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

**ACRAVEST (PTY) LTD**

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

Administrator of *[i]retire* platform

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

Acravest is an authorized FSP: 43176



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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.



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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.

For purposes of this manual, “AcraVest” refers to any of the below entities:

AcraVest (Pty) Ltd:

iRetire Nominees (Pty) Ltd

iRetire Pension Fund (12/8/37716)

iRetire Provident Fund (12/8/36027)

iRetire Retirement Annuity Fund (12/8/38155)

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

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

Maizeys Pension Fund (12/8/17499)

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

Mount Elaia Projects

NTT Group Provident 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)

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## 2. COMPANY CONTACT/ /DETAILS

<b>Physical Address:</b> Castle Walk Corporate Park, Block B Cnr Nossob and Swakop Street Erasmuskloof 0048	<b>Postal Address:</b> P.O. Box 38839 Faerie Glen 0043
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<b>Telephone Number:</b> 012 941 9927	<b>E-Mail Address:</b> <a href="mailto:info@iretire.co.za">info@iretire.co.za</a>
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<b>Directors:</b> CJ Potgieter (Managing) M Potgieter PC Kruger	<b>Information Officer:</b> CJ Potgieter 012 941 9927 <a href="mailto:info@iretire.co.za">info@iretire.co.za</a>
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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.

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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](mailto:paia@sahrc.org.za)  
Website: <http://www.sahrc.org.za>

#### **4. APPLICABLE LEGISLATION:**

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

(Which list is not exhaustive)

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

Records held by Acravest (Pty) Ltd can only be accessed once the prerequisite requirements have been met by a requester.

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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).

1.2. Other 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:**

<b>Type of record:</b>	<b>Availability:</b>
Accounting/Financial Records	Upon request
Actuarial Records	Upon request
Company Statutory Records	Upon request

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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](http://www.sahrc.org.za) or published on the website [www.acraviest.com](http://www.acraviest.com)
- 7.2. Address your request to the Head of the Company (CEO) at the postal or physical address 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;

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- 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 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.

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## 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;
- 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.

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