act
National Credit Act
Occupational Health & Safety Act
Pension Funds Act
Prevention of Organised Crime Act
Promotion of Equality and Prevention of Unfair Discrimination Act
Protection of Constitutional Democracy against Terrorist and related Activities Act
Short-term Insurance Act
Skills Development Act
Skills Development Levies Act
South African Qualifications Authority Act
Stamp Duties Act
Trademarks Act
Unemployment Insurance Act
Value Added Tax Act

7. GROUND FOR REFUSAL OF ACCESS TO RECORDS

The Promotion of Access to Information Act provides a number of grounds on which a request for access to information must be refused. These grounds mainly concern instances where the privacy and interests of other individuals are protected, where such records are already otherwise publicly available, instances where public interest are not served, the mandatory protection of commercial information of a third party, as well as the mandatory protection of certain confidential information of a third party.

A complete list of the grounds for refusal is indicated within Chapter 4 of the Act.

8. MANUAL AVAILABILITY

The manual is available for inspection at the FSP's office free of charge. A copy of this manual is also available at the South African Human Rights Commission.

RECORD TYPOLOGY

Request for access to documents held by the FSP will be in accordance with the Act. The type of records available to the person requesting the information is listed hereunder:

Administrative Records

These include, but are not limited to the following:

- The FSP's license.
- The FSP's compliance manual.
- The FSP's policies.
- The FSP's internal rules and procedures.
- Any personal records provided to the FSP by its personnel.

Human Resources Records

These include, but are not limited to the following:

- Any personal records provided to the FSP by its personnel.
- Any records which a third party has provided to the FSP about any of its personnel.
- Employment and other personnel-related contractual and legal records.
- Internal evaluation and training records.
- Other internal records and correspondence

Client-related Records

These include, but are not limited to the following:

- Records of advice.
- Operational records.
- IT and client relationship management systems.
- Marketing material.
- Internal correspondence.
- Product provider records.
- Statutory notices.
- Policies and procedures.
- Financial-related records.
- Records held by officials of the FSP

Financial Records

These include, but are not limited to the following:

- Financial statements.
- Audit records.
- Assets inventory

Other Parties

The FSP may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding companies, joint venture companies and other financial services providers.

These records include:

- Service Level Agreements.
- Financial records.
- Other correspondence

Alternatively, such other parties may possess records which can be said to belong to the FSP.

The following records fall under this category:

- Personnel, client or FSP records which are held by another party.
- Records held by FSP pertaining to other parties, including without limitation:
 - Financial records.
 - Correspondence.
 - Contractual records.
 - Records provided by the other party.



AUTOMATICALLY AVAILABLE RECORDS

The following records are automatically available on our website without having to submit a formal request to access the information in terms of the Act.

- Product summaries
- Claim forms
- Other product related documents

Our clients have access to all client related documents via our website by logging into their user profiles.

REQUEST FOR INFORMATION

Person requesting information

Name & Surname :		
PHYSICAL ADDRESS	POSTAL ADDRESS	CONTACT DETAILS
		Office:
		Fax:
		Mobile:
		e-mail:

Particulars of person on whose behalf the request is made

Name & Surname :		
PHYSICAL ADDRESS	POSTAL ADDRESS	CONTACT DETAILS
		Office:
		Fax:
		Mobile:
		e-mail:

Information requested (provide full description)

Format in which information must be supplied

(Indicate the format in which the information requested is required. Please note that the request for access in the specified format may depend on the format in which the record is available. Access in the requested format may be refused under certain circumstances.)

Right to be exercised or protected

(Indicate the right that is to be exercised and/or protected and why the information is required to protect and/or to exercise this right.)

Specify Right & Reason

Notification

You will be notified by e-mail and/or post whether your request has been approved or denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars.

Signed at: _____ On this ____ day of _____ 20__

Signature of person submitting the request