

Glacier Financial Holdings (Pty)Ltd
(Registration number: 2000/000380/07)
MANUAL
in terms of
Section 51 of
The Promotion of Access to Information Act
2/2000
(the "ACT")

DATE OF COMPILATION: 01/01/2011
DATE OF REVISION: 01/09/2014

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1. INTRODUCTION

The following words will bear the following meaning in this manual:

“the Act”	shall mean the Promotion of Access to Information Act, No. 2 of 2000, together with all relevant regulations published;
“the/this manual”	shall mean this manual together with all annexures thereto as available at the offices of Glacier from time to time;
“Glacier”	shall mean Glacier Financial Holdings (Pty) Ltd and all such entities as set out in paragraph 2 of this manual;
“SAHRC”	shall mean the South African Human Rights Commission.

The Act gives effect to Section 32(1)(a) & (b) of the Constitution of the Republic of South Africa, Act 108 of 1996, which provides for the right to access to information held by public and private bodies when such information is requested for the exercise or protection of rights.

The Act sets out the procedural requirements for requesting information, the requirements which have to be met and the grounds for refusal of the request. The Act recognizes that the right to information may be limited to the extent that such limitations are reasonable and justifiable in an open and democratic society based on human dignity, equality and freedom as contemplated in Section 36 of the Constitution.

The purpose of this manual is to set out the procedures to be followed when requesting access to records, in a quick, easy and accessible manner. This manual may be updated from time to time.

2. OVERVIEW OF GLACIER’S ACTIVITIES

Glacier Financial Holdings (Pty) Ltd is the holding company of Glacier Financial Solutions (Pty) Ltd, a licensed financial services provider offering a wide range of investment solutions and related financial services products, and Glacier Management Company (RF) (Pty) Ltd, a collective investment company that manages the Glacier Money Market Fund and the Glacier Global Strategic Liquidity Feeder Fund. Glacier Financial Solutions (Pty) Ltd will handle all requests for information relating to the entities.

When referring to “Glacier” in this manual it shall include the following entities:

- Glacier Financial Solutions (Pty) Ltd;
- Glacier Advisory Services (Pty) Ltd;
- Glacier Management Company (RF)(Pty) Ltd;
- Glacier International, a division of Sanlam Life Insurance Limited;
- Glacier International Advisory Services Pty) Ltd;
- Personal Portfolios Preservation Provident Fund (administered by Glacier Financial Solutions

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(Pty) Ltd);

- Personal Portfolios Preservation Pension Fund (administered by Glacier Financial Solutions (Pty) Ltd); and
- Personal Portfolios Retirement Annuity Fund (administered by Glacier Financial Solutions (Pty) Ltd).

3. COMPANY CONTACT DETAILS

Name of private body: Glacier Financial Holdings (Proprietary) Limited

Website: www.glacier.co.za

Appointed Information Officer: Elsjemar Brönn

Physical address: 1 Sportica Crescent, Glacier Place, Tyger Valley, 7536

Postal address: Private Bag X5, Tyger Valley, 7536

Telephone number: (021) 917-9002

Facsimile number: (021) 947-9210

E-mail address: elsjemar.bronn@glacier.co.za

4. THE ACT

- 4.1** 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.
- 4.2** Requests in terms of the Act shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Regulations to the Act.
- 4.3** Requesters are referred to the Guide in terms of Section 10 which has been compiled by the SAHRC, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC.

The contact details of the Commission are:

Postal Address: Private Bag 2700, Houghton, 2041

Telephone Number: +27-11-877 3600

Fax Number: +27-11-403 0625

Website: www.sahrc.org.za

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5. RECORDS HELD IN TERMS OF THE FOLLOWING LEGISLATION

(Please note that this is not an exhaustive list)

- Long-term Insurance Act, 52 of 1998
- Financial Advisory and Intermediary Services Act, 37 of 2002
- Pension Funds Act, 24 of 1956
- Policyholder Protection Rules
- Collective Investment Schemes Control Act, 45 of 2002
- Trust Property Control Act, 57 of 1988
- Financial Markets Act, 19 of 2012
- Labour Relations Act, 66 of 1995
- Consumer Affairs (Unfair Business Practices Act), 71 of 1988
- Inspection of Financial Institutions Act, 80 of 1998
- Compensation for Occupational Injuries and Diseases Act, 130 of 1993
- Financial Intelligence Centre Act, 38 of 2001
- Electronic Communications and Transactions Act, 25 of 2002
- Employment Equity Act, 55 of 1998
- Administration of Estates Act, 66 of 1965
- Skills Development Levies Act, 9 of 1999
- Income Tax Act, 58 of 1962
- Value-Added Tax Act, 89 of 1991
- Pension Fund Regulations
- Consumer Protection Act, 68 of 2008
- Companies Act, 71 of 2008
- Occupational Health and Safety Act, 85 of 1993
- Prevention of Organised Crime Act, 121 of 1998
- Basic Conditions of Employment Act, 75 of 1997
- Unemployment Insurance Act, 63 of 2001
- Financial Institutions (Protection of Funds) Act, 28 of 2001

6. SCHEDULE OF RECORDS

<u>Records</u>	<u>Subject</u>	<u>Availability</u>
Public	<ol style="list-style-type: none"> 1. Product Information 2. Corporate Records 3. Media Releases 	<p>Freely available on web site www.glacier.co.za</p>
Financial	<ul style="list-style-type: none"> ▪ Financial Statements ▪ Financial and Tax Records (Company & Employees) ▪ Asset Register ▪ Management Accounts 	<p>Request in terms of PAIA. Not available.</p> <p>Not available.</p> <p>Not available</p>
Marketing	<ul style="list-style-type: none"> ▪ Market Information ▪ Public Customer Information: <ul style="list-style-type: none"> ○ Product Brochures ○ Owner Manuals ▪ Field Records ▪ Performance Records 	<p>Limited Information available on web site. (see above)</p> <p>Request in terms of PAIA In our annual report freely available</p>

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|-------------------------|--------------------------|
| ▪ Product Sales Records | Request in terms of PAIA |
| ▪ Marketing Strategies | Request in terms of PAIA |
| ▪ Customer Database | Request in terms of PAIA |

7. FORM OF REQUEST

To facilitate the processing of your request, kindly:

- 7.1** Use the prescribed form attached hereto as Annexure 1 (Form C) and submit the form together with the payment of the request fee (if applicable) and deposit (if applicable).
- 7.2** Address your request to the Information Officer.
- 7.3** Provide sufficient details to enable us to identify:
- (a) The record(s) requested;
 - (b) The requester (and if an agent is lodging the request, proof of capacity);
 - (c) The form of access required;
 - (d) (i) The postal address or fax number of the requester in the Republic;
(ii) If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
 - (e) The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

8. REMEDIES AVAILABLE IN REFUSAL OF A REQUEST FOR INFORMATION

The decision made by the Information Officer is final. Should the requester be dissatisfied with the Information Officer's decision to refuse access to records, the requester may within 30 days after being informed of the refusal apply to court for the appropriate relief.

9. PRESCRIBED FEES

The following applies to requests (other than personal requests):

- 9.1** A requestor may be required to pay the prescribed fees (R50.00) before a request will be processed;
- 9.2** A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- 9.3** Records may be withheld until the fees have been paid.
- 9.4** The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

FORM C

**REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY
(Section 53(1) of the Promotion of Access to Information Act, 2000
(Act No. 2 of 2000)**

[Regulation 10]

A. Particulars of private body

The Head:

B. Particulars of person requesting access to the record

- | |
|--|
| <p>(a) The particulars of the person who requests access to the record must be given below.</p> <p>(b) The address and/or fax number in the Republic to which the information is to be sent must be given.</p> <p>(c) Proof of the capacity in which the request is made, if applicable, must be attached.</p> |
|--|

Full names and surname:

Identity number:

Postal address:

Fax number:

Telephone number:

E-mail address:

Capacity in which request is made, when made on behalf of another person:

C. Particulars of person on whose behalf request is made

<p>This section must be completed <i>ONLY</i> if a request <i>for information</i> is made on behalf of <i>another</i> person.</p>

Full names and surname:

Identity number:

D. Particulars of record

- | |
|---|
| <p>(a) Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.</p> <p>(b) If the provided space is inadequate, please continue on a separate folio and attach it to this form.</p> <p>The requester must sign all the additional folios.</p> |
|---|

- 1 Description of record or relevant part of the record:
- 2 Reference number, if available:
- 3 Any further particulars of record:

E. Fees

- (a) A request for access to a record, other *than* a record containing personal information about yourself, will be processed only after a request fee has been paid.
- (b) You will be *notified* of the amount required to be paid as the request fee.
- (c) The fee payable for access to a record depends *on* the form *in which* access is required and the reasonable time *required* to search for and prepare a record.
- (d) If you qualify for exemption *of* the payment *of* any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:	Form in which record is required
Mark the appropriate box with an X.	
<p>NOTES:</p> <p>(a) Compliance with your request in the specified form may depend on the form in which the record is available.</p> <p>(b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.</p> <p>(c) The fee payable for access for the record, if any, will be determined partly by the form in which access is requested.</p>	

1. If the record is in written or printed form:

	copy of record*		inspection of record
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2. If record consists of visual images

this includes photographs, slides, video recordings, computer-generated images, sketches, etc)

	view the images		copy of the images"		transcription of the images*
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3. If record consists of recorded words or information which can be reproduced in sound:

	listen to the soundtrack audio cassette		transcription of soundtrack* written or printed document
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4. If record is held on computer or in an electronic or machine-readable form:

	printed copy of record*			printed copy of information derived from the record"		copy in computer readable form* (stiffy or compact disc)
'If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.					YES	NO

G Particulars of right to be exercised or protected

If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Indicate which right is to be exercised or protected:
2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

H. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

Signed at.....This.....day of20

**SIGNATURE OF REQUESTER / PERSON ON
WHOSE BEHALF REQUEST IS MADE**