

INFORMATION MANUAL OF MULTINET HOME LOANS (PTY) LTD (PAIA MANUAL)

Prepared in accordance with Section 51 of the Promotion of Access to Information Act, Number 2 of 2000 (“the Act”)

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1. BACKGROUND TO THE PROMOTION OF ACCESS TO INFORMATION ACT

- 1.1. The Promotion of Access to Information Act, No 2 of 2000 (hereinafter referred to as "the Act") was enacted on 3 February 2000, giving effect to the constitutional right in terms of section 32 of the Bill of Rights contained in the Constitution of the Republic of South Africa 108 of 1996 ("the Constitution") of access to any information held by the state and any information that is held by another person and that is required for the exercise or protection of any rights.
- 1.2. In terms of Section 51 of the Act, all Private Bodies are required to compile an Information Manual ("PAIA Manual").
- 1.3. Where a request is made in terms of the Act, the body to whom the request is made is obliged to release the information, subject to applicable legislative and / or regulatory requirements, except where the Act expressly provides that the information may or must not be released.
- 1.4. The Act sets out the relevant procedure to be adopted when requesting information from a Public or a Private Body.

2. MULTINET HOME LOANS (PTY) LTD

- 2.1 MultiNET Home Loans (Pty) Ltd is a Company established in accordance with the laws of the Republic of South Africa with Registration Number: 2017/454186/07 (hereinafter referred to as "MultiNET"/ "the Company").
- 2.2 This manual is relevant and has application for the major subsidiaries/portfolios/subgroups of the Company as set out in the list below.
- 2.3 In this manual, any reference to "MultiNET" includes any of the entities listed below.
- 2.4 This manual of MultiNET is available to view at its premises situated at:
Oak Tree House,
Tamarisk Avenue,
Weltevreden Park,
Roodepoort,
Gauteng
as well as on its website: www.multinet.co.za
Tel: +27 11 475 9711

Email: info@multinet.co.za

3. PURPOSE OF THE INFORMATION MANUAL

- 3.1 This manual is intended to ensure that MultiNET complies with the Act and to foster a culture of transparency and accountability within MultiNET by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote a society in which the people of South Africa have effective access to information to enable them to exercise and protect their rights.
- 3.2 In order to promote effective governance of private bodies, it is necessary to ensure that everyone is empowered and educated to understand their rights in terms of the Act in order for them to exercise their rights in relation to public and private bodies.
- 3.3 Section 9 of the Act recognises that the right to access information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:
- 3.3.1 Limitations aimed at the reasonable protection of privacy; Commercial confidentiality; and
- 3.3.2 Effective, efficient and good governance;
- 3.3.3 and in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution.
- 3.4 This manual has been drafted in accordance with the requirements of the Act.
- 3.5 In addition, this manual complies with the requirements of Section 10 of the Act and recognises that upon commencement of the Protection of Personal Information Act 4 of 2013, that the appointed Information Regulator will be responsible to regulate compliance with the Act and its Regulations by Public and Private Bodies.

4. CONTACT DETAILS OF THE CHIEF EXECUTIVE OFFICER (SECTION 51(1)(A))

- 4.1 Chief Executive Officer: Shaun Rademeyer
- Registered Address: Oak Tree House,
Tamarisk Avenue,
Weltevreden Park,
Roodepoort
Gauteng, South Africa
- Telephone Number: (011) 475 9711

Email address: info@multinet.co.za

Website: www.multinet.co.za

5. THE INFORMATION OFFICER (SECTION 51(1)(B))

5.1 The Act prescribes the appointment of an Information Officer for Public Bodies where such Information Officer is responsible to, *inter alia*, assess requests for access to information. The Head of a Private Body fulfils such a function in terms of section 51 of the Act and in terms of Section 55 of the Protection of Personal Information Act 4 of 2013.

5.2 MultiNET has opted to appoint an Information Officer to assess requests for access to information as well as to oversee its required functions in terms of the Act.

5.3 The Information Officer appointed in terms of the Act also refers to the Information Officer as referred to in the Protection of Personal Information Act 4 of 2013.

5.4 The Information Officer oversees the functions and responsibilities as required for in terms of both this Act as well as the duties and responsibilities in terms of section 55 of the Protection of Personal Information Act 4 of 2013 after registering with the Information Regulator.

5.5 The Information Officer may appoint, where it is deemed necessary, Deputy Information Officers, as allowed in terms of section 17 of the Act as well as section 56 of the Protection of Personal Information Act 4 of 2013.

5.6 This is done to render MultiNET as accessible as reasonably possible for requesters of its records and to ensure fulfilment of its obligations and responsibilities as prescribed in terms of section 55 of the Protection of Personal Information Act 4 of 2013. All requests for information in terms of the Act must be addressed to the Information Officer.

5.7 Enquiry Details

5.7.1 Contact Details of the Information Officer:

Email: shaun@multinet.co.za

Tel: (011) 475 9711

5.7.2 Information Officer Physical Address shall be the same as the address provided in terms of clause 4.1 above.

6. GUIDE OF SA HUMAN RIGHTS COMMISSION

- 6.1 The South African Human Rights Commission has compiled the Guide as required in terms of Section 10 of the Act.
- 6.2 The Guide contains such information as may reasonably be required by a person who wishes to exercise any right contemplated in the Act and accordingly it:
 - 6.2.1 Contains information on understanding and how to use the Act;
 - 6.2.2 Includes: The objectives of the Act; Particulars of every Public and Private Body; The manner and form for requests; Contents of the Regulations promulgated under the Act;
- 6.3 Will be updated and published every two years. The guide is available in all the official languages of the Republic of South Africa. Any enquiries regarding this guide should be directed to:
 - 6.3.1 The South African Human Rights Commission, at:
PAIA Unit (The Research and Documentation Department),
Private Bag X2700,
Houghton,
2041
Telephone Number: (011) 877-3803
Facsimile Number: (011) 403-0625
Website: www.sahrc.org.za
E-mail Address: Ramadimeja Legodi: rlegodi@sahrc.org.za
Nomfundo Khulu: nkhulu@sahrc.org.za
- 6.4 The guide is available for inspection, inter alia, at the offices of the Human Rights Commission at 27 Stiemens Street, Braamfontein, Johannesburg, Gauteng and on its website at www.sarhc.org.za.
7. THE LATEST NOTICE IN TERMS OF SECTION 52(2) (IF ANY)
 - 7.1 At this stage no notice(s) has/have been published on the categories of records that are automatically available without a person having to request access in terms of the Act.
8. RECORDS AVAILABLE ONLY ON REQUEST TO ACCESS IN TERMS OF THE ACT (SECTION 51(1)(D))
 - 8.1 Records held by MultiNET.
 - 8.2 This clause serves as a reference to the categories of information MultiNET. holds.

- 8.3 The information is classified and grouped according to records relating to the following subjects and categories:
- 8.3.1 Personnel Records;
 - 8.3.2 Personal records provided by personnel;
 - 8.3.3 Records provided by a third party relating to personnel;
 - 8.3.4 Conditions of employment and other personnel-related contractual and quasi-legal records; and
 - 8.3.5 Internal evaluation records and other internal records. Correspondence relating to personnel. Training schedules and material.
- 8.4 “Personnel” refers to any person who works for, or provides services to or on behalf of MultiNET, and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business MultiNET. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.
- 8.5 Customer Related Records.
- 8.6 Records provided by a customer to a third party acting for or on behalf of MultiNET.
- 8.7 Records provided by a third party.
- 8.8 Records generated by or within MultiNET relating to its customers, including transactional records.
- 8.9 A “customer” refers to any natural or juristic entity that receives services from MultiNET.
- 8.10 Private Body records, Financial records, Operational records, Databases, Information Technology Marketing records;
- 8.11 Internal Correspondence, Product records, Statutory records, Internal Policies and Procedures records held by officials of the institution.
- 8.12 These records include, but are not limited to, the records which pertain to MultiNET’s own affairs.

- 8.13 Other Party Records.
- 8.14 Personnel, customer or private body records, which are held by another party, as opposed to the records held by MultiNET itself.
- 8.15 Records held by MultiNET pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/ suppliers.
- 8.16 MultiNET may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to MultiNET.
- 8.17 Note that the accessibility of the records may be subject to the grounds of refusal set out in this manual.
- 8.18 Amongst others, records deemed confidential on the part of a third party, will necessitate permission from the third party concerned, in addition to normal requirements, before MultiNET will consider access.

9. RECORDS AVAILABLE WITHOUT A REQUEST TO ACCESS IN TERMS OF THE ACT

- 9.1 Records of a public nature, typically those disclosed on the MultiNET website and in its various annual reports (if any), may be accessed without the need to submit a formal application.
- 9.2 Other non-confidential records, such as statutory records maintained at CIPC, may also be accessed without the need to submit a formal application, however, please note that an appointment to view such records will still have to be made with the Information Officer.

10. RECORDS AVAILABLE IN TERMS OF ANY OTHER LEGISLATION

- 10.1 Where applicable to its operations, MultiNET also retains records and documents in terms of the legislation listed below.
- 10.2 Unless disclosure is prohibited in terms of legislation, regulations, contractual agreement or otherwise, records that are required to be made available in terms of these acts shall be made available for inspection by interested parties in terms of the

requirements and conditions of the Act; the below mentioned legislation, and applicable internal policies and procedures, should such interested parties be entitled to such information. A request to access must be done in accordance with the prescriptions of the Act.

- 10.2.1 Copyright Act No. 98 of 1978;
- 10.2.2 Customs and Exercise Act No. 91 of 1964;
- 10.2.3 Debt Collectors' Act No. 114 of 1998;
- 10.2.4 Designs Act No. 195 of 1993;
- 10.2.5 Attorneys Act No. 53 of 1979;
- 10.2.6 Auditing Professions Act No. 26 of 2005;
- 10.2.7 Basic Conditions of Employment Act No. 75 of 1997;
- 10.2.8 Broad-Based Black Economic Empowerment Act, 2003;
- 10.2.9 Business Act No. 71 of 1991;
- 10.2.10 Companies Act No. 71 of 2008;
- 10.2.11 Compensation of Occupational Injuries and Diseases Act No. 130 of 1993;
- 10.2.12 Competition Act. No. 71 of 2008;
- 10.2.13 Constitution of the Republic of South Africa 2008;
- 10.2.14 Electronic Communications Act No. 36 of 2005;
- 10.2.15 Electronic Communications and Transaction Act No. 25 of 2002;
- 10.2.16 Employment Equity Act No. 55 of 1998;
- 10.2.17 Financial Advisory and Intermediary Services Act of 2002;
- 10.2.18 Financial Intelligence Centre Act No 38 of 2001;
- 10.2.19 Identification Act No.68 of 1997;
- 10.2.20 Income Tax Act No. 58 of 1962;
- 10.2.21 Insider Trading Act No. 135 of 1998;
- 10.2.22 Insolvency Act No. 24 of 1936;
- 10.2.23 Inspection of Financials Institutions Act No. 18 of 1998;
- 10.2.24 Intellectual Property Laws Amendment Act 38 of 1997;
- 10.2.25 Labour Relations Act No. 66 of 1995;
- 10.2.26 Leases of Land Act No. 18 of 1969;
- 10.2.27 Long Term Insurance Act 52 of 1998;
- 10.2.28 Machinery and Occupational Safety Act No. 6 of 1983;
- 10.2.29 National Credit Act No. 34 of 2005;
- 10.2.30 National Road Traffic Act 93 of 1996;
- 10.2.31 National Environmental Management Act No 107 of 1998;
- 10.2.32 Occupational Health and Safety Act No. 85 of 1993;
- 10.2.33 Patents Act No. 57 of 1978;
- 10.2.34 Pension Funds Act No. 24 of 1956;

- 10.2.35 Prescription Act No. 68 of 1969;
- 10.2.36 Prevention of Organised Crime Act No. 121 of 1998;
- 10.2.37 Promotion of Access to Information Act No. 2 of 2000;
- 10.2.38 Protection of Personal Information Act No. 4 of 2013;
- 10.2.39 Revenue laws Second Amendment Act. No 61 of 2008;
- 10.2.40 Road Transportation Act. No. 74 of 1977;
- 10.2.41 Skills Development Levies Act No. 9 of 1999;
- 10.2.42 Short-term Insurance Act No. 53 of 1998;
- 10.2.43 Stock Exchanges Control Act No. 1 of 1985;
- 10.2.44 Taxation Laws Amendment Act No. 7 of 2010;
- 10.2.45 Trademarks Act No. 194 of 1993;
- 10.2.46 Transfer Duty Act No 40 of 1949;
- 10.2.47 Uncertificated Securities Tax Act No. 31 of 1998;
- 10.2.48 Unemployment Contributions Act 63 of 2001;
- 10.2.49 Unemployment Insurance Act No. 30 of 1966;
- 10.2.50 Value Added Tax Act 89 of 1991.

10.3 It is further recorded that the accessibility of documents and records may be subject to the grounds of refusal set out in this manual.

11. REQUEST PROCEDURE

11.1 Procedural Requirements.

- 11.1.1 The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.
- 11.1.2 The requester must complete the prescribed form enclosed herewith, and submit same as well as payment of a request fee and a deposit (if applicable) to the Information Officer or the Deputy Information Officer at the postal or physical address, fax number or electronic mail address as noted in clause 5 above.
- 11.1.3 The prescribed form must be filled in with sufficient information to enable the Information Officer to identify:
 - 11.1.3.1 the record or records requested; and
 - 11.1.3.2 the identity of the requester.

- 11.1.4 The requester should indicate which form of access is required and specify a postal address of fax number of the requester in the Republic;
- 11.1.5 The requester must state that he / she requires the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. The requester must clearly specify why the record is necessary to exercise or protect such a right (section 53(2)(d)).
- 11.1.6 MultiNET will process the request within 30 days, unless the requester has stated special reasons to the satisfaction of the Information Officer that circumstances dictate that the above time periods not be complied with.
- 11.1.7 The requester shall be advised whether access is granted or denied in writing. If, in addition, the requester requires the reasons for the decision in any other manner, the requester will be obliged to state which manner and the particulars required.
- 11.1.8 If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer (section 53(2)(f)).
- 11.1.9 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- 11.1.10 The requester must pay the prescribed fee, before any further processing can take place.
- 11.1.11 All information as listed in clause 11 herein should be provided and failing which the process will be delayed until the required information is provided. The prescribed time periods will not commence until the requester has furnished all the necessary and required information. The Information Officer shall sever a record, if possible, and grant only access to that portion requested and which is not prohibited from being disclosed.

12. REFUSAL OF ACCESS TO RECORDS

12.1 Grounds to Refuse Access

12.2 The main grounds for MultiNET to refuse a request for information relates to the:

- 12.2.1 mandatory protection of the privacy of a third party who is a natural person or a deceased person (section 63) or a juristic, as included in the Protection of Personal Information Act 4 of 2013, which would involve the unreasonable disclosure of personal information of that natural or juristic person;
 - 12.2.2 mandatory protection of personal information and for disclosure of any personal information to, in addition to any other legislative, regulatory or contractual agreements, comply with the provisions of the Protection of Personal Information Act 4 of 2013;
- 12.3 Mandatory protection of the commercial information of a third party (section 64), if the record contains:
- 12.3.1 trade secrets of the third party;
 - 12.3.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
 - 12.3.3 information disclosed in confidence by a third party to MultiNET, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
 - 12.3.4 mandatory protection of confidential information of third parties (section 65) if it is protected in terms of any agreement;
 - 12.3.5 mandatory protection of the safety of individuals and the protection of property (section 66);
 - 12.3.6 mandatory protection of records which would be regarded as privileged in legal proceedings (section 67).
- 12.4 The commercial activities (section 68) of a Private Body, such as MultiNET which may include:
- 12.4.1 trade secrets of MultiNET;
 - 12.4.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of MultiNET;

- 12.4.3 information which, if disclosed could put MultiNET at a disadvantage in negotiations or commercial competition;
 - 12.4.4 a computer program which is owned by MultiNET, and which is protected by copyright.
 - 12.5 the research information (section 69) of MultiNET or a third party, if its disclosure would disclose the identity of MultiNET, the researcher or the subject matter of the research and would place the research at a serious disadvantage.
 - 12.6 A Private Body such as MultiNET is entitled to refuse a request for information.
 - 12.7 Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.
 - 12.8 All requests for information will be assessed on their own merits and in accordance with the applicable legal principles and legislation.
 - 12.9 If a requested record cannot be found or if the record does not exist, the Information Officer shall, by way of an affidavit or affirmation, notify the requester that it is not possible to give access to the requested record. Such a notice will be regarded as a decision to refuse a request for access to the record concerned for the purpose of the Act. If the record should later be found, the requester shall be given access to the record in the manner stipulated by the requester in the prescribed form, unless the Information Officer refuses access to such record.
13. **REMEDIES AVAILABLE WHEN MULTINET HOME LOANS (PTY) LTD REFUSES A REQUEST**
- 13.1 Internal Remedies
 - 13.1.1 MultiNET does not have internal appeal procedures.
 - 13.1.2 The decision made by the Information Officer is final. Requesters will have to exercise such external remedies at their disposal if the request for information is refused, and the requestor is not satisfied with the answer supplied by the Information Officer.
 - 13.2 External Remedies

- 13.2.1 A requestor that is dissatisfied with the Information Officer's refusal to disclose information, may within 30 (thirty) days of notification of the decision, apply to a Court for relief.
- 13.2.2 A third party dissatisfied with the Information Officer's decision to grant a request for information, may within 30 (thirty) days of notification of the decision, apply to a Court for relief.
- 13.2.3 For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status and a Magistrate's Court designated by the Minister of Justice and Constitutional Development and which is presided over by a designated Magistrate.

14. ACCESS TO RECORDS HELD BY MULTINET HOME LOANS (PTY) LTD

14.1 Prerequisites for Access by Personal/Other Requester.

14.2 Records held by MultiNET may be accessed by requests, only once the prerequisite requirements for access have been met.

14.3 A requester is any person making a request for access to a record of MultiNET. There are two types of requesters:

14.3.1 Personal Requester

14.3.1.1 A personal requester is a requester who is seeking access to a record containing personal information about the requester.

14.3.1.2 MultiNET will voluntarily provide the requested information, or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged.

14.3.2 Other Requester

14.3.2.1 This requester (other than a personal requester) is entitled to request access to information on third parties.

14.3.2.2 In considering such a request, MultiNET will adhere to the provisions of the Act. Section 71 requires that the Information Officer take all reasonable steps to inform a third party to whom the requested record relates of the request, informing him / her that he /she may make a written or oral representation to the Information Officer why the request should be refused or, where required, give written consent for the disclosure of the Information.

14.3.2.3 MultiNET is not obliged to voluntarily grant access to such records. The requester must fulfil the prerequisite requirements, in accordance with the requirements of the Act and as stipulated in Chapter 5; Part 3, including the payment of a request and access fee.

15. FEES

15.1 Fees Provided by the Act.

15.1.1 The Act provides for two types of fees, namely:

15.1.1.1 A request fee, which is a form of administration fee to be paid by all requesters except personal requesters, before the request is considered and is not refundable; and

15.1.1.2 An access fee, which is paid by all requesters in the event that a request for access is granted. This fee is inclusive of costs involved by the Private Body in obtaining and preparing a record for delivery to the requester.

15.2 When the request is received by the Information Officer, such officer shall by notice require the requester, other than a personal requester, to pay the prescribed request fee, before further processing of the request (section 54(1)).

15.3 If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the Information Officer shall notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.

15.4 The Information Officer shall withhold a record until the requester has paid the fees as indicated below.

15.5 A requester whose request for access to a record has been granted, must pay an access fee that is calculated to include, where applicable, the request fee, the process fee for reproduction and for search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.

15.6 If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.

16. REPRODUCTION FEES

16.1 Where MultiNET has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question.

Fees payable in terms of section 23(1)(b)(ii) of the Act

Item	Description	Amount
1.	Photocopy of A4-size page	R3.90 per page or part thereof.
2.	Printed copy of A4-size page	R4.80 per page or part thereof.
3.	For a copy in a computer-readable form on: a) Flash drive b) Compact disc	a) R0 b) R56.00
4.	For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on quotation from Service provider.
5.	Copy of visual images	
6.	Transcription of an audio record, per A4-size page	
7.	Copy of an audio record	R56.00
8.	Deposit in terms of section 23(3)(b) of the Act	One third of amount estimated in terms of section 23(3)(a) of the Act.
9.	Postage	Actual expense.

16.2 Request Fees

16.2.1 Where a requester submits a request for access to information held by an institution on a person other than the requester himself/herself, a request fee

in the amount of R50,00 is payable up-front before the institution will further process the request received.

16.3 Access Fees

16.3.1 An access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specially excluded in terms of the Act or an exclusion is determined by the Minister in terms of Section 54(8).

The applicable access fees which will be payable are:

Access of Information Fees	Fees to be Charged
Information in an A-4 size page photocopy or part thereof	R 3,90
A printed copy of an A4-size page or part thereof	R 4,80
A copy in computer-readable format, for example: a) Flash drive b) Compact disc	a) R 0 b) R 56,00
Access of Information Fees	Fees to be Charged
A transcription of visual images, in an A4-size page or part thereof	Service to be outsourced. Will depend on quotation from Service provider.
A copy of visual images	
Transcription of an audio record, per A4-size page	R 56,00
Copy of an audio record	
Deposit in terms of section 23(3)(b) of the Act	One third of amount estimated in terms of section 23(3)(a) of the Act.
Where a copy of a record needs to be posted the actual postal fee is payable.	

16.4 Deposits

16.4.1 Where the institution receives a request for access to information held on a person other than the requester himself / herself and the Information Officer upon receipt of the request is of the opinion that the preparation of the required record of disclosure will take more than 6 (six) hours, a deposit is payable by the requester.

16.4.2 The amount of the deposit is equal to 1/3 (one third) of the amount of the applicable access fee.

16.5 Collection Fees

16.5.1 The initial “request fee” of R50,00 should be deposited into the bank account below and a copy of the deposit slip, application form and other correspondence / documents, forwarded to the Information Officer via fax.

16.5.2 The officer will collect the initial “request fee” of applications received directly by the Information Officer via email.

16.5.3 All fees must be deposited into the following bank account:

Banking Institution: FNB

Account Name: MULTINET HOME LOANS (PTY) LTD

Number: 62785119598

16.6 All fees are subject to change as allowed for in the Act and as a consequence such escalations may not always be immediately available at the time of the request being made. Requesters shall be informed of any changes in the fees prior to making a payment.

17. DECISION

17.1 Time Allowed to Institution

17.1.1 MultiNET will, within 30 (thirty) days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.

17.1.2 The 30 (thirty) day period within which MultiNET has to decide whether to grant or refuse the request, may be extended for a further period of not more than thirty days if the request is for a large number of information, or the request requires a search for information held at another office of MultiNET and the information cannot reasonably be obtained within the original 30 (thirty) day period.

17.1.3 MultiNET will notify the requester in writing should an extension be sought.

18. AVAILABILITY AND UPDATING OF THE MANUAL

18.1 This manual will be updated, if necessary, on an annual basis and will be available in other translations.

18.2 This manual of MultiNET is available to view at its premises as indicated above and also on its website at: www.multinet.co.za

PRESCRIBED FORM C – REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY.

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]

18.3 Particulars of MultiNET:

Information:

18.4 Particulars of person requesting access to the record:

18.4.1 The particulars of the person who requests access to the record must be given below.

18.4.2 The address and/or fax number in the Republic to which the information is to be sent must be given.

18.4.3 Proof of the capacity in which the request is made, if applicable, must be attached.

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:

18.5 Particulars of person on whose behalf request is made:

Full names and surname:

Identity number:

This section must be completed ONLY if a request for information is made on behalf of another person. Proof is required for authority in the form of a letter of authorisation from

the person on whose behalf the request is made and a certified copy of the identification of the requester and the person on whose behalf the request is made is required.

18.6 Particulars of record

18.6.1 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.

18.6.2 If the provided space is inadequate, please continue on a separate folio and attach it to this form.

18.6.3 The requester must sign all the additional folios.

18.6.4 Description of record or relevant part of the record:

18.6.5 Reference number, if available:

18.6.6 Any further particulars of record:

18.7 Fees

18.7.1 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.

18.7.2 You will be notified of the amount required to be paid as the request fee.

18.7.3 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

18.7.4 If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

18.8 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	

18.9 Mark the appropriate box with an X.

NOTES:

18.10 Compliance with your request in the specified form may depend on the form in which the record is available.

18.11 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. The fee payable for access for the record, if any, will be determined partly by the form in which access is requested.

1. If the record is in written or printed form:			
<input type="checkbox"/>	copy of	<input type="checkbox"/>	inspection of record
record*			
2. If record consists of visual images			
this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)			
<input type="checkbox"/>	view the images	<input type="checkbox"/>	copy of the images"
<input type="checkbox"/>		<input type="checkbox"/>	transcription of the images*
3. If record consists of recorded words or information which can be reproduced in sound:			
<input type="checkbox"/>	listen to the soundtrack	<input type="checkbox"/>	transcription of soundtrack* written or printed document
<input type="checkbox"/>	audio cassette		
4. If record is held on computer or in an electronic or machine-readable form:			
<input type="checkbox"/>	printed copy of record*	<input type="checkbox"/>	printed copy of information
<input type="checkbox"/>		<input type="checkbox"/>	copy in computer readable form* (stiffy or compact disc)
<input type="checkbox"/>		<input type="checkbox"/>	derived from the record"

'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
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18.12 Particulars of right to be exercised or protected

18.12.1 Indicate which right is to be exercised or protected:

18.12.2 Explain why the record requested is required for the exercise or protection of the aforementioned right:

18.13 Notice of decision regarding request for access

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

This manual of MultiNET Home Loans (Pty) Ltd is approved and signed by the Head of the Private Body, MultiNET Home Loans (Pty) Ltd, on this 30 day of June 2021 .

Shaun Rademeyer

Mr. Shaun Rademeyer, CEO of MultiNET Home Loans (Pty) Ltd.

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.

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.