



ACRAVEST

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 2/2000 (THE "ACT")

Status: Updated 30 March 2025

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Acravest (Pty) Ltd | Reg no: 2005/013470/07 | FSCA no: 24/424
Directors: CJ Potgieter, M Potgieter | www.acravest.com

Acravest is an authorized FSP: 43176



ACRAVEST

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Castle Walk Corporate Park, Block B, Cnr Nossob & Swakop Str, Erasmuskloof, 0084

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1. INTRODUCTION

This manual has been prepared in terms of section 51 of the Promotion of Access to Information Act, No 2 of 2000 ("the Act") which determines that a private body, in this case AcraVest (Pty) Ltd, must compile a manual informing requesters of any procedural and other requirements which a request must meet as prescribed by the Act.

The Act gives effect to the constitutional right to access to information in a manner which enables persons to obtain records timeously, efficiently and effortlessly, as reasonably possible and generally to promote transparency, accountability and effective governance.

Where a request is made in terms of the Act, AcraVest is obliged to release the information, except where the Act expressly provides that the information may or must not be released.

Section 9 of the Act however, recognises that the right to access to information is subject to certain justifiable limitations including, but not limited to:

- The reasonable protection of privacy;
- Commercial confidentiality; and
- Effective, efficient and good governance.

As such this document provides a reference to the records held and the process that needs to be followed to request access to such records as required by the Act.

This manual is available at the premises, Castle Walk Corporate Park, Block B Cnr Nossob and Swakop Street Erasmuskloof 0048 as well as on the AcraVest Website: www.acraviest.com

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For purposes of this manual, "Acravest" refers to any of the below entities:

Acravest (Pty) Ltd

Acravest Cell Captive (Guardrisk)

iRetire Nominees (Pty) Ltd

iRetire Pension Fund (12/8/37716)

iRetire Retirement Fund (12/8/36027)

iRetire Retirement Annuity Fund (12/8/38155)

iRetire Unclaimed Benefits Preservation Pension Fund (12/8/38130)

iRetire Unclaimed Benefits Preservation Fund (12/8/38129)

Maizeys Pension Fund (12/8/17499)

Michael Mount Waldorf School Pension Fund (12/8/15904)

Mount Elaia Projects

NTT Group Retirement Fund (12/8/37686)

Sasfin Pension Preservation Fund (12/8/38147)


Sasfin Provident Preservation Fund (12/8/38148)

Sasfin Retirement Annuity Fund (12/8/38149)

2. COMPANY CONTACT/ /DETAILS

Company: Acravest (Pty) Ltd	Registration number: 2005/013470/07
Physical Address: Castle Walk Corporate Park, Block B Cnr Nossob and Swakop Street Erasmuskloof 0048	Postal Address: P.O. Box 38839 Faerie Glen 0043

Telephone Number: 012 941 9927	E-Mail Address: info@iretire.co.za
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<p>Directors:</p> <p>CJ Potgieter (Managing)</p> <p>M Potgieter (Financial);</p> <p>CL de Klerk (Business development)</p> <p>A Marx (Client Services)</p>	<p>Information Officer:</p> <p>CJ Potgieter</p> <p>Managing Director</p> <p>Information Officer Registration Number: 10257/2021-2022/IRRTT</p> <p>Telephone number: 012 941 9927</p>
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<p>Trading Name</p> <p>Acravest</p>	<p>Sector:</p> <p>Financial Services</p>
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3. GUIDE BY SOUTH AFRICAN HUMAN RIGHTS COMMISSION

The Act grants a requester access to records of a private body, if the record is required for the exercise of protection of any rights.

Requests in terms of the Act shall be made in accordance with the prescribed procedures at the rates provided.

The Act determines that the South African Human Rights Commission must compile a guide to help a person who wishes to exercise any rights contemplated in the Act.

The guide is available from the South African Human Rights Commission who can be contacted at:

Postal Address: Private Bag 2700, Houghton, 2041
 Telephone Number: 011 484 8300
 Fax Number: 011 484 0582
 E-Mail: paia@sahrc.org.za
 Website: <http://www.sahrc.org.za>

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4. APPLICABLE LEGISLATION: (WHICH LIST IS NOT EXHAUSTIVE)

Divorce Act, 70 of 1979

Financial Advisory and Intermediary Services Act, 37 of 2002

Financial Intelligence Centre Act, 38 of 2001

Financial Sector Regulation Act, 9 of 2017

Income Tax Act, 58 of 1962

Insurance Act, 18 of 2017

Maintenance Act, 99 of 1998

Pension Funds Act, 24 of 1956

Protection of Personal Information Act, 4 of 2013

5. REQUESTING ACCESS TO RECORDS HELD BY ACRAVEST (PTY) LTD

Existing records in possession or under the control of Acravest (Pty) Ltd can only be accessed once the prerequisite requirements have been met by a requester. A requester is any person that makes a request for access to a record held by Acravest (Pty) Ltd.

There are two types of requesters:

1.1. Personal requester:

Seeks access to a record containing personal information about him.

Acravest (Pty) Ltd will voluntarily provide such information or give access to any record with regard to the requester's personal information.

No fees will be charged in respect of information relating to the personal requester (member). Clients should contact the Client Servicing Department (admin@iretire.co.za) to request access to their own information.

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1.2. Another requester:

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

However, Acravest (Pty) Ltd is not obliged to voluntarily grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee.

6. RECORDS HELD BY ACRAVEST (PTY) LTD:

Acravest maintains records on the following categories and subject matters. However, please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be granted. All requests for access will be evaluated on a case by case basis in accordance with the provisions of the Act.

Type of record:	Availability:
Accounting/Financial Records	Upon request
Actuarial Records	Upon request
Company Statutory Records	Upon request
Compliance Policies	Limited Information available on website / Upon request
Fund Statutory Information	Upon request
Investment Records	Upon request
Marketing Material	Freely available
Operational / Transactional Records	Freely available to personal requesters Upon request for other requesters
Trustee Records	Upon request

7. FORM OF REQUEST

To facilitate the processing of your request, kindly:

- 7.1. Use the prescribed form, available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za or published on the website www.acraviest.com
- 7.2. Address your request to the Head of the Company (CEO) at the addresses provided under point 2 of this manual;
- 7.3. Pay a request fee (if applicable) and a deposit before processing takes place (fees are available on request);
- 7.4. Provide sufficient details to enable Acravest (Pty) Ltd 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. The e-mail or postal address of the requester;
 - e. If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
 - f. 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. PROCESS:

- 8.1. Acravest (Pty) Ltd will process the request within 30 days, unless the requester has stated special reasons which would satisfy the Information Officer that circumstances dictate that the 30 days should be dispensed with.
- 8.2. The 30 day period within which Acravest (Pty) Ltd has to decide whether to grant or refuse the request, may be extended for a further period of not

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more than 30 days if the request is for a large number of information, or the request requires a search for information and the information cannot reasonably be obtained within the original 30 day-period.

8.3. Acravest (Pty) Ltd will notify the requester in writing should an extension be sought.

8.4. The requester will be informed in writing whether access has been granted or denied and give reasons (if required) to that effect.

9. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS:

Acravest (Pty) Ltd may refuse a request for information based on the following:

- 9.1. Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;
- 9.2. Mandatory protection of the commercial information of Acravest (Pty) Ltd or a third party, if the record contains:
 - 9.2.1. Trade secrets;
 - 9.2.2. Financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests; and
 - 9.2.3. Information disclosed in confidence by a third party to Acravest (Pty) Ltd, if the disclosure could put such party at a disadvantage in negotiations or commercial competition.
- 9.3. Mandatory protection of confidential information of third parties if it is protected in terms of any agreement or legislation;
- 9.4. Mandatory protection of the safety of individuals and the protection of property;
- 9.5. Mandatory protection of records which would be regarded as privileged in legal proceedings;

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- 9.6. Requests for information that is clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.
- 9.7. Information under confidentiality agreements;
- 9.8. If the right is not clearly defined or where the right you claim to seek to exercise or protect does not qualify as a right as contemplated in the Act.

10. REMEDIES AVAILABLE FOR A REFUSAL OF ACCESS TO RECORDS:

A requester or a third party, who is dissatisfied with an Information Officer's refusal to disclose information or the disclosed information may within 30 days of notification of the decision, applies to the Constitutional Court, the High Court or another court of similar status for relief.

11. ACCESS REQUESTS

Access requests received	Total requests	Nil requests received
	Granted vs Refused	Nil – No requests received
	Categories of information requested	Not applicable
Internal appeals	Number of internal appeals lodged and their outcome	None
Third-party requests	Requests from third-parties for information about other data subjects	None