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PAIA Information Manual

NOVEMBER 2025

OnEquity (PTY) LTD
FSCA License
No. 53187

Company Details:	OnEquity SA (PTY) Ltd
Registration Number:	2021/321834/07
FSP License Number:	53187
Regulatory Authority:	Financial Sector Conduct Authority (FSCA)
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MD of Organisation:	Chetty Hugan

1. Introduction

This PAIA (Promotion of Access to Information Act) Information Manual is prepared in compliance with Section 51 of the Promotion of Access to Information Act, No. 2 of 2000. The manual provides guidelines on accessing records held by OnEquity SA (PTY) Ltd, a company regulated by the Financial Sector Conduct Authority (FSCA) with a focus on transparency and adherence to financial regulations.

2. Definitions

This manual, endorsed by the South African Human Rights Commission and provided by the Information Regulator, is accessible in all official languages, including Braille, ensuring comprehensibility. It outlines the procedures for exercising rights under PAIA and POPIA. The guide is obtainable from OnEquity SA's Information Officer or directly through the Regulator's website.

3. Records Available in Terms of Other Legislation

While specific records mentioning OnEquity SA by name may not exist within the records of institutions administering the below Acts, these pieces of legislation are applicable:

- Financial Services Board Act No. 97 of 1990.
- Long Term Insurance Act No. 52 of 1998.
- Short Term Insurance Act No. 53 of 1998.
- Collective Schemes Control Act No. 45 of 2002.
- Financial Advisory and Intermediary Services Act No. 37 of 2002 (FAIS).
- Financial Sector Regulation Act 9 of 2017.

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4. Record-Keeping And Data Protection

4.1. Administration: Licenses as per the FAIS Act.

4.2. Human Resources

- Employment Contracts.
- Remuneration Records and Policies.
- Records of Disciplinary Hearings.
- Staff Salaries and Benefits.

4.3. Operations

Business activities include insurance sales, investment planning, tax, and retirement planning, along with estate and disablement planning.

4.4. Client Registry

Personal and product particulars of clients, policy details, premium/contribution details, and income tax particulars.

4.5. Finances

Asset registries and financial statements.

5. Procedure for Requesting Records

Requests must be made using the prescribed form, directed to the Head of OnEquity SA via postal address, fax, or email as provided. The requester must detail the record sought and the right they intend to exercise or protect, including the form of access required. If requesting on behalf of another, proof of authority is required. See Annexure B for Form C.

This structured format can be directly copied into a Word document, ensuring it is tailored for OnEquity SA, with proper section numbering and organization for clarity and professionalism.

6. Fees Payable for Requesting Records

A requester seeking access to a record containing personal information about themselves is exempt from paying the request fee. However, for all other requesters, not classified as personal requesters, the following applies:

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- The Head of the Organisation will issue a notice to the requester, excluding personal requesters, requiring payment of the prescribed fee (if applicable) before further processing the request.
- The requester must adhere to the fee structure outlined in Annexure A. Should the requester object to or dispute the fee, they reserve the right to lodge an application with the court.
- Following the decision made by the Head of our Organisation regarding the request, the requester will receive notification in the prescribed format.
- If the request is approved, an additional access fee is applicable, covering search, reproduction, and any time spent beyond the prescribed hours for searching and preparing the record for disclosure.

7. Availability and Updating of Our Manual

Our Manual can be accessed on our website or inspected free of charge at our physical address provided below. The head of "OnEquity SA" is responsible for regularly updating the manual.

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ANNEXURE A - Fees in Respect of Private Bodies

This Annexure outlines the fee structure applicable for services provided to private bodies regarding requests for information. The fees are determined based on the nature of the request and the format in which information is to be delivered.

Item	Description	Amount
1.	Request fee payable by every requester	R140.00
2.	Photocopy/printed black & white copy of A4-size page	R2.00 per page or part thereof
3.	Printed copy of A4-size page	R2.00 per page or part thereof
4.	For a copy in a computer-readable form on: a) Flash drive (to be provided by requester) b) Compact disc (If provided by requester) c) Compact disc (If provided to the requester)	R40.00 R40.00 R60.00
5	For a transcription of visual images per A4-size page (Service to be outsourced. Will depend on quotation from Service provider.)	Will depend on quotation
6	Copy of visual images (Service to be outsourced. Will depend on quotation from Service provider.)	Will depend on quotation
7	Transcription of an audio record, per A4-size page	R24.00
8	Copy of an audio record on: d) Flash drive (to be provided by requester) e) Compact disc (If provided by requester) f) Compact disc (If provided to the requester)	R40.00 R40.00 R60.00
9	To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation. To not exceed a total cost of	R145.00 R435.00
10	Deposit: If search exceeds 6 hours (One third of amount per request calculated in terms of items 2 to 8.)	One third of calculated amount
11	Postage, e-mail, or any other electronic transfer	Actual expense if any

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This fee structure is designed to cover the costs associated with processing requests for information from private bodies, ensuring that services are provided efficiently and effectively.

ANNEXURE B - 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 11]

A. Particulars of private body
The Head:

B. Particulars of person requesting access to the record
The head Full names and surname:

Identity number:

Postal address:

Fax number:

Telephone number:

E-mail address:

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