

# PROMOTION OF ACCESS TO INFORMATION ACT INFORMATION MANUAL

## INTRODUCTION

This information manual ("Manual") provides an outline of the types of records held by MS Life Assurance Company Limited, and explains how one may submit requests for access to these records in terms of the Promotion of Access to Information Act, 2 of 2000 (the "Act").

The Act gives effect to everyone's constitutional right of access to information held by private sector bodies (e.g. companies) or public bodies (i.e. Government institutions) that is required for the exercise and/or protection of a persons rights.

A guide to the Act is available from the South African Human Rights Commission ("SAHRC") website: [www.sahrc.org.za](http://www.sahrc.org.za). The guide describes, in each of official language:

- What the objects of this Act are;
- The details of each private body (where possible);
- The process that needs to be followed in order to make a request;
- How to get copies of the Guide at no charge;
- How to get access to the manual of a private body; and
- All the remedies available in law to you.

Should you have any queries in this regard, please contact the SAHRC directly at:

The South African Human Rights Commission: PAIA Unit  
The Research and Documentation Department  
Private Bag 2700, Houghton, 204?  
Tel (+27) 482 8300  
Fax: (=27) 484 0582  
Website: [www.sahrc.org.za](http://www.sahrc.org.za)

**CATEGORIES OF RECORDS AND SUBJECTS IN RESPECT OF WHICH RECORDS ARE HELD:**

Products and Services -

- Long-term insurance products
- Savings products
- Risk products to groups and schemes
- Administration of short-term Insurance products
- Administration of Retirement Annuity Fund

Company Records -

- Finance and supporting documentation
- Distribution
- Actuarial
- Marketing
- Client care
- Information technology
- Product management
- Human resources
- All records kept in terms of the Company Laws of South Africa

Subjects on which records are held -

- Shareholders
- Board members
- Advisers
- Directors
- Independent Brokers
- Employees
- Clients
- Officials
- Consultants
- External companies / contractors
- Policyholders

The following records are held in respect of the above-mentioned subjects -

- Confidential
- Personal
- Research
- Commercial
- Operational
- Financial
- Trade
- Company incorporation
- Business
- Company structure
- Strategy
- Policyholder
- Contractor
- Shareholder
- External companies
- Broker
- Adviser
- Directors

- Consultant
- Employee
- Information technology
- Client
- Official/legal
- Product and services
- Policy documents
- Contracts
- Rules of Funds

Records are held in terms of the following legislation -

Long-term Insurance Act, 52 of 1998  
Employment Equity Act, 55 of 1998  
Pension Funds Act, 24 of 1956  
Financial Intelligence Centre Act 38 of 2001  
Income Tax Act, 58 of 1962  
Labour Relations Act, 66 of 1995  
Value-Added Tax Act, 89 of 1991  
Short-term Insurance Act, 53 of 1998  
Basic Conditions of Employment Act, 75 of 1997  
Unemployment Insurance Act, 30 of 1966  
Financial Services Board Act, 97 of 1990  
Financial Advisory And Intermediary Services Act, 37 of 2002  
Companies Act, 61 of 1973

**NOTICE IN TERMS OF SECTION 52 (2) OF THE ACT: VOLUNTARY DISCLOSURE AND AUTOMATIC AVAILABILITY OF CERTAIN RECORDS**

No Notice in terms of Section 52(2) of the Act has been published.

**PROCEDURE TO BE FOLLOWED TO REQUEST ACCESS TO THE RECORDS:**

- > Requestors are to complete the prescribed FORM C as contained in the Regulations to the Act.
- > The completed FORM C may be posted or faxed to the information Officer at the following address:

Attention: Chief Information Officer  
MS Life Assurance Company Limited  
P O Box 67335  
Bryanston  
2021  
Tel: 0860 002 156  
Fax: 011 671 5731

- > The Information Officer will process the request and inform the requestor of the fees, (if any) that he/she has to pay and of the further steps that will follow in the processing of the request.
- > Note: Access to certain records may be denied on the grounds set out in the Promotion of Access to Information Act, No 2 of 2000.