

**INFORMATION MANUAL
PREPARED IN TERMS OF
SECTION 51 OF THE
PROMOTION OF ACCESS TO
INFORMATION ACT 2 OF 2000**

Contents

1. Introduction	3
2. Applicability to Momentum Metropolitan Holdings Limited.....	3
3. Contact details	4
4. Guide by South African Human Rights Commission	4
5. Subjects and categories on which records are held	4
6. Records available in accordance with other legislation.....	7
7. Access to records held by MMH	8
8. Request procedure.....	8
9. Decision.....	9
10. Grounds for refusal of access to records	9
11. Remedies available when MMH refuses a requestor	10
12. Fees	11
13. Annexure.....	12

Information Manual
Prepared in terms of section 51 of the
Promotion of Access to Information Act
2 of 2000

1. Introduction

The Promotion of Access to Information Act, No 2 of 2000 (“the Act”) gives effect to the constitutional right of access to any information in records held by public (government) or private (non-government) bodies that is required for the exercise of protection of any rights. Where a request is made in terms of the Act, MMH is obliged to release the information, except where the Act expressly provides that the 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. This Manual has therefore been prepared in terms of section 51 of the Promotion of Access to Information Act 2 of 2000 (“PAIA”) and updated in the light of the Protection of Personal Information Act 4 of 2013 (“POPIA”).

It is important to note that the Act recognises certain limitations to the right of access to information, including, but not limited to, limitations aimed at the reasonable protection of privacy, commercial confidentiality, and effective, efficient and good governance, and in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution of the Republic of South Africa.

This manual is available for inspection, free of charge, at the physical address of MM Holdings Limited (MMH).

2. Applicability to Momentum Metropolitan Holdings Limited

MMH falls within the definition of a **private body**; therefore, the sections pertaining to private bodies will be applicable.

This manual applies to MMH and all its South African based companies, companies that are its subsidiaries and that are legal entities.

For ease of reference a non-exhaustive list of entity names/trading names are provided in paragraph 13 of this manual. Access to the records of any subsidiary company of MM Holdings Limited not listed in this manual may be requested from the Information Officer: MMH.

3. Contact details

Postal Address:
PO Box 7400
Centurion
0046

Physical Address:
Momentum Building
268 West Avenue
Centurion
0157

Information Officer: DOUW LOTTER

E-mail Address: DLotter@mmltd.co.za
Telephone Number: +27 (0)12 673 7569
Fax Number: +27 (0)12 663 5735
Website: <https://www.momentummetropolitan.co.za/en>

4. Guide by South African Human Rights Commission

The South African Human Rights Commission is required in terms of the Act to compile a guide in every official language, in an easily comprehensible form and manner, as may be required by a person who wishes to exercise any right contemplated in the Act.

Any enquiries regarding this guide should be directed to:

Postal Address:

The South African Human Rights Commission PAIA Unit
The Research and Documentation Department Private Bag X2700
Houghton
2041

Telephone Number: +27(0) 11 484 8300
Fax Number: +27(0) 11 484 0582
Email Address: PAIACompliance@inforegulator.org.za
Website: <http://www.sahrc.org.za>

5. Subjects and categories on which records are held

Products and Services	
Long-term insurance products	Administration of Retirement Annuities and Pension Funds
Savings products	Actuarial and consulting services to the retirement industry
Unit Trust products	Trust Services

Investment and risk products to groups and schemes	Managed care services to the healthcare industry
Short-term insurance products	Health Care products
Linked Investment services	Administration of medical schemes
Company Records	
Finance and supporting documentation	Distribution
Actuarial	Marketing
Client Care	Information Technology
Product Management	Human Resources
All records kept in terms of law related to managing legal entities of MMH	
Subjects on which records are held	
Shareholders	Subsidiary companies
Board Members	Advisors
Directors	Independent brokers
Employees*	Clients
Officials	Banking Institutions
Consultants	External companies/contractors
Investors	Policyholders
Service providers	
The following records are held in respect of the abovementioned subjects	
Confidential	Scientific
Personal	Research
Commercial	Operational
Financial	Trade
Group/company incorporation	Business
Group/company financial	Internal group/company divisions
Group/company departments	Group/company structure
Strategy	Policyholders
Contractors	Shareholders
Investors	External companies
Subsidiary companies	Brokers
Advisers	Directors
Consultants	Employees
Information Technology	Banking Institutions
Clients**	Official/Legal
Products and services	Policy documents
Contracts	
Rules of Funds	

5.1 The accessibility of the documents listed below may be subject to the grounds of refusal set out in this manual.

5.1.1. Employee Records:

"Employee" refers to any person who works for or provides services to or on behalf of MMH and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of MMH and includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.

Employee Records may include the following:

- Personal records provided by employees;
- Records provided by a third party relating to employees;
- Conditions of employment and other employee related contractual and quasi-legal records;
- Correspondence relating to employees; and
- Training schedule/s and material.

5.1.2. Client Related Records

A "client" refers to any natural or juristic entity that receives services from MMH.

Client Records may include the following:

- Records provided by a client to an intermediary;
- Records provided by a third party;
- Records generated by or within MMH relating to clients, including transactional records.

5.1.3. Private Body Records

5.1.4. Finance

- Financial records

5.1.5. Actuarial

- Statutory records

5.1.6. Client care

- Policy/contract documents
- Applications
- Amendments
- Financial transactions
- Alterations
- General information

5.1.7. **Alternate:**

- Company secretarial records
- Product records
- Operational records
- Databases
- Information technology
- Marketing records
- Internal correspondence
- Treasury-related records
- Internal Policies and Procedures
- Securities and equities
- Records held by official of MMH

5.2. These records include but are not limited to the records which pertain to MMH's own affairs.

5.2.1. **Other Records**

Further records are held pertaining to:

- Shareholders
- Directors
- Employees
- Officials
- Intermediaries
- Service Providers

6. Records available in accordance with other legislation

A requester may also request information that is available in terms of other legislation.

- Administration of Estates Act 66 of 1965
- Basic Conditions of Employment Act, 75 of 1997 Companies Act 61 of 1973
- Compensation of Occupational Injuries and Diseases Act 130 of 1993 Competition Act 89 of 1998
- Electronic Communications and Transaction Act 25 of 2002 Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002 Financial Intelligence Centre Act 38 of 2001
- Income Tax Act 58 of 1991
- Insolvency Act 24 of 1936
- Inspection of Financial Institutions Act 80 of 1998 Labour Relations Act 66 of 1995
- Long-term Insurance Act 52 of 1998
- Medical Schemes Act 131 of 1998
- National Credit Act 34 of 2005
- Pension Funds Act 24 of 1956 Policyholder Protection Rules Pension Fund Regulations
- Prevention and Combating of Corrupt Activities Act 12 of 2004 Prevention of Organised

Crime Act 121 of 1998

- Protection of Constitutional Democracy against Terrorist and Related Activities Act 33 of 2004 Securities Services Act 36 of 2004
- Short-term Insurance Act
- Skills Development Levies Act 9 of 1999 Trust Property Control Act 57 of 1988 Unemployment Insurance Act 30 of 1996
- Value-added Tax Act 89 of 1991
- Usury Act 73 of 1965
- National Payment System Act 78 of 1998

7. Access to records held by MMH

Records held by MMH will be accessed only once the prerequisite requirements for access have been met by a requester. A requester is any person making a request for access to a record of or held by MMH. There are two types of requesters:

7.1. Personal requester

A personal requester is a requester who is seeking access to a record containing personal information about the requester.

MMH will voluntarily provide the requested information or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged.

7.2. Other requester

This requester (other than a personal requester) is entitled to request access to information on third parties. However, MMH is not obliged to voluntarily grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee.

8. Request procedure

- 8.1. A requester requiring access to information held by a MMH entity must complete the prescribed Form C published on MMH's website; or an applicable website of any MMH entity.
- 8.2. Submit the completed form to the Information Officer at the postal or physical address, fax number or electronic mail address recorded in paragraph 2 of this manual and pay a request fee and a deposit, where so advised.
- 8.3. The prescribed form must be completed with enough particularity to at least enable the Information Officer to identify:
 - 8.3.1. The record or records requested;
 - 8.3.2. The identity number of the requester;
 - 8.3.3. The form of access required if the request is granted;
 - 8.3.4. The e-mail, postal address, or fax number of the requester.

- 8.4. If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer.
- 8.5. The requester must state that he/she requires the information to exercise or protect a right, and clearly state what the nature of the right to be exercised or protected is. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.
- 8.6. MMH will process the request within 30 days, unless the requester has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time periods could not be complied with.
- 8.7. The requester will 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 must state the manner and the particulars so required.
- 8.8. 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 Information Officer.
- 8.9. Where applicable, the requester must pay the prescribed fee if applicable before any further processing can take place.

9. Decision

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

10. Grounds for refusal of access to records

MMH may refuse a request for information based on the following:

- 10.1. Mandatory protection of the privacy of a third party who is a natural person, that would involve the unreasonable disclosure of personal information of that natural person;
- 10.2. Mandatory protection of the commercial information of a third party, if the record contains:
 - 10.2.1. Trade secrets of that third party;
 - 10.2.2. Financial, commercial, scientific or technical information which disclosure

could likely cause harm to the financial or commercial interests of that third party; and

- 10.2.3. Information disclosed in confidence by a third party to MMH, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition.
- 10.3. Mandatory protection of confidential information of third parties if it is protected in terms of any agreement or legislation;
- 10.4. Mandatory protection of the safety of individuals and the protection of property;
- 10.5. Mandatory protection of records which would be regarded as privileged in legal proceedings;
- 10.6. The commercial activities of MMH, which may include:
 - 10.6.1. Trade secrets of MMH;
 - 10.6.2. Financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of MMH;
 - 10.6.3. Information which, if disclosed, could put MMH at a disadvantage in negotiations or commercial competition;
 - 10.6.4. A computer program which is owned by MMH and which is protected by copyright.
- 10.7. The research information of MMH or a third party, if its disclosure would disclose the identity of the institution, the researcher or the subject matter of the research and would place the research at a serious disadvantage;
- 10.8. Requests for information that is clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

11. Remedies available when MMH refuses a requestor

11.1. Internal Remedies

MMH does not have internal appeal procedures. Therefore, the decision made by the Information Officer is final. Requesters who are dissatisfied with a decision of the Information Officer will have to exercise external remedies at their disposal.

11.2. External Remedies

A requester or a third party, who is dissatisfied with an Information Officer's refusal to disclose information or the disclosed information may within 30 days of notification of the decision, apply to the Constitutional Court, the High Court or another court of similar status for relief.

12. Fees

12.1. The Act provides for two types of fees, namely:

- A request fee, which will be a standard fee; and
- An access fee will be calculated considering reproduction costs, search and preparation time and cost, as well as postal costs. (A schedule of reproduction fees is available from the Information Officer)

12.2. When the request is received by the Information Officer, the officer will by notice require the requester, other than a personal requester, to pay the regulated prescribed request fee (if any) before further processing of the request.

12.3. The Information Officer can withhold a record until the requester has paid the fees as indicated.

12.4. A requester whose request for access to a record has been granted, must pay an access fee for reproduction, for search, preparation and for any time reasonably required in excess of the prescribed hours to search for and prepare the record(s) for disclosure including arrangements to make it available in the requested format.

A comprehensive list of all MMH companies is available from the MMH company secretariat. Kindly refer to the MM Holdings Website for the details of the company secretary. The annexure below lists all active companies that are 100% owned.

13. Annexure

A comprehensive list of all MMH companies is available from the MMH company secretariat. Kindly refer to the MM Holdings Website for the details of the company secretary. The annexure below lists all active companies that are 100% owned.

129 Rivonia Road Proprietary Limited
Adapt Office Suits Proprietary Limited
Amandla Ilanga SPV (RF) Proprietary Limited
CDC Parallel Investments Proprietary Limited
ERIS Investments Holdings Proprietary Limited
Eris Properties East Africa Proprietary Limited
ERIS Property Holdings Proprietary Limited
Guardrisk Allied Products & Services Proprietary Limited
Guardrisk Group Proprietary Limited
Guardrisk Insurance Company Limited
Guardrisk Life Limited
Guardrisk Microinsurance Limited (<i>previously Momentum Structured Insurance Limited</i>)
Guardrisk Premium Finance Proprietary Limited
Hammarsdale PFS Proprietary Limited
Kambanjani EPG Proprietary Limited
MET Collective Investments (RF) Proprietary Limited
Metropolitan Capital Proprietary Limited
Metropolitan International Holdings Proprietary Limited
Metropolitan International Support Proprietary Limited
Metropolitan Life International Limited
MMI Short Term Insurance Administration Proprietary Ltd
Momentum Ability Limited
Momentum Alternative Insurance Limited
Momentum Alternative Investments Proprietary Limited
Momentum Asset Management Nominees Proprietary Limited
Momentum Asset Management Proprietary Limited

Momentum Collective Investments (RF) Proprietary Ltd
Momentum Connect Proprietary Limited
Momentum Consult Proprietary Limited
Momentum Consultants and Actuaries Proprietary Limited
Momentum Healthcare Distribution Proprietary Limited
Momentum Insurance Administration Services Proprietary (<i>previously Alexander Forbes Administration</i>)
Momentum Insurance Company Limited (<i>previously Alexander Forbes Short Term Insurance Company Limited</i>)
Metropolitan Franchise Proprietary Limited (<i>previously Momentum Insurance Solutions Proprietary Limited (previously Alexander Forbes Direct Pty Ltd)</i>)
Momentum Investment Consulting Proprietary Limited
Momentum Metropolitan ESD Trust
Momentum Metropolitan Finance Company Proprietary Limited
Momentum Metropolitan Infrastructure & Operations Proprietary Limited
Momentum Metropolitan Isabelo (RF) Proprietary Limited
Momentum Metropolitan Lending Proprietary Limited
Momentum Metropolitan Life Limited
Momentum Metropolitan Strategic Investments Proprietary Limited
Momentum Metropolitan Umhlanga Proprietary Limited
Momentum Multiply Nominees Proprietary Limited
Momentum Multiply Proprietary Limited
Momentum Outcome-Based Solutions Proprietary Limited
Momentum Property Investments Proprietary Limited
Momentum Securities Nominees (RF) Proprietary Limited
Momentum Securities Proprietary Limited
Momentum Insure Company Limited (<i>previously Momentum Short term Insurance Company Limited</i>)
Momentum Thebe Ya Bophelo Proprietary Limited
Momentum Trust Limited
Momentum Wealth Nominees Proprietary Limited

Momentum Wealth Proprietary Limited
New Smal Construction co Proprietary Limited
South African Student Accommodation Impact Investments Proprietary Limited
Umgeni Development 3 Proprietary Limited
Umgeni Development No 4 Proprietary Limited
Von Brandis Square Development Co Proprietary Limited
Vulindlela Centre Proprietary Limited
Workers Health Investments Proprietary Limited
Zuri Property Solutions Proprietary Limited