



PAIA Manual v1.003

PAIA Manual of AIB CAPE – FSP No: 31032, a duly authorised FSP.

Prepared in accordance with Section 51 of the Promotion of Access to Information Act, 2000 and the requirements of the Protection of Personal Information Act, 2013. The procedures contained herein forms part of the FSP’s internal processes and control measures.

As the Key Individual of the mentioned FSP, I **Jean Chadwick** hereby confirm the implementation and appropriate adoption of the Manual.



Key Individual Signature

Date: 6 December 2022

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1. Document Management:

1.1 Document Details:

PAIA MANUAL	Original Effective Date	2001 – Promotion of Access to Information Act, 2000 (PAIA Act)
	Version	0.0.2
	Revision	Annually
	Reference Documents	<ul style="list-style-type: none"> • PAIA Act (as above) • Protection of Personal Information Act, 2013 (POPIA) • POPIA Manual of FSP
	Final Approver	The Management of the FSP & the Key Individual

1.2. Approval Process:

Role	Position	Approved by	Approval Signatures	Date Approved
Management	Directors / Members / Sole Proprietor & Key Individual	CEO: Jean Chadwick		2022/12/06

1.3. Revision History:

Effective Date	Review Letter	Template	Decryption of Change
2021/12/31	N/A	v.0.0.1	Legacy draft updated as required by revised PAIA legislation
2022/12/06	N/A	v.0.0.2	Updated and aligned to current business model
2023/10/11	N/A	v.0.0.3	Regulator compliance instruction – replace Fees and Access to Record forms
2024/11/30 (Next revision date)			

1.4. Instructions for the implementation of this Manual:

- In accordance with Section 51 of the Promotion of Access to Information Act ('the Act') all private bodies (natural or juristic persons) who carries on any trade, business, or profession) must compile a manual in compliance with the specified requirements.
- The Management of the FSP must appropriately adopt this manual to reflect the internal operations of the FSP in this regard.
- The Management of the FSP must approve the procedures set out in this manual and apply it accordingly.
- This manual must be updated and reviewed annually.
- The Information Officer, Deputy Information Officer/s and all staff members involved in this function/s must ensure that they understand their duties and responsibilities in this regard.
- The original hard copy of this manual must be filed in the FSP's FAIS File.
- The manual must always be available and accessible to all staff members, a Requester as described in this document and the Information Regulator.

2. Background and Purpose:

The Promotion of Access to Information Act, No. 2 of 2000 (the "Act") was enacted on 3 February 2000, giving effect to the constitutional right in terms of section 32 of the Bill of Rights contained in the Constitution of the Republic of South Africa 108 of 1996 (the "Constitution") of access to any information held by the state (government) and any information that is held by another person and that is required for the exercise or protection of any rights.

On request, the private body or government is obliged to release such information unless the Act expressly states that the records containing such information may or must not be released. This manual informs Requesters of procedural and other requirements which a request must meet as prescribed by the Act.

The FSP acknowledge an individual's right to access information and it will provide the necessary access to the FSP's records where the procedural requirements as set out by PAIA and POPI have been met.

The FSP's PAIA manual is compiled in accordance with section 51 of the Act. This manual is available for inspection, on reasonable prior notice, at the office of the FSP free of charge. Copies of the manual of the FSP are also available from the SAHRC.

3. Important Definitions:

3.1 Consent:

any voluntary, specific, and informed expression of will in terms of which permission is given for the processing of personal information.

3.2 Data Subject

the person to whom personal information relates.

3.3 Head,

in relation to, a private body means:

- in the case of a natural person, that natural person or any person duly authorised by that natural person,
- in the case of a partnership, any partner of the partnership or any person duly authorised by the partnership,
- 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.

3.4 Information Regulator

the Regulator established in terms of Section 39 of POPIA.

3.5 Information Officer

the Head of a private body or any natural person within the body to whom any power or duty conferred or imposed on an Information Officer by POPI has been delegated and act as an Information Officer of a Juristic Person.

3.6 Deputy Information Officer

the person to whom any power or duty conferred or imposed on a Deputy Information Officer by POPI has been delegated.

3.7 PAIA

the Promotion of Access to Information Act 2 of 2000.

3.8 POPIA

the Protection of Personal Information Act 4 of 2013.

3.9 Person

a natural or a juristic person.

3.10 Personal Information

- information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to: information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person.
- information relating to the education or the medical, financial, criminal or employment history of the person.
- any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person, the biometric information of the person.
- the personal opinions, views, or preferences of the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.
- the views or opinions of another individual about the person; and the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

3.11 Processing

any operation or activity or any set of operations, whether by automatic means, concerning personal information, including the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use, dissemination by means of transmission, distribution or making available in any other form, or merging, linking, as well as restriction, degradation, erasure or destruction of information.

3.12 Private body

- 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.

3.13 Public body

- any department of state or administration in the national or provincial sphere of government or any municipality in the local sphere of government; or
- any other functionary or institution when:
 - exercising a power or performing a duty in terms of the Constitution or a provincial constitution; or
 - exercising a public power or performing a public function in terms of any legislation

3.14 Requester

in relation to a private body, means any person, including, but not limited to public body or an official thereof, making a request for access to a record of the organisation or a person acting on behalf of such person.

3.15 Personal Requester

a Requester seeking access to a record containing personal information about the Requester.

3.16 Request for access

a request for access to a record of the organisation in terms of section 50 of PAIA.

3.17 Record

any recorded information regardless of the form or medium, in the possession or under the control of the organisation irrespective of whether or not it was created by the organisation.

3.18 Special Personal Information:

the religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information of a data subject. The prohibition on processing special personal information does not apply if the processing is carried out with the consent of a data subject or if processing is necessary for the establishment, exercise or defence of a right or obligation in law or information has deliberately been made public by the data subject.

3.19 Third Party

in relation to a request for access to a record held by the organisation, means any person other than the Requester.

4. Nature of Business & Contact Details of FSP and important Role Players:

4.1 The Organization is an **authorized Financial Services Provider (FSP)** which operates in the Short-Term Insurance industry.

4.2 The Contact Details of the FSP is as follows:

Street Address:	BridgeWater Suites C404, 4 Conference Lane, Century City, 7441
Postal Address:	P.O. Box 5855, TYGERVALLEY, 7536
Phone Number:	0861 242 123
Fax Number:	N/A

4.3 The Contact Details of important Role Players are as follows:

Head of Organization/FSP	
Full Names & Surname:	Jean Chadwick
Phone Number:	0861 242 123
Email Address:	jean@aib.co.za
Information Officer	
Full Names & Surname:	Adrian Viviers
Phone Number:	0861 242 123
Email Address:	aib-io@aib.co.za

5. Appointment & Duties of the Information and Deputy Information Officer:

5.1 In terms of POPIA, the Head of the Organization or Private Body (FSP) is by default the designated Information Officer. However, the Head of the Organization or Private Body (FSP) may delegate any power or duty imposed in terms of the Act to a natural person within the Company.

As indicated above the FSP has appointed: Adrian Viviers as the FSP's designated Information Officer. He will facilitate any request/s to access records held by the FSP.

Together with the Information Officer, the Deputy Information Officer/s are responsible for -

- Publishing and proper communication of the manual i.e., creating policy awareness,
- The facilitation of any request for access,

- Providing adequate notice and feedback to the Requester,
- Determining whether to grant a request for access to a complete/full record or only part of a record,
- Ensuring that access to a record, where so granted, is provided timeously and in the correct format, and
- Reviewing the Manual / Policy for accuracy and communicating any amendments.

5.2 Right of Access:

The Information Officer and/or Deputy Information Officer may only provide access to any record held by the organization/FSP to a Requester if –

- The record is required for the exercise or protection of any right, and
- The Requester complies with the procedural requirements relating to a request for access to that record, and
- Access to that record is not refused in terms of any of the grounds for refusal listed below

5.3 Possible Grounds for Refusal:

The Information Officer and/or Deputy Information Officer must assess whether there are grounds for refusing a request for access.

Where any grounds for refusal are found, a request for access will not be granted. However, despite finding any grounds for refusal, access to the record(s) will be provided where -

- the disclosure of the record would reveal evidence of a substantial contravention of, or failure to comply with the law or imminent and serious public or environmental risk, and
- the public interest in disclosing the record, will clearly outweigh the harm contemplated in the provision in question.

Where there are no grounds for refusal, the request for access will be granted. If a request for access is made with regards to a record containing information that would justify a ground for refusal, every part of the record which -

- does not contain, and
- can reasonably be severed from any part that contains, any such information must, despite any other provision of PAIA, also be disclosed.

A summary of the possible grounds for refusal are set out below (reference to Chapter 4 of PAIA) –

- Mandatory Protection of privacy of a Third Party who is a natural Person.
- Mandatory Protection of Commercial Information of a Third Party.
- Mandatory Protection of certain Confidential Information of a Third Party
- Mandatory Protection of Safety of Individuals and the Protection of Property.
- Mandatory Protection of Records privileged from Production in Legal Proceedings.
- Commercial Information of the Organization/FSP; and
- Mandatory Protection of Research Information of a Third Party and the Organization/FSP.

5.4 Notification:

Where a request for access has been received the Information Officer and/or Deputy Information Officer will notify the Requester of receipt and the prescribed fee (if any) that is payable prior to processing the request. Please refer to Paragraph 8 for a full breakdown of fees payable. **Personal Requesters will not be charged a request fee.**

Except to the extent that the provisions regarding third party notification may apply, the Information Officer and/or Deputy Information Officer to whom the request is made, must as soon as reasonably possible, but in any event **within 30 days**, after the request has been received in the prescribed format:

- Decide in accordance with PAIA whether to grant the request, and

- Notify the Requester of the decision and, if the Requester stated that he or she wishes to be informed of the decision in any other manner, inform him or her in that manner, if it is reasonably possible.

If the **request for access is granted**, the notification must state:

- The access fee (and or deposit) (if any) to be paid upon access,
- The form in which access will be given, and
- That the Requester may lodge a complaint with the Information Regulator or an application with a court against the access fee (or deposit) to be paid or the form of access granted, and the procedure, including the period allowed, for lodging a complaint with the Information Regulator or the application.

If the **request for access is refused**, the notice must:

- State adequate reasons for the refusal, including the relevant provision of PAIA that was relied on,
- Exclude, from any such reasons, any reference to the content of the records' and
- State that the Requester may lodge a complaint with the Information Regulator or an application with a court against the refusal of the request, and the procedure (including the period) for lodging a complaint with the Information Regulator or the application.

Should all reasonable steps have been taken to find a record requested, and there are reasonable grounds for believing that the record:

- Is in the organisation/FSP's possession, but cannot be found, or
- Simply does not exist,

The Head of the organisation/FSP (Information Officer) must, by way of affidavit or affirmation, notify the Requester that it is not possible to provide access to that record. The affidavit or affirmation must provide full account of all steps taken to find the record in question or to determine whether the record exists, as the case may be, including all communication with every person who conducted the search on behalf of the head / information officer.

6. Section 10 PAIA 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.

- PAIA grants a Requester access to records of a private body, if the record is required for the exercise or protection of any rights.
- Where a public body lodges a request, the public body must be acting in the public's interest.
- Requests in terms of PAIA shall be made in accordance with the prescribed procedures at the rates provided.
- Requesters are referred to the Guide in terms of section 10 of the Act which has been compiled by the South African Human Rights Commission.
- The Guide contains information for the purposes of exercising Constitutional rights.

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	
Postal Address	The South African Human Rights Commission, PAIA Unit, Private Bag 2700, Houghton, 2041
Telephone Number	(011) 877 3600
Fax Number	(011) 403 0625
Website	www.sahrc.org.za
E-mail	PAIA@sahrc.org.za
or, alternatively, its successor (see next page)	

The Information Regulator (South Africa)	
Address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Contact Person	Ms. Mmamoroke Mphelo
Telephone Number	(012) 406 4818
Fax Number	086 500 3351
Website	www.inforegulator.org.za
Email Address	inforeg@justice.gov.za

7. Process to Access Records held by the FSP:

- 7.1 As indicated in paragraph 5, Records held by the FSP may be accessed on request only once the requirements for access have been met. A Requester, as per definition/s provided, is any person making a request for access to a record of the FSP and in this regard, the Act distinguishes between two types of requesters:

Personal Requester:

A personal Requester is a Requester who is seeking access to a record containing personal information about the Requester. Subject to the provisions of the Act and applicable law, the FSP will provide the requested information, or give access to any record regarding the Requester's personal information. The prescribed fee for reproduction of the information requested **will not** be charged by the FSP.

Other Requester:

This Requester (other than a personal Requester) is entitled to request access to information pertaining to third parties. However, the FSP is not obliged to grant access prior to the Requester fulfilling the requirements for access in terms of the Act. The prescribed fee for reproduction of the information requested will be charged by the FSP.

7.2 Request Procedure:

A Requester must comply with all the procedural requirements contained in the Act relating to a request for access to a record. A Requester must complete the prescribed form enclosed herewith in Appendix II and submit same as well as payment of a request fee and a deposit, if applicable, to the Deputy Information Officer at the postal or physical address, fax number or electronic mail address stated herein. The prescribed form must be filled in with enough particularity to at least enable the Deputy Information Officer to identify:

- The record or records requested,
- The identity of the Requester,
- What form of access is required; and
- The postal address, email address or fax number of the Requester.

A Requester must state that he or she requires the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. The Requester must also provide an explanation of why the requested record is required for the exercise or protection of that right.

The FSP will process a request **within 30 (thirty) days**, unless the Requester has stated special reasons which would satisfy the Information / Deputy Information Officer that circumstances dictate that this time period cannot be complied with.

The Requester shall be informed in writing whether access has been granted or denied. If, in addition, the Requester requires the reasons for the decision in any other manner, he or she must state the manner and the particulars so required. If a request is made on behalf of another person, the Requester must then submit proof of the capacity in which the Requester is making the request to the satisfaction of the Deputy Information Officer.

If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally to the Deputy Information Officer.

7.3 Decision:

The FSP will, within 30 (thirty) days of receipt of a request, decide whether to grant or decline a request and give notice with reasons (if required) to that effect. The 30 (thirty) day period within which the FSP has to decide whether to grant or refuse a request, may be extended for a further period of not more than 30 (thirty) days if the request is for a large quantity of information, or the request requires a search for information held at another office of the FSP (other than the head office) and the information cannot reasonably be obtained within the original 30 (thirty) day period. The Deputy Information Officer will notify the Requester in writing should an extension be necessary.

8. FEES: [Regulation 8]

Fees in Respect of Private Bodies

The Act provides for **two types of fees**:

- 8.1 A **request fee**, (which will be a standard fee) and an **access fee**, which must be calculated by considering reproduction costs, search and preparation time and cost, as well as postal costs where applicable. When a request is received by the Deputy Information Officer of the FSP, the Deputy Information Officer shall by notice (notification) require the Requester, other than a Personal Requester, to pay the prescribed request fee (if any) before further processing of the request. If the preparation of the record requested requires more than the prescribed hours (six), an additional **deposit** shall be paid (of not more than one third of the access fee which would be payable if the request were granted).
- 8.2 The Information /Deputy Information Officer shall withhold a record until the Requester has paid the fee or fees as indicated. If a deposit has been paid in respect of a request for access, which is refused, then the Information /Deputy Information Officer shall repay the deposit to the Requester. A Requester may lodge an application with a court against the render / payment of the request fee and/or deposit. The fee structure is also available on the South African Information Regulator's website at www.inforegulator.org.za
- 8.3 The FSP does not have **internal** appeal procedures. As such, the decision made by the Information /Deputy Information Officer pertaining to a request is final, and Requesters will have to exercise such external remedies at their disposal if a request is refused, and the Requester is not satisfied with the response provided by the Information /Deputy Information Officer.
- 8.4 External Remedies - A Requester that is dissatisfied with the Information /Deputy Information Officer's refusal to disclose information, may within 30 (thirty) days of notification of the decision, apply to a court for relief. Likewise, a third party dissatisfied with the Information /Deputy Information Officer's decision to grant a request for information, may within 30 (thirty) days of notification of the decision, apply to a court for relief. For purposes of the Act, courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status.

The required form can be downloaded from:

Regulator: [Form 03: Outcome of request and of fees payable](#) [Regulation 8]- Public & Private Bodies

AIB Cape: [Form 03: Outcome of request and of fees payable](#) [Regulation 8]- Public & Private Bodies

9. REQUEST FOR ACCESS TO RECORD [Regulation 7]

Note:

- i. *Download & complete required Request for access to Record Form*
- ii. *Proof of identity must be attached by the requester.*
- iii. *If requests made on behalf of another person, proof of such authorisation, must be attached to this form.*
- iv. *Compliance with your request in the specified form may depend on the form in which the record is available.*
- v. *Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.*
- vi. *The fee payable for access for the record, if any, will be determined partly by the form in which access is requested.*

The required form can be downloaded from:

Regulator: [Form 02: Request for Access to Record](#) [Regulation 7]- Public & Private Bodies

AIB Cape: [Form 02: Request for Access to Record](#) [Regulation 7]- Public & Private Bodies

Appendix I: Categories of Records held by the FSP (Section 51(1)(E) of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) & Availability of Records:

The FSP maintains the following Categories of Records and related subject matter: The status of the record's availability, the purpose for processing and the relevant data subject category to who the record relates are as follows:

Categories of Records			
1. Records Publicly available (Published)	Availability	Purpose	Data Subject
License & other Information as published by Regulators on websites and gazette	Freely Available	Public Information	Organization / FSP
Public Product Information	Freely Available	Public Information	Organization / FSP
Public Corporate Records	Freely Available	Public Information	Organization / FSP
Media Releases	Freely Available	Public Information	Organization / FSP
Published Newsletters	Freely Available	Public Information	Organization / FSP
Magazine Articles	Freely Available	Public Information	Organization / FSP
2. Company / Close Corporation Records:			
Documents of incorporation	PAIA Request	Statutory Requirement	Organization / FSP
Memorandum of Incorporation	PAIA Request	Statutory Requirement	Organization / FSP
Minutes of Board of Directors meetings	PAIA Request	Statutory Requirement	Organization / FSP
Records relating to the appointment of directors / auditor / secretary / public officer and other officers	PAIA Request	Statutory Requirement	Organization / FSP
Share Register and other statutory registers	PAIA Request	Statutory Requirement	Organization / FSP
3. Financial Records:			
Annual Financial Statements	PAIA Request	Internal Referencing	Organization / FSP
Tax Returns	PAIA Request	Statutory Requirement	Organization / FSP
Accounting Records (Management Accounts & Reports),	PAIA Request	Internal Referencing	Organization / FSP
Banking Record	PAIA Request	Internal Referencing	Organization / FSP
Bank Statements	PAIA Request	Internal Referencing	Organization / FSP
Electronic banking records	PAIA Request	Internal Referencing	Organization / FSP
Asset Register	PAIA Request	Internal Referencing	Organization / FSP
Invoices	PAIA Request	Internal Referencing	Organization / FSP
Tax & Financial Records	PAIA Request	Statutory Requirement	Organization / FSP
Vouchers, Cash Books & Ledgers	PAIA Request	Internal Referencing	Organization / FSP
4. Human Resources Records:			
PAYE Records	PAIA Request	Statutory Requirement	Employees
Records of payments made to SARS on behalf of employees	PAIA Request	Statutory Requirement	Employees
All other statutory compliances:			
VAT	PAIA Request	Statutory Requirement	Employees
Skills Development Levies s	PAIA Request	Statutory Requirement	Employees
UIF	PAIA Request	Statutory Requirement	Employees
Workmen's Compensation	PAIA Request	Statutory Requirement	Employees
Personnel Documents and Records (including personal information on all personnel)	PAIA Request	Internal Referencing	Employees
Employment contracts	PAIA Request	Contractual Agreement	Employees
Employment Applications	PAIA Request	Internal Referencing	Employees
Employment Equity Plan (if applicable)	PAIA Request	Statutory Requirement	Organization / FSP
Disciplinary records	PAIA Request	Statutory Requirement	Employees
Salary records	PAIA Request	Internal Referencing	Employees
Disciplinary code	PAIA Request	Statutory Requirement	Organization / FSP
Leave records	PAIA Request	Internal Referencing	Employees

Training & Seta records	PAIA Request	Internal Referencing	Employees & Organization / FSP
Training Manuals	PAIA Request	Internal Referencing	Organization / FSP
Pension Fund Records	PAIA Request	Internal Referencing	Employees
Medical Aid Records	PAIA Request	Internal Referencing	Employees
Employee Benefit Records	PAIA Request	Internal Referencing	Employees

Categories of Records (Cont.)			
5. Client Documents and Records:			
Client Database (Personal Information & Consent for Processing of Personal Information)	PAIA Request	Internal Referencing	Customers
Client Agreements	PAIA Request	Contractual Agreement	Customers
Client Files	PAIA Request	Internal Referencing	Customers
Client Instructions	PAIA Request	Internal Communications	Customers
Client Correspondence	PAIA Request	External Communications	Customers
Required Compliance Records such as Advice Records, Debit Order Mandates, Broker Appointment & Disclosure documents etc.	PAIA Request	Statutory Requirements	Customers
6. Regulatory & Administrative Records:			
Permits, Licenses of Authorities	Freely Available	Statutory Requirement	Organization / FSP
Required Policies & Procedures such as a Conflict of Interest & Complaints Policy, a Disaster Recovery & Health and Safety Plan etc.	Freely Available	Statutory Requirement	Organization / FSP
FICA Risk Management & Compliance Programme (RMCP)	PAIA Request	Statutory Requirement	Organization / FSP
Internal Correspondence (Emails etc.)	PAIA Request	Internal Communications	Employees
Insurance Policies held by the FSP.	PAIA Request	Risk Management	Organization / FSP
7. Marketing Records:			
Marketing Information & Strategies	PAIA Request	Internal Referencing	Organization / FSP
Product Brochures	PAIA Request	Internal Referencing	Organization / FSP
Performance Records	PAIA Request	Internal Referencing	Organization / FSP
Advertisements	PAIA Request	Internal Referencing	Organization / FSP
Sales Records	PAIA Request	Internal Referencing	Organization / FSP
8. Third Party Records:			
Rental Agreements	PAIA Request	Contractual Agreement	Organization / FSP
Non- Disclosure Agreements	PAIA Request	Risk Management	Organization / FSP
Letters of Intent	PAIA Request	Contractual Agreement	Organization / FSP
Product Providers & other Suppliers Contracts	PAIA Request	Contractual Agreement	Organization / FSP

9. List of Applicable Legislation:

The FSP maintains statutory records and information in terms of the following legislation:

Statutory Records:	Applicable – Yes or No:
Arbitration Act	Yes
Auditing Professions Act	No
Broad-based Black Economic Empowerment Act	Yes
Basic Conditions of Employment Act	Yes
Companies or Close Corporation Act	Yes

Collective Investment Schemes Control Act	No
Compensation of Occupational Injuries & Diseases Act	Yes
Consumer Protection Act	Yes
Copyright Act	Yes
Customs and Excise Act	No
Currencies & Exchanges Act	No
Electronic Communications and Transactions Act	Yes
Employment Equity Act	Yes
Financial Advisory & Intermediary Services Act	Yes
Financial Institutions (Protection of Funds) Act	Yes
Financial Services Board Act	Yes
Financial Intelligence Centre Act	No
Statutory Records (Cont.):	Applicable – Yes or No:
Friendly Societies Act	No
Income Tax Act	Yes
Insolvency Act	No
Labour Relations Act	Yes
Long-term Insurance Act	No
Medical Schemes Act	No
National Credit Act	No
Occupational Health and Safety Act	Yes
Patents Act	No
Pension Funds Act	No
Prevention of Organized Crime Act	Yes
Prevention and Combating of Corrupt Activities Act	Yes
Promotion of Equality and Prevention of Unfair Discrimination Act	Yes
Promotion of Access to Information Act	Yes
Protection of Personal Information Act	Yes
Protected Disclosures Act	Yes
Protection of Constitutional Democracy against Terrorist and related Activities Act	Yes
Short-term Insurance Act	Yes
Skills Development Act & Skills Development Levy Act	Yes
Trademarks Act	No
Unemployment Insurance Act & Unemployment Contributions Act	Yes
Value Added Tax Act	Yes