



**PAIA MANUAL**  
**(Prepared in terms of Section 51 of the**  
**Promotion of Access to Information Act 2 of 2000)**

**Legal Entities to which this Manual Applies -**

**aYo Holdings Limited**

**aYo Intermediaries (PTY) Limited**

---

**Date: March 2024**

**Private and Confidential Document**

**Author: Risk & Compliance**

**Version: 1.0**

---

*A policy is a broad set of principles or rules which shape human behaviour towards a well-defined purpose or end. A policy may refer to specific processes, standards and roles required to ensure compliance; however, the purpose or end should be the guiding principle when interpreting such processes, standards and roles.*

*Subject to Annual review*



## CONTENTS

1. Document Administration .....	3
2. Introduction .....	4
3. aYo Group of Companies.....	5
4. Duly Designated Persons and Company Contact Details.....	5
5. Guide From the Information Regulator on How to Use PAIA and POPIA.....	6
6. Categories of Records of aYo Which Are Available Without a Person Having to Request Access.....	6
7. Description of the Records of aYo Which Are Available in Accordance with Any Other Legislation.....	7
8. Records Available Upon Request in Terms of PAIA.....	8
9. Processing of Personal Information.....	10
10. Individuals Who May Request Access.....	11
11. Company Records Classification Key.....	13
12. Form of Request.....	14
13. Decision .....	15
14. Remedies Available in the Event of a Refusal to Grant Access.....	16
15. Prescribed Fees.....	16
16. Reproduction Fees.....	17
17. Availability of the Manual.....	18
18. Updating of the Manual.....	18

# 1. Document Administration

## 1.1. Revision History

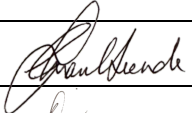


Version	Status	Date	By	Summary	Next Review
1.0	Subject to Board Approval	March 2024	Jothi Devraj	New Policy	May 2025

## 1.2. Referenced Documents/Related Policies

The following documents have been referenced during the drafting of this document:

Related Documents	Type of Document	Approved	Owner
n/a			

Approval by:

Title	Individual (If Applicable)	Approval Date	Signature
aYo HoldCo Board	(or with delegated authority to the Audit-and Risk Board Sub-Committee)	19 March 2024	n/a
CEO	Gerrit Van Heerde	19 March 2024	
Risk & Compliance	Jothi Devraj	19 March 2024	
Information Officer	Miles Bloemstein	19 March 2024	

## 2. Introduction

2.1 The Promotion of Access to Information Act 2 of 2000, as amended from time to time, ("PAIA") gives effect to Section 32 of the Constitution of the Republic of South Africa, which provides that:

"everyone has the right to access information held by the state, as well as information held by another person (or private body) when such privately held information is required for the exercise and protection of rights".

2.2 The objects of PAIA are:

- a. to give effect to the constitutional right 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;
- b. to give effect to that right:
  - subject to justifiable limitations, including, but not limited to, limitations aimed at the reasonable protection of privacy, commercial confidentiality and effective, efficient and good governance; and
  - in a manner which balances that right with any other rights, including the rights in the Bill of Rights in Chapter 2 of the Constitution;
- c. to give effect to the constitutional obligations of the state of promoting a human rights culture and social justice, by including public bodies in the definition of "requester", allowing them, amongst others, to access information from private bodies upon compliance with the four requirements in PAIA, including an additional obligation for certain public bodies in certain instances to act in the public interest;
- d. to establish voluntary and mandatory mechanisms or procedures to give effect to that right in a manner which enables persons to obtain access to records of public and private bodies as swiftly, inexpensively and effortlessly as reasonably possible; and
- e. generally, to promote transparency, accountability and effective governance of all public and private bodies by, including, but not limited to, empowering and educating everyone:
  - to understand their rights in terms of PAIA in order to exercise their rights in relation to public and private bodies;
  - to understand the functions and operation of public bodies; and
  - to effectively scrutinise, and participate in, decision-making by public bodies that affect their rights.

2.3 Section 51 of PAIA requires a private body to compile a manual which sets out certain minimum information relating to the private body, the available categories of records, procedures relating to requests for access to a record, prescribed disclosures relating person information, the payment of access fees and publication.

2.4 aYo Holdings Limited ("aYo") has prepared and published this PAIA Manual to comply with the requirements of Section 51 of PAIA (the/this "Manual").

### 3. aYo Group of Companies

- 3.1 The aYo Group is a dynamic technology group committed to financial inclusion by providing insurance solutions to customers in Africa. 4.2 The aYo Group operates within the Republic of South Africa through its local subsidiary, aYo Intermediaries (Pty) (Ltd), a registered South African company, which is held by aYo Holdings Limited, a company incorporated under the laws of Mauritius.
- 3.3 This Manual applies to aYo Holdings Limited and aYo Intermediaries (Pty) (Ltd), collectively referred to herein as "aYo".
- 3.4 The Manual can be viewed on aYo's website at <https://ayo-holdings.com/> or at its address in Constantia Office Park, 216 14th Avenue, Fairlands, Johannesburg, South Africa, upon reasonable notice.
- 3.5 aYo is committed to ensuring compliance with legal and regulatory requirements and, more specifically, the requirements of PAIA.

### 4. Duly Designated Persons and Company Contact Details

- 4.1 The Information Officer ("IO"), appointed in terms of PAIA, also refers to the Information Officer appointed in terms of the Protection of Personal Information Act, 4 of 2013("POPIA").
- 4.2 The IO oversees the functions and responsibilities of aYo as required in terms of both PAIA and POPIA.
- 4.3 All requests for information in terms of PAIA must be addressed to the IO.
- 4.4 On the date of publication of this Manual, aYo's designated persons and contact information is as follows:

Head of the Private Body	CEO – Gerrit Van Heerde
Head of Risk and Compliance	Jothi Devraj
Registered IO	COO – Miles Bloemstein paia@ayo4u.com
Street Address	Constantia Office Park 216 14th Avenue Fairlands, Johannesburg South Africa
Telephone Number	083 123 1800
Fax Number	Not applicable.
Website	<a href="https://ayo-holdings.com/">https://ayo-holdings.com/</a>

## 5. Guide From the Information Regulator on How to Use PAIA and POPIA

- 5.1 The regulator established in terms of Section 39 of POPIA (the “Information Regulator”) has compiled a guide, as required in terms of Section 10 of PAIA, which contains such information as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA or POPIA (the “Guide”).
- 5.2 The Guide includes:
- a. the objects of PAIA and POPIA;
  - b. the manner and form of a request for:
  - c. access to a record of a public body contemplated in Section 11 of PAIA; and
  - d. access to a record of a private body contemplated in Section 50 of PAIA;
  - e. the assistance available from the information officer of a public body in terms of PAIA and POPIA;
  - f. the assistance available from the Information Regulator in terms of PAIA and POPIA;
  - g. all remedies in law available regarding an act, or failure to act, in respect of a right or duty conferred or imposed by PAIA and POPIA, including the manner of lodging;
  - h. an internal appeal;
  - i. a complaint to the Information Regulator; and
  - j. an application with a court against a decision by the information officer of a public body, a decision on internal appeal, a decision by the IO or a decision of the head of a private body;
  - k. the provisions of Sections 14 and 51 requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;
  - l. the provisions of Sections 15 and 52 providing for the voluntary disclosure of categories of records by a public body and private body, respectively;
  - m. the notices issued in terms of Sections 22 and 54 regarding fees to be paid in relation to requests for access; and
  - n. the regulations made in terms of Section 92.
- 5.3 The Information Regulator shall update and publish the Guide every two years.
- 5.4 The Guide is available in all the official languages of the Republic of South Africa and braille.
- 5.5 Members of the public can inspect or make copies of the Guide from the offices of aYo, or the office of the Information Regulator, during normal working hours.
- 5.6 The Guide can also be obtained upon request to the IO or from the Information Regulator’s website at: PAIA Guidelines - Information Regulator ([info regulator.org.za](http://info regulator.org.za)).

## 6. Categories of Records of aYo Which Are Available Without a Person Having to Request Access

6.1 The following records are held by aYo and which are available without a person having to request access by completing a form.

Category of Records	Types of the Record	Available on Website	Available upon Request
Public Records	Records of a public nature, typically those disclosed on the aYo website and in its various published annual reports.	X	X
Non-confidential Records	Other non-confidential records, such as statutory records maintained at CIPC.		X

6.2 Please note that the accessibility of part of the aforementioned records may be subject to the grounds of refusal as set out in this Manual. Amongst others, records deemed confidential on the part of a third party will necessitate permission from the third party concerned, in addition to the normal requirements of PAIA and this Manual, before aYo will consider providing access to the relevant record.

## 7. Description of the Records of aYo Which Are Available in Accordance with Any Other Legislation

7.1 Where applicable to its operations, aYo also retains records and documents in terms of the legislation listed below. Unless disclosure is prohibited in terms of legislation, regulations, contractual agreement or otherwise, records that are required to be made available in terms of the legislation shall be made available for inspection by interested parties in terms of the requirements and conditions of the relevant legislation and applicable internal policies and procedures. A request to access a record must be submitted in accordance with the prescriptions of PAIA, POPIA and this Manual.

7.2 On the date of the publication of this Manual, aYo retains records and documents in terms of the:

- a. Basic Conditions of Employment Act No. 75 of 1997;
- b. Broad-Based Black Economic Empowerment Act, 2003;
- c. Business Act No. 71 of 1991;
- d. Companies Act No. 71 of 2008;
- e. Competition Act. No. 71 of 2008;
- f. Copyright Act No. 98 of 1978;
- g. Customs and Exercise Act No. 91 of 1964;
- h. Cybercrimes Act No. 19 of 2020;
- i. Designs Act No. 195 of 1993;
- j. Electronic Communications Act No. 36 of 2005;

- k. Electronic Communications and Transaction Act No. 25 of 2002;
- l. Employment Equity Act No. 55 of 1998;
- m. Financial Advisory and Intermediary Services Act of 2002;
- n. Financial Intelligence Centre Act No 38 of 2001;
- o. Identification Act No.68 of 1997;
- p. Income Tax Act No. 58 of 1962;
- q. Insider Trading Act No. 135 of 1998;
- r. Insolvency Act No. 24 of 1936;
- s. Inspection of Financials Institutions Act No. 18 of 1998;
- t. Labour Relations Act No. 66 of 1995;
- u. Long-Term Insurance Act 52 of 1998;
- v. National Credit Act No. 34 of 2005;
- w. National Environmental Management Act No 107 of 1998;
- x. Patents Act No. 57 of 1978;
- y. Pension Funds Act No. 24 of 1956;
- z. Prescription Act No. 68 of 1969;
- aa. Prevention of Organised Crime Act No. 121 of 1998;
- bb. Promotion of Access to Information Act No. 2 of 2000;
- cc. Protection of Personal Information Act No. 4 of 2013;
- dd. Revenue laws Second Amendment Act. No 61 of 2008;
- ee. Skills Development Levies Act No. 9 of 1999;
- ff. Short-term Insurance Act No. 53 of 1998;
- gg. Taxation Laws Amendment Act No. 7 of 2010;
- hh. Trademarks Act No. 194 of 1993;
- ii. Unemployment Contributions Act 63 of 2001;
- jj. Unemployment Insurance Act No. 30 of 1966; and
- kk. Value-Added Tax Act 89 of 1991.

7.3 It is further recorded that the accessibility of these documents and records may be subject to the grounds of refusal as set out in PAIA or this Manual.

## 8. Records Available Upon Request in Terms of PAIA

8.1 The below section describes the subjects on which aYo holds records and the categories of records held on each subject.

8.2 The information is classified and grouped according to records relating to the following subjects and categories:

Subjects	Categories of Records
Personnel Records	Personal records provided by personnel.  Records provided by a third party relating to personnel.  Conditions of employment and other personnel-related contractual and quasi-legal records.  Internal evaluation records and other internal records.





Subjects	Categories of Records
	<p>Correspondence relating to personnel.</p> <p>Training schedules and material.</p> <p>Health and safety records</p> <p>Recruitment information</p>
Customer-Related Records	<p>Records provided by a customer to a third party acting for, or on behalf of, aYo.</p> <p>Records provided by a third party.</p> <p>Records generated by, or within, aYo relating to its customers, including transactional records.</p> <p>Financial records</p> <p>Operational records</p> <p>Databases</p>
aYo Company Records	<p>Financial records</p> <p>Operational records</p> <p>Databases</p> <p>IT</p> <p>Marketing Records</p>
Internal Correspondence	<p>Product records</p> <p>Statutory records</p> <p>Internal policies and procedures</p> <p>Records held by officials of aYo.</p> <p>These records include, but are not limited to, the records which pertain to aYo’s own company affairs.</p>
Other Party Records	<p>Personnel, customer or private body records which are held by another party, as opposed to the records held by aYo itself.</p> <p>Records held by aYo pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party and records third parties have provided regarding vendors/contractors/suppliers.</p> <p>aYo may possess records pertaining to other parties, including without limitation, contractors, suppliers,</p>

Subjects	Categories of Records
	subsidiary/holding/sister companies, joint venture companies, partners, underwriters, shareholders and service providers. Alternatively, such other parties may possess records that are proprietary to aYo.

- 8.3 The accessibility of the records may be subject to the grounds of refusal as set out in PAIA, POPIA or this Manual. 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 aYo will consider granting access to such record.
- 8.4 Section 9 of PAIA recognises that the right to access information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:
- a. limitations aimed at the reasonable protection of privacy;
  - b. commercial confidentiality; and
  - c. effective, efficient and good governance.

## 9. Processing of Personal Information

- 9.1 aYo collects and processes personal information (purpose specification):
- a. to meet our responsibilities to our holding companies, subsidiaries and associates;
  - b. to meet our responsibilities to employees;
  - c. to meet our contractual responsibilities to third-party service providers;
  - d. to comply with all legal and regulatory requirements applicable to aYo and to the aYo Group, including industry codes of conduct;
  - e. to protect and pursue the legitimate interests of aYo or third parties to whom personal information is provided; and
  - f. for any further purposes related to the above.
- 9.2 Categories of data subjects:
- g. Shareholders
  - h. Directors
  - i. Staff and prospective employees
  - j. Subsidiary and associated companies
  - k. Policyholders and Beneficiaries of its subsidiaries, associates and joint ventures
  - l. Pension Fund members of its subsidiaries, associates and joint ventures
  - m. Board members
  - n. Consultants
  - o. Suppliers and service providers
  - p. Professional advisers
  - q. Officials
  - r. External companies / contractors
  - s. Investors
- 9.3 Classes of personal information processed:

- t. Personal details
- u. Education details
- v. Special personal information
- w. Financial details
- x. Employment details
- y. Lifestyle and medical information
- z. Goods or services provided.

#### 9.4 Personal information may be received from or supplied to:

- a. any regulatory authority (such as the Prudential Authority and Financial Sector Conduct Authority) and the regulators they appoint for the various financial sectors;
- b. comply with any regulation passed under the relevant legislation, or any other legal process;
- c. any legal or juristic person with an appropriate legal basis;
- d. an executor of an estate, beneficiaries, or any other authorised representative;
- e. pension fund administrators;
- f. brokers, advisers, or intermediaries;
- g. companies within the aYo Holdings Group;
- h. law enforcement agencies;
- i. third party service providers.

#### 9.5 Transborder flow of information:

- a. Further processing and storage may require that aYo Holdings send personal information to subsidiaries, associates and service providers outside of the Republic of South Africa. aYo Holdings will not send your information to a country that does not have information protection legislation similar to that of the RSA, unless we have ensured that the recipient agrees to effectively adhere to the principles for processing of information in accordance with the POPIA, by way of a Data Processing Agreement, as well as agreed to our Binding Corporate Rules.
- b. aYo stores Personal Information collected on cloud-based or virtual platforms, which may not always be situated or operate exclusively within the Republic. Countries of operation may include any countries in which aYo Holdings Ltd operates not limited to Cameroon, Cote d'Ivoire, Ghana, Nigeria, Uganda, Mauritius, South Africa and Zambia.

## 10. Individuals Who May Request Access

10.1 This Manual is designed to facilitate any request for information from a requester (which includes a data subject as defined in POPIA). In terms of section 50 of PAIA, a requester must be provided access to any record held by a private body where:

- a. that record is required for the exercise or protection of any rights;
- b. the requester complies with the procedural requirements in terms of PAIA pertaining to a request for access; and
- c. access to that record is not refused in terms of any of the grounds for refusal listed in PAIA.

10.2 The abovementioned request includes access to a record containing personal information of the requester or the person on whose behalf the request is being made.

- 10.3 A requester has the right to request aYo to confirm whether or not it holds personal information of the requester, free of charge. Additionally, a requester may request that aYo provide a record or description of the personal information of the requester held by aYo, as well as the information regarding the identity of all third parties or categories of third parties who have, or have had, access to the personal information:
- within a reasonable time;
  - at the prescribed fee, if any;
  - in a reasonable manner and format; and
  - in a form that is generally understandable.
- 10.4 Should a requester requires a record or description of the personal information held by aYo, a written estimate of the fee (determined in accordance with PAIA and its regulations) will be provided to the requester and a deposit may be required.
- 10.5 A requester, in relation to a private body, means:
- any person, including, but not limited to, a public body or an official thereof, making a request for access to a record of that private body; or
  - a person acting on behalf of the person contemplated above.
- 10.6 There are two types of requesters, namely personal and other requesters.
- 10.7 A personal requester is a requester who is seeking access to a record containing personal information about the requester.
- 10.8 aYo will provide the requested information to a personal requester or the prescribed fee for reproduction of the information requested will be charged.
- 10.9 The requester (or another requester acting on behalf of the requester) is entitled to request access to information on third parties (by completing Form 2 of the PAIA Regulations).
- 10.10 In considering such a request, aYo will adhere to the provisions of PAIA and POPIA. Section 71 of PAIA requires that the IO 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 verbal representation to the IO why the request should be refused or, where required, provide written consent for the disclosure of the information.
- 10.11 aYo is not obliged to voluntarily grant access to such records. The requester must fulfil the prerequisite requirements, in accordance with the requirements of PAIA and as stipulated in Part 3, Chapter 3 of PAIA, including the payment of a request and access fee.
- 10.12 Should a request be made on behalf of another person or entity, the requester must, to the satisfaction of aYo, submit details and proof of the capacity in which the requester is making a request.
- 10.13 Where a public body requests access to information from aYo, for the exercise or protection of any rights, other than its rights, it must be acting in good faith and in the interest of the public.

## 11. Company Records Classification Key

No.	Class	Access	Classification
1	Class 1	May be Disclosed	Public Access Document
2	Class 2-5	May not be Disclosed	Request after commencement of criminal or civil proceedings [s7]
3	Class 1	May be Disclosed	Subject to copyright
4	Class 1	Limited Disclosure	Personal Information that belongs to the requester of that information [s61]
5	Class 2-5	May not be Disclosed	Unreasonable disclosure of personal information Natural person [s63(1)]
6	Class 2-5	May not be Disclosed	Likely harm the commercial or financial interest of third party [s64(a)(b)]
7	Class 2-5	May not be Disclosed	Likely to harm the company or third party in contract or other negotiations [s64(c)]
8	Class 2-5	May not be Disclosed	Would breach a duty of confidence owed to a third party in terms of an Agreement [s65]
9	Class 2-5	May not be Disclosed	Likely to compromise the safety of individuals or protection of property [s66]
10	Class 2-5	May not be Disclosed	Legally privileged document [s67]
11	Class 1	May not be Refused	Environmental testing/investigation which reveals public safety/environmental risk [s64(2); s68(2)]
12	Class 2-5	May not be Disclosed	Commercial information of Private Body [s68]
13	Class 2-5	May not be Disclosed	Likely to prejudice research and development information of the Company or a third party [s69]
14	Class 1	May not be Refused	Disclosure in public interest [s70]

Departmental Records	Subject	Classification No.
Finance	Audited Financial statements	12

Departmental Records	Subject	Classification No.
	Tax Records (Company & Employees)	12
	Asset Register	12
	Management Accounts	12
	Employee Records	4,5,9
	Employee Contracts	4,5
Legal	General Contract Documentation	6,12
	Company Guidelines, Policies and Procedures	12
	Statutory and Environmental Records	12
Sales and Marketing	Market Information	12,13
	Product Brochures	1
	Field Records	4,12
	Performance Records	12
	Product Sales Records	1
	Marketing and Future Product Strategies	12
	Current Product Information	1,4
	Public Corporate Records	1
	Media Releases	1
Risk, Collections & Insurance	Customer Information and Database	12
	Dealer Wholesale Documents	6,7,12,13

## 12. Form of Request

- 12.1 The requester must comply with all the procedural requirements contained in PAIA relating to the request for access to a record.
- 12.2 POPIA allows a data subject, after having provided adequate proof of their identity, with the right to access records and same can be requested:
- a. by completing the prescribed form (Form 2 of PAIA); and

- b. submitting the same, as well as payment of the request fee and a deposit (if applicable), to the IO at the physical or postal address or electronic mail address as noted in paragraph 4 of this Manual.
- 12.3 The prescribed form must be completed in sufficient detail to enable the IO to identify the record requested and the identity of the requester.
- 12.4 The requester must indicate which form of access is required and indicate a postal address of the requester in the Republic of South Africa.
- 12.5 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 to be exercised or protected. The requester must clearly specify why the record is necessary to exercise or protect such a right.
- 12.6 The requester shall be advised whether access has been granted or denied, in writing, in the form of electronic mail. 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.
- 12.7 If a request is made on behalf of another person, then the requester must, to the reasonable satisfaction of the IO, submit proof of the capacity in which the requester is making the request.
- 12.8 If an individual is unable to complete the prescribed form due to illiteracy or disability, such a person may make the request verbally.
- 12.9 The requester must pay the prescribed fee before any further processing of the request will be performed.
- 12.10 All information, as listed in section 12 herein, should be provided and, failing which, the process will be delayed until the required information has been provided. The prescribed time periods will not commence until the requester has furnished all the necessary and required information.
- 12.11 The IO shall sever a record, if possible, and only grant access to that portion requested and which is not prohibited from being disclosed, if applicable.

## 13. Decision

- 13.1 The IO will, as soon as reasonably possible, but within 30 (thirty) days (or such other extended period determined and notified by the IO, subject to the provisions of PAIA), after the request has been received or after the requisite information, pertaining to the request, has been received:
  - a. decide, in accordance with the Act, whether to grant the request;
  - b. inform the requester of their right to correct any personal information; and
  - c. notify the requester of the aforementioned decision.
- 13.2 Where the request has been granted, the notice must contain the access fee applicable, the form in which access will be provided and outline the requisite dispute resolution

procedures available to the requester should the requester be dissatisfied with the outcome.

- 13.3 Information, or parts thereof, may be refused in accordance with the grounds for refusal listed in Part 3, Chapter 4 of PAIA, POPIA and this Manual.
- 13.4 Information which does not fall within the ambit of a recognised ground for refusal must be disclosed.
- 13.5 If all reasonable steps have been taken to find a record, and such a record cannot be found or if the records do not exist, then the IO will notify the requester, by way of an affidavit or affirmation, that it is not possible to provide access to the requested record.

## 14. Remedies Available in the Event of a Refusal to Grant

### Access

#### 14.1 Internal Remedies

- a. As a private body, aYo does not have an internal appeal procedure. The decision made by the IO is final.
- b. Requesters will have to exercise such external remedies at their disposal if the request for information is refused and if the requester is not satisfied with the reasons provided by the IO.

#### 14.2 External Remedies

- c. A requester who is dissatisfied with the IO's refusal to disclose information may, within 30 (thirty) days from notification of the decision, apply to a court for relief.
- d. A third party dissatisfied with the IO's decision to grant a request for information may, within 30 (thirty) days from notification of the decision, apply to a court for relief (refer to Form 5 of the PAIA Regulations). For purposes of PAIA, 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 Correctional Services (the "Minister").

## 15. Prescribed Fees

#### 15.1 PAIA provides for two types of fees, namely:

- a. a request fee, which is a form of administration fee to be paid by all requesters, except personal requesters, before the request is considered. The request fee is not refundable; and
- b. 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 aYo in obtaining and preparing a record for delivery to the requester (refer to Form 5 of the PAIA Regulations).

#### 15.2 When the request is received by the IO, 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.



- 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 IO shall notify the requester to pay, as a deposit, the prescribed portion of the access fee which would be payable if the request was granted.
- 15.4 The IO 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 requested form.
- 15.6 If a deposit has been paid in respect of a request for access, which is refused, then the IO concerned must repay the deposit to the requester.
- 15.7 Payments must be made directly to aYo, as per the banking details which shall be provided together with fee notice.

## 16. Reproduction Fees

- 16.1 Where aYo 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.
- 16.2 Request Fees
- 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 specified in the PAIA Regulations or less may be payable up-front before the institution will further process the request received.
- 16.3 Access Fees
- 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 PAIA, or an exclusion is determined by the Minister in terms of Section 54(8) of PAIA.
- 16.4 Deposits
- Where aYo receives a request for access to information held on a person other than the requester himself/herself, and the IO, 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. The amount of the deposit is equal to 1/3 (one third) of the amount of the applicable access fee.
- 16.5 Collection Fees
- a. An initial "request fee" as specified in the PAIA Regulations may be required and, if so, should be deposited into the bank account of which particulars will be furnished upon

request to access, and a copy of the deposit slip, application form and other correspondence/documents, sent to the IO.

- b. All fees must be deposited into the bank account as specified upon submission of the relevant request.
- c. All fees are subject to change as allowed for in terms of PAIA 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. Availability of the Manual

- 17.1 A copy of this Manual is available on aYo's official website.
- 17.2 aYo shall make a copy of this Manual available to any person upon request and upon the payment of a prescribed fee.
- 17.3 aYo shall make a copy of this Manual available to the Information Regulator upon request.

## 18. Updating of the Manual

- 18.1 aYo will, on a regular basis, update this Manual and publish the latest version of this Manual on aYo's official website.