

ACCESS TO INFORMATION MANUAL

Prepared in accordance with Section 51 of the Promotion of Access to Information Act No. 2 of 2000 ("PAIA")

Prepared for: Bond Achievers PTY LTD

INFORMATION REQUIRED UNDER SECTION 51(1) OF THE ACT

A. COMPANY DETAILS

Name of company: Bond Achievers PTY LTD

Telephone number: 081 205 6731

Email address: dawie@bondachievers.com

Website: bondachievers.net

B. INFORMATION OFFICER

Name: Dawie Smuts

Designation: Information Officer

Phone number: 081 205 6731

Email: dawie@bondachievers.com

C. THE ACT

The Act grants a requester access to records of a private body, 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.

Requests in terms of the Act shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariffs are dealt with in sections 53 and 54 of the Act.

D. GUIDE OF THE SOUTH AFRICAN HUMAN RIGHTS COMMISSION

The South African Human Rights Commission has compiled a guide, in terms of Section 10 of the Act, to assist persons wishing to exercise their rights under the Act. This guide is available from the SAHRC. Please direct queries to:

The South African Human Rights Commission

PAIA Unit

Private Bag 2700

Houghton 2041

Tel: +27 11 877 3600

Fax: +27 11 403 0625

Website: www.sahrc.org.za

E. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION

Records are kept in accordance with the following legislation (where applicable):

Basic Conditions of Employment Act No. 75 of 1997

Companies Act No. 71 of 2008

Compensation for Occupational Injuries and Diseases Act No. 130 of 1993

Employment Equity Act No. 55 of 1998

Income Tax Act No. 58 of 1962

Labour Relations Act No. 66 of 1995

Skills Development Levies Act No. 9 of 1999

Unemployment Insurance Act No. 30 of 2001

Value Added Tax Act No. 89 of 1991

F. SUBJECTS AND CATEGORIES OF RECORDS HELD BY BOND ACHIEVERS PTY LTD

PERSONNEL RECORDS

Personal records provided by employees

Conditions of employment and other personnel-related contractual records

Training material

Internal evaluation records

CLIENT-RELATED RECORDS

Records provided by clients for application or business purposes

Records a third party has provided about clients

Records generated during services provided to clients

PRIVATE BODY RECORDS

Financial records

Operational records

Databases

Internal correspondence

Records relating to products and services

Records held for regulatory or compliance purposes

OTHER PARTY RECORDS

Records held by Bond Achievers PTY LTD pertaining to other parties, including contracts and correspondence

G. PROCESSING OF PERSONAL INFORMATION

Purpose of processing:

For processing home loan applications

For assessing affordability and creditworthiness

For client support and ongoing communication

For regulatory and compliance obligations (e.g., FICA)

H. GENERAL DESCRIPTION OF INFORMATION SECURITY MEASURES

Bond Achievers PTY LTD applies appropriate, reasonable technical and organisational measures to protect the integrity and confidentiality of personal information in its possession to prevent loss, damage, unauthorised destruction and unlawful access.

I. REQUEST PROCEDURE

To request a record, the requester must complete Form C (available on the SAHRC website) and submit it to the Information Officer. A requestor must pay the prescribed fee before the request will be processed. The Information Officer will respond within the prescribed period.

Requests must include:

Full name, identity number and contact details

Proof of capacity (if requesting on behalf of someone else)

Full description of the record requested

Preferred method of access

J. AVAILABILITY OF THIS MANUAL

This manual is available:

On request from the Information Officer

At the offices of Bond Achievers PTY LTD

On the Bond Achievers PTY LTD website: bondachievers.net

For any further information, please contact the Information Officer:

Dawie Smuts at dawie@bondachievers.com

or 081 205 6731