

MANUAL

In terms of Section 51 of the

PROMOTION OF ACCESS TO INFORMATION ACT

(ACT 2 OF 2000)

("hereinafter referred to as "the Act")

of

MD FINANCIAL SOLUTIONS (PTY) LTD

Reg No: 2004/027361/07

(hereinafter referred to as "the Company")

1 INTRODUCTION TO THE COMPANY

1.1 The Company is a private body and carries on the business of financial services.

2 COMPANY CONTACT DETAILS

- 2.1 The designated person is:
2.1.1 Charles John Stone (Designation: Director)
- 2.2 Postal Address:
2.2.1 P.O. Box 36095
Glosderry
7702
- 2.3 Street Address:
2.3.1 MD House
Greenford Office Estate
Off Punters Way
Kenilworth
7708
- 2.4 Telephone numbers:
2.4.1 +27 (0) 21-683-4834
- 2.5 Fax numbers:
2.5.1 +27 (0) 21-683-5006
- 2.6 Webpage:
2.6.1 www.mdacc.co.za
- 2.7 Email:
2.7.1 charles.stone@mdacc.co.za
- 2.8 Payments to be made to:
2.8.1 MD Financial Solutions (Pty) Ltd

3 THE ACT

- 3.1 The Act grants a requestor access to records of the company, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.
- 3.2 Requests in terms of the Act shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are annexed hereto as annexures marked "A" (Prescribed Form) and "B" (Prescribed Fees).
- 3.3 Requesters are referred to the Guide compiled by the South African Human Rights Commission ("SAHRC") in terms of Section 10 of the Act, which contains information for the purposes of exercising Constitutional Rights. The contact details of the Commission are:

Postal Address: The South African Human Rights Commission
PAIA Unit
The Research and Documentation Department
Private Bag 2700, Houghton, 2041

Telephone Number: +27 (0) 11 484 8300

Fax Number: +27 (0) 11 484 7146

Website: www.sahrc.org.za

E-mail: paia@sahrc.org.za

4 RECORDS HELD IN TERMS OF OTHER LEGISLATION

- 4.1 The Company holds records in accordance with the provisions of the following legislation -
- 4.1.1 Basic Conditions of Employment Act, 66 of 1995;
 - 4.1.2 Employment Equity Act, 55 of 1998;
 - 4.1.3 Labour Relations Act, 66 of 1995;
 - 4.1.4 Compensation for Occupational Injuries and Diseases Act, 130 of 1993;
 - 4.1.5 Unemployment Insurance Act, 63 of 2001;
 - 4.1.6 Skills Development Act 9, of 1999;
 - 4.1.7 Occupational Health and Safety Act, 85 of 1993;
 - 4.1.8 Income Tax Act, 58 of 1962;
 - 4.1.9 Value Added Tax Act, 89 of 1991;
 - 4.1.10 Companies Act, 61 of 1973.

5 RECORD CLASSIFICATION

- 5.1 The Company has implemented a system in accordance with which all of the Company's information has been classified into categories and access to such information has been established in respect of the classification of the information -

Classification No.	Classification	Access
1	Public Access Document	May be Disclosed
2	Request after commencement of criminal or civil proceedings [s7]	May not be Disclosed
3	Subject to copyright	May be Disclosed
4	Personal information that belongs to the requestor of that information [s61]	Limited Disclosure
5	Unreasonable disclosure of personal information of natural person [s63(1)]	May not be Disclosed
6	Likely to harm the commercial or financial interests of third party [s64(a)(b)]	May not be Disclosed
7	Likely to harm the Company or third party in contract or other negotiations [s64(c)]	May not be Disclosed
8	Would breach a duty of confidence owed to a third party in terms of an Agreement [s65]	May not be Disclosed
9	Likely to compromise the safety of individuals or protection of property [s66]	May not be Disclosed
10	Legally privileged document [s67]	May not be Disclosed
11	Environmental testing/investigation which reveals public safety/environmental risks [s64(2); s68(2)]	May not be Refused
12	Commercial information of Private Body [s68]	May not be Disclosed
13	Likely to prejudice research and development information of the Company or a third party [s69]	May not be Disclosed
14	Disclosure in public interest [s70]	May not be Refused

6 SUMMARY OF INFORMATION HELD

- 6.1 The Company has the following records which are not automatically available as determined in 5 above -

Subject	Categories
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8 AVAILABILITY OF THE MANUAL

- 8.1 This manual is also available for inspection at the offices of the Company free of charge; and copies are available with the SAHRC and on the Company's website.