

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

# THE IEMAS GROUP

*("Private Body")*

**Date of Compilation: 14 February 2018**

**Version: 2**

## GUIDELINES TO ACCESSING OUR INFORMATION

### **Preamble**

Section 51 of The Promotion of Access to Information Act 2 of 2000 ("the Act") requires that the Iemas Group, consisting of the entities described in Section 1 below, compile a manual giving information to the public regarding the procedure to be followed in requesting information from us as a private body for the purpose of exercising or protecting rights.

### **Introduction to this Private Body**

We are involved in credit provision, financial services and debt collection and have compiled this manual, not only to comply with the provisions of the Act, but also to foster a culture of transparency and accountability in our environment and to ensure that members of the public have effective access to information in our possession which will assist them in the exercise and protection of their rights.

Inside this document you will be able to view the categories of information which we possess. You will also be shown the correct procedure to follow should you require access to any of this information.

## SECTION 1 – DETAILS OF IEMAS GROUP

### 1. Iemas Financial Services (Co-Operative) Limited

- 1.1. Registration number: 1996/000001/24
- 1.2. Registered address: Iemas Park South, 1249 Embankment Road, Zwartkop, Ext 7, Centurion, 0157
- 1.3. Postal address: Private Bag X 924, Pretoria, 0001
- 1.4. Telephone number: 012 674 7000
- 1.5. Fax number: 012 674 7043
- 1.6. Head: Mr. J.S.J. Nel
- 1.7. Designated information officer: Mr P.D.F. Van Dyk
- 1.8. Email address of information officer: [Francois.vanDyk@iemas.co.za](mailto:Francois.vanDyk@iemas.co.za)
- 1.9. Website: <https://www.iemas.co.za>

### 2. Iemas Insurance Brokers (Pty) Limited

- 2.1. Registration number: 2016/335953/07
- 2.2. Registered address: Iemas Park South, 1249 Embankment Road, Zwartkop, Ext 7, Centurion, 0157
- 2.3. Postal address: Private Bag X 924, Pretoria, 0001
- 2.4. Telephone number: 012 674 7000
- 2.5. Fax number: 012 674 7043
- 2.6. Head: Mr. P.D. Wolmarans
- 2.7. Designated information officer: Mr P.D.F. Van Dyk
- 2.8. Email address of information officer: [Francois.vanDyk@iemas.co.za](mailto:Francois.vanDyk@iemas.co.za)
- 2.9. Website: <https://www.iemas.co.za>

## SECTION 2 - THE OFFICIAL GUIDE

In accordance with section 10 of the Act, the South African Human Rights Commission (SAHRC) has published a Guide containing information reasonably required by a person wishing to exercise or protect any right in terms of this Act. This Guide appears on the South African Human Rights Commission's website ([www.sahrc.org.za](http://www.sahrc.org.za)) and contains the following information:

1. Part 1 – Why access to information (this sets out the objects of the Act);
2. Part 2 – Access to information;
3. Part 3 – How to make a request for access to information (this includes details of the fees to be paid and explains your remedies in law regarding acts, omissions, rights and duties, including how to lodge an internal appeal and a court application);
4. Part 4 – When access to a record may be refused;
5. Part 5 – General information;
6. Part 6 – Public bodies from which you can access records.

Enquiries regarding the Guide can be addressed to the SAHRC, the contact details of which are as follows:

**Post:** South African Human Rights Commission  
Promotion of Access to Information Act Unit  
Research and Documentation Department  
Private Bag 2700  
Houghton  
2041

**Telephone:** (011) 484-8300

**Fax:** (011) 484-0582

**Website:** [www.sahrc.org.za](http://www.sahrc.org.za)

**E-mail:** [paia@sahrc.org.za](mailto:paia@sahrc.org.za)

## SECTION 3 - INFORMATION AVAILABLE IN TERMS OF THE ACT

### 1. STATUTORY INFORMATION

- 1.1. Annual financial statements including annual accounts, directors' reports, auditor's reports.
- 1.2. Branch register;
- 1.3. Certificate of change of name;
- 1.4. Certificate of registration;
- 1.5. Constitution;
- 1.6. Directors' attendance register;
- 1.7. Member's attendance register;
- 1.8. Minute book and resolutions passed at board/general meetings;
- 1.9. Proxy forms;
- 1.10. Register of directors and certain managers;
- 1.11. Register of directors' and managers' interests in contracts or undertakings;
- 1.12. Register of members;
- 1.13. Register of mortgages, debentures and fixed assets;
- 1.14. Returns relating to directors;

### 2. ACCOUNTING RECORDS

- 2.1. Annual financial statements.
- 2.2. Books of account including journals and ledgers;
- 2.3. Delivery notes, orders, invoices, statements, receipts, vouchers and bills of exchange;

### 3. STATUTORY EMPLOYEE RECORDS

- 3.1. Arbitration awards;
- 3.2. Attendance register;
- 3.3. Collective agreements;
- 3.4. Date of birth of each employee;
- 3.5. Determinations made in terms of the wage act;

- 3.6. Employees' names and occupations;
- 3.7. Employment equity plan;
- 3.8. Expense accounts;
- 3.9. Records of foreign employees;
- 3.10. Records of strikes, lockouts or protest action.
- 3.11. Remuneration paid to each employee;
- 3.12. Salary and wages register;
- 3.13. Staff records (after date of employment ceases);
- 3.14. Time worked by each employee;
- 3.15. Wages register;

#### 4. OTHER EMPLOYEE RECORDS

- 4.1. Code of conduct;
- 4.2. Confidentiality and restraint agreements;
- 4.3. Disciplinary records;
- 4.4. Employee contracts and conditions of employment;
- 4.5. Employee correspondence;
- 4.6. Group personal accident;
- 4.7. Incentive schemes;
- 4.8. Insurance and pension scheme;
- 4.9. Internal evaluation records;
- 4.10. Loan scheme;
- 4.11. Maternity leave policy;
- 4.12. Relocation policy;
- 4.13. Staff loan schemes;
- 4.14. Study assistance schemes;

#### 5. CUSTOMER DETAILS

- 5.1. Address;
- 5.2. Affordability analysis;
- 5.3. Age;
- 5.4. Appointments and mandates;
- 5.5. Contact information;
- 5.6. Credit records;
- 5.7. Current employment and history;
- 5.8. Financial information (Income / bank information);
- 5.9. Full names;
- 5.10. Gender;
- 5.11. Identification number, employee number and member number;
- 5.12. Language;
- 5.13. Marital status;
- 5.14. Next of kin and spouse;

## 6. FIXED PROPERTY

- 6.1. Asset register;
- 6.2. Building plans;
- 6.3. Leases;
- 6.4. Mortgage bonds or other encumbrances to fixed property.
- 6.5. Title deeds;

## 7. MOVABLE PROPERTY

- 7.1. Asset register;
- 7.2. Deeds of pledge.
- 7.3. Finance and lease agreements;
- 7.4. Notarial bonds;

## 8. AGREEMENTS AND CONTRACTS

8.1. Agreements with contractors, suppliers and third parties;

8.2. Agreements with governmental agencies;

8.3. Joint venture agreements, partnership agreements, participation, franchise, co-marketing, co-promotion or other alliance agreements;

8.4. Customer agreements concerning provision of products and services;

8.5. Purchase, lease and sale agreements;

## 9. TAXATION

9.1. Copies of all income tax returns and other tax returns and documents;

## 10. LEGAL

10.1. Complaints, pleadings, briefs and other documents pertaining to any actual, pending or threatened litigation, arbitration or investigation;

10.2. Licences, permits and authorisations.

10.3. Settlement agreements;

## 11. INSURANCE

11.1. Claim records;

11.2. Details of insurance coverage's, limits and insurers.

11.3. Insurance policies;

## 12. SALES AND MARKETING

12.1. Brochures, newsletters, pamphlets and advertising materials;

12.2. Marketing elections;

12.3. Product lists;

12.4. Sales records;

## SECTION 4 - INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION

Where applicable to our operations, information is also available in terms of certain provisions of the following statutes, as amended:

1. Basic Conditions of Employment Act 75 of 1997
2. Broad-Based Black Economic Empowerment Act 53 of 2003
3. Close Corporations Act 69 of 1984
4. Companies Act 61 of 1973
5. Companies Act 71 of 2008
6. Compensation for Occupational Injuries and Diseases Act 130 of 1993
7. Competition Act 89 of 1998
8. Consumer Protection Act 68 of 2008
9. Co-operatives Act (14 of 2005)
10. Debt Collectors Act 114 of 1998
11. Electronic Communications and Transactions Act 25 of 2002
12. Education And Training Act 90 of 1979
13. Employment Equity Act 55 of 1998
14. Employment Tax Incentive Act 26 of 2013
15. Financial Advisory and Intermediary Service Act 37 of 2002
16. Financial Intelligence Centre Act 38 of 2001
17. Financial Services Ombud Schemes Act 37 of 2004
18. Home Loan And Mortgage Disclosure Act 63 of 2000
19. Income Tax Act 58 of 1962
20. Insolvency Act 24 of 1936
21. Labour Relations Act 66 of 1995
22. Long-term Insurance Act 52 of 1998
23. Matrimonial Property Act 88 of 1984



24. National Credit Act 34 of 2005
25. National Payment System Act 78 of 1998
26. National Road Traffic Act 93 of 1996
27. Occupational Health and Safety Act 85 of 1993
28. Pension Funds Act 24 of 1956
29. Promotion of Access to Information Act 2 of 2000
30. Promotion Of Equality And Prevention Of Unfair Discrimination Act 4 of 2000
31. Protected Disclosures Act 26 of 2000
32. Protection of Personal Information Act 4 of 2013
33. Short-term Insurance Act 53 of 1998Skills Development Act 97 of 1998
34. Skills Development Act 97 of 1998
35. Skills Development Levies Act 9 of 1999
36. Tobacco Products Control Act 83 of 1993
37. Unemployment Insurance Act 63 of 2001
38. Value-added Tax Act 89 of 1991

## **SECTION 5 - PROCEDURE FOR REQUESTING ACCESS TO THE ABOVE INFORMATION**

If you wish to request access to any of the above categories of information, you are required to complete a prescribed request form (FORM C – Request for Access to Record of Private Body). This form is available from:

- Our information officer (whose contact details are in Section 1, paragraphs 1.7 and 2.7 above);
- The SAHRC website ([www.sahrc.org.za](http://www.sahrc.org.za));
- The Department of Justice and Constitutional Development website ([www.doj.gov.za](http://www.doj.gov.za)).

There is a prescribed fee (payable in advance) for requesting and accessing information in terms of the Act.

You may also be called upon to pay the additional fees prescribed by regulation for searching for and compiling the information which you have requested, including copying charges. It is important to note that access is not automatic – you must identify the right you are seeking to exercise or protect and explain why the record you request is required for the exercise or protection of that right. You will be notified in the manner indicated by you on the request form whether your request has been approved.

## SECTION 6 - INFORMATION AUTOMATICALLY AVAILABLE

The following categories of records are automatically available for inspection, purchase or photocopying. In other words you do not need to request this information in terms of the Promotion of Access to Information Act.

Request forms for these categories of information are also available from our information officer, whose contact details appear in section 1 of this manual.

1. Newsletters;
2. Pamphlets/Brochures;
3. Advertising material.

## SECTION 7 – AVAILABILITY OF THE MANUAL

1. This manual is currently available as follows:
  - 1.1. On our website;
  - 1.2. At our offices;
  - 1.3. At the offices of the South African Human Rights Commission.