

# Promotion of Access to Information Act 2 of 2000 (PAIA) Manual

Lifestyle Retirement Annuity Fund  
Registration number: 12/8/6776

Lifestyle Retirement Preserver Pension Fund  
Registration number: 12/8/27974

Lifestyle Retirement Preserver Provident Fund  
Registration number: 12/8/27975

(“the Fund”)

**Date of approval of Manual by the Board of the Funds:**

**Date of review of Manual: Sept 2023**

**Version number: 2/2023**

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## 1. The aim of the Promotion of Access to Information Act (PAIA)

The purpose of PAIA is to give effect to the constitutional right of access to information held by any private or public body that is required for the exercise or protection of your rights.

PAIA provides you with the right of access to information held by public and private bodies when you request such information in accordance with the provisions of PAIA, for the exercise or protection of any of your or another person's rights.

If you make such a request, a public or private body must release the information unless PAIA or any other relevant law states that the records containing such information may not be released. Please therefore read this manual first before submitting any requests.

When we refer to "we" or "us" in this manual that means the Fund and its Board. "You" or "your" means you the requestor of the information from the Fund (e.g. a member).

## 2. PAIA and this Manual

The Fund wants to ensure that persons, especially members and beneficiaries of the Fund, are aware of how they can make requests to the Fund, the purposes wherefore the Fund processes information and what records the Fund keeps and processes.

The manual also includes information about the member's (the data subject's) rights derived from the Protection of Personal Information Act (POPIA). This manual will be updated as and required.

The Funds are the responsible parties and duly appointed Liberty as the Administrator of the Funds. The list of wholly and partially owned subsidiaries of Liberty are noted under Annexure 3 of this manual.

Definitions, Acronyms and Abbreviations related to this Manual are referenced under Annexure 5.

Version history of Manual is referenced under Annexure 6.

## 3. Other relevant documents

The Fund have a PAIA Manual and a Data Policy which are available on the website and/or can be requested from the Fund's Information Officer/Principal Officer.

## 4. Introducing the Fund

The Fund is registered with the Financial Sector Conduct Authority and is a private body under PAIA. For many of its activities the Fund is a responsible party under the POPI Act.

The Fund is governed by a Board of Trustees ("Trustees") and has a Principal Officer. The Trustees and the Principal Officer change from time to time.

## 5. Contact details of the Fund/ Information Officer

You can contact the Fund and make your requests for information using the contact details below. It is recommended that you read this manual first, before submitting any requests.

The Fund's Principal Officer and Information Officer is:

Rozanne Unterslak Liberty Centre 1 Ameshoff Street, Braamfontein, 2001 PO Box 10499, Johannesburg, 2001	Telephone number :011 408- 1491 Email address: <a href="mailto:rozanne.unterslak@liberty.co.za">rozanne.unterslak@liberty.co.za</a>
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## 6. A guide about PAIA

The Information Regulator has, in terms of section 10(1) of PAIA, updated and made available the revised Guide on how to use PAIA ("Guide"), in each official language of South Africa. For further guidance, the Information Regulator can be contacted using these contact details:

Information Regulator physical address: JD House, 27 Stiemens Street Braamfontein 2001  The Information Regulator (South Africa) Tel No: +27 (0) 10 023 5207	PAIA Complaints email: <a href="mailto:PAIAComplaints@infoeregulator.org.za">PAIAComplaints@infoeregulator.org.za</a>  POPIA Complaints email: <a href="mailto:POPIAComplaints@infoeregulator.org.za">POPIAComplaints@infoeregulator.org.za</a>  General enquiries email: <a href="mailto:enquiries@infoeregulator.org.za">enquiries@infoeregulator.org.za</a>  Webiste: <a href="https://infoeregulator.org.za/">https://infoeregulator.org.za/</a>
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## 7. In terms of legislation, what records does the Fund hold?

The Fund is subject to many different laws (as amended and/or replaced e.g. the anticipated Conduct of Financial Institutions Act) and we have set out some of the current main ones below:

- Constitution of the Republic of South Africa 108 of 1996
- The Financial Sector Regulation Act 9 of 2017
- Pension Funds Act 24 of 1956
- Financial Institutions (Protection of Funds) Act 28 of 2001
- Income Tax Act 58 of 1962
- Divorce Act 70 of 1979
- Maintenance Act 99 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002
- Broad-Based Black Economic Empowerment Act 53 of 2003
- Financial Intelligence Centre Act 38 of 2001
- Prevention of Organised Crime Act 121 of 1998
- Insurance Act 18 of 2017

- Long-term Insurance Act 52 of 1988

In respect of all the above legislation the Fund holds the following personal details:

- Name and surname.
- Contact details which includes email, postal and physical addresses and telephone numbers.
- Marital status
- Gender
- Race
- Identification number / passport number
- Citizenship
- Bank account details
- Investments values and benefits.

The Fund is also subject to subordinate legislation, such as Conduct Standards issued by the Financial Sector Conduct Authority (as well as Joint Standards and Prudential Standards).

8. Information that is automatically available without a PAIA request

We can provide you with the following information without you having to make a formal request in terms of PAIA:

Description of category of records automatically available to members	Manner of access to Records
<b>For inspection/ request</b>	
<p>Available to all members, beneficiaries for inspection or electronic copy:</p> <ol style="list-style-type: none"> <li>a. Rules of the Fund and amendments</li> <li>b. Fund's registration and approval documents</li> <li>c. Investment Policy Statement</li> <li>d. Fund's Code of Conduct</li> <li>e. Member welcome letter</li> <li>f. Fund general member communications</li> <li>g. Standard Option Letter (Annuity options)</li> <li>h. Annual Financial Statements</li> <li>i. Ad hoc communication- changes.</li> </ol>	<p>Please contact the Fund's administrator to arrange inspection or request electronically on:</p> <p><a href="http://www.liberty.co.za">www.liberty.co.za</a>            Contact centre : 0860 456789            Email: <a href="mailto:info@liberty.co.za">info@liberty.co.za</a></p> <p>Any information not available from the Fund's administrator is available on request from the Fund's Principal Officer/ Information Officer:</p> <p>Rozanne Unterslak            Email: <a href="mailto:rozanne.unterslak@liberty.co.za">rozanne.unterslak@liberty.co.za</a></p>
<b>Available free of charge (except there maybe administration costs associated with the retrieval of some of certain types of information records)</b>	
<p><i>Available to each member of the Fund:</i></p> <ul style="list-style-type: none"> <li>• The last benefit statement issued by the Fund for the requestor</li> <li>• Client quotations and S14 values (i.e. member fund values)</li> <li>• Record of Advice/Member declaration</li> <li>• The relevant requestor's own member records (which include personal records, policy documents, voice recordings etc)</li> <li>• Claim progress</li> <li>• Retirement Annuity Fund - contribution history and fund return history related to yourself.</li> <li>• Quarterly Reg 28 rebalancing letter</li> <li>• Member's Policy document</li> </ul>	<p>Provided electronically by email.</p> <p>Please request this from the Fund's administrator:</p> <p>Phone: +27 11 408 2559 or +27 11 408 5027</p> <p>E-mail: <a href="mailto:privacy@liberty.co.za">privacy@liberty.co.za</a></p>

Please note before submitting a request:

Section 7(1) of the PAIA Act states:

PAIA does not apply to a record of a public or private body if

- a) that record is requested for the purpose of criminal or civil proceedings
- b) so requested after the commencement of such criminal or civil proceedings, as the case may be; and
- c) the production of or access to that record for the purpose referred to in paragraph a) is provided for in any other law.

If section 7(1) applies, you may not bring a request in terms of this Act. You must use the rules and procedures for the retrieving of information of the relevant legal forum and proceedings you are involved in. The Fund reserves the right to claim all expenses and other damages incurred as a result of a requester submitting a request in contravention of section 7(1).

PAIA only applies to the record that exists at the time of the request. e.g. the Act cannot be used to obtain reasons for a decision by the Fund if the reasons are not in the form of a record.

The Fund must be in possession of the record or under the Fund's control. e.g. if the record is now under another party, you must seek access from that party.

**9. What records are held by the Fund which must be formally requested before the information may be supplied to a member and/or a third party?**

<ul style="list-style-type: none"> <li>• Minutes of Board meetings</li> <li>• Fund - Protocols /Mandates /Policies</li> <li>• Trustee resolutions</li> <li>• Trustee agenda packs</li> <li>• Documentation of Board decisions</li> <li>• Tender documentation</li> <li>• Fund or member insurance policies</li> <li>• Fund indemnity policies</li> <li>• Correspondence with insurers</li> <li>• Unclaimed benefits information</li> <li>• Records of the operations of the Fund (including audit and financial statement information)</li> <li>• Members' and beneficiaries' personal information</li> <li>• Spouses, ex-spouses, partners and family members of members' personal information</li> <li>• Children of members' personal information</li> <li>• Health information about members and beneficiaries</li> <li>• Information about alleged criminal behaviour by a member/beneficiary</li> <li>• Members' membership certificates/welcome letter</li> <li>• Members' benefit statements</li> <li>• Fund service provider agreements</li> <li>• Information about service providers</li> <li>• Correspondence with regulatory authorities,</li> </ul>	<ul style="list-style-type: none"> <li>• Returns to regulatory authorities</li> <li>• Board and other fund officials' personal information</li> <li>• Death benefit investigations</li> <li>• Deduction and withholding from benefits' information (beneficiaries)</li> <li>• Nomination of beneficiary forms and beneficiary information in respect of deceased members</li> <li>• Section 14 transfer and recognition of transfer documentation</li> <li>• Claims forms and information including bank accounts and tax information</li> <li>• Personal information of members related to the Fund</li> <li>• Contributions and contribution schedules (where applicable)</li> <li>• Divorce and maintenance orders related to members</li> <li>• Complaints (including PFA) and complaints management</li> <li>• Communication to specific members</li> <li>• Legal opinions and litigation</li> <li>• FICA documents</li> <li>• Investment performance and returns and switches</li> <li>• Reg 28 rebalancing reports</li> </ul>
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**10. What procedure should you follow to obtain information or records from the Fund?**

**Form of the request**

You *must* do both of the following:

Please use the prescribed form - Form 2. You can find Form 2 on the IR website : <https://inforegulator.org.za/> and is attached as Annexure 2 in this Manual

The request must be made to the **Principal Officer / Information Officer** using the contact details (address or email address) included above in this manual

**When you complete your PAIA form you must:**

Provide sufficient detail on the request form to enable us to identify your record/s and the requestor (you, if you are the requestor)

Indicate which form of access is required e.g. electronic, paper

Indicate if there is a particular manner (way) to be used to inform the requestor (e.g. email or post) and state the particulars needed to be informed this way (e.g. email address)

Identify the right that the requestor is seeking to exercise or protect

Give an explanation of why the requested record is required for the exercise or protection of that right

If the request is being made on behalf of someone else - give proof of the capacity of the requestor (we will need to be satisfied of this)

**Note:** *if you do not use the prescribed form or do not complete it properly, your request may be rejected, refused (if sufficient information is not provided or otherwise) or delayed.*

All PAIA requests that we receive are evaluated and carefully considered in accordance with PAIA. Sometimes we may have to refuse your request and sometimes we must refuse your request (i.e. if the right you claim to seek to exercise or protect does not qualify as a right in terms of PAIA). For example, the Fund must protect the personal information of third parties. If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally to the Information Officer. The Information Officer will complete the form on behalf of the requestor and provide a copy of the form to the requestor.

#### **Time to make the decision**

We will, within 30 (thirty) days of receipt of the request, decide whether to grant or refuse the request and give notice with reasons (if required) to that effect. The 30 (thirty) day period which we have to decide whether to grant or refuse the request, may be extended for a further period of not more than 30 (thirty) days if the request is for a large amount of information, or the request requires a search for information held at another office of the Fund or the information cannot reasonably be obtained within the original 30 (thirty) day period. We will notify you in writing if we require an extension.

### **11. Remedies available to you when the Fund refuses a request**

#### **1. Internal Remedies**

The Fund does not have internal appeal procedures. The decision made by the Principal Officer / Information Officer is final. You will have to exercise external remedies at your disposal if the request for information is refused, and you are not satisfied with the answer.

## **2. External Remedies**

If you are not satisfied by a decision made by the Fund, for example for refusing access, for imposing access fees, or for extending the time period in which the response is due, you may lodge a complaint with the Regulator first before approaching the court to apply for appropriate jurisdiction for relief within 180 days of receiving the decision

The decision of the private body will be reviewed by a court and a decision will be made by the courts as to whether or not to provide access to the requested records.

## **12. Fees**

- The Act provides for two types of fees, namely:
  - A request fee, which will be a standard fee; and
  - An access fee, which must be calculated by taking into consideration reproduction costs, search and preparation time and costs as well as postal costs.
- A requester who seeks access to a record containing personal information about that requester (him or herself) is not required to pay a request fee. If you ask for information about yourself, you are called a personal requestor.
- Every other requester, who is not a personal requester, must pay the prescribed request fee of R140.00 following submission of the request and provide the deposit slip as proof of payment which must follow the Request Form.
- The Principal Officer/ Information Officer will notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before going any further with the request.
- The requester may lodge an application to court against the payment of the request fee.
- After the Principal Officer / Information Officer has made a decision on the request, the requester will be notified, using the prescribed form, see Annexure 2.
- If the request is granted then a further access fee must be paid for the search, reproduction and preparation and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure. The fee structure and other information about access fees can be found under Annexure 1.
- The requester may ask for a refund of the deposit if your request for access is refused.

### 13. Protection of personal information (POPIA)

#### 13.1. How do you request your personal information under POPIA?

*Requests under POPIA must be made in accordance with the provisions of PAIA – as set out above in this manual. The prescribed request form is attached at the end of this manual. See Annexure 2.*

#### 13.2. You have the following rights under POPIA

To request confirmation of whether we hold personal information about you and a description or record of it

To request information about which third parties have access to your personal information

To request us to correct or delete your personal information if it is inaccurate, irrelevant, excessive, out-of-date, incomplete, misleading or unlawfully obtained (Form 2 -Regulations to POPIA)

To request us to delete or destroy your information if we are no longer authorised to keep it

To object to us processing your personal information (Form 1 - Regulations to POPIA)

**Note:** please use the prescribed forms for these requests noted above, which you can get off the Information Regulator's website: <https://inforegulator.org.za/>. If you do not use the prescribed form or do not complete it properly, your request may be rejected, refused (if sufficient information is not provided or otherwise) or delayed.

#### 13.3. The Fund processes personal information for the following main purposes:

- (a) Processing claims in terms of its rules for its members and former members as well as the beneficiaries (e.g. dependants) of such persons upon the death of a member. These benefits are provided on retirement, withdrawal upon the death of a member or in certain circumstances due to the ill-health of the member.
- (b) To receive contributions from the members of the Retirement Annuity Fund and invest those contributions in the members chosen investment portfolio(s).
- (c) Allocate transfer amounts to the members chosen investment portfolio(s).

- (d) To manage and oversee the insured policies of the Retirement Annuity Fund (closed group of members).
- (e) To investigate and then exercise its discretion concerning the allocation of lump sum death benefits.
- (f) To process divorce and maintenance orders.
- (g) To exercise a discretion as regards withholding or deduction from benefits where applicable.
- (g) To comply with information requests by the Fund’s regulators and to provide information and reporting as required by the law and regulators.
- (i) To manage or oversee transfers of members into and out of the Fund.
- (j) To manage Fund officials, potential Fund officials, service providers, operators and the officials and employees of service providers and operators, to facilitate or manage their appointment, removal, assessment, monitoring, fitness for office, service capability, delivery, performance and other relevant factors.
- (k) To direct, control and oversee the operations, administration and investments of the Fund and to comply with duties set out in the Pension funds Act (and its successors), including section 7D of this Act and other relevant law.
- (l) To ensure the Fund’s board and committees meet regularly, prepare agendas, minutes, resolutions and other Fund documentation and administration.
- (m) To provide relevant and appropriate communication to the members of the Fund and other stakeholders.
- (n) To manage requests for information and complaints related to the Fund.
- (o) To maintain, amend, consolidate or otherwise manage the Rules and other documentation of the Fund.

**13.4. Description of categories of data subjects and the personal information or categories of information held by the Fund**

We hold the following personal information for the following categories of data subject. Some of this personal information is special personal information and some of it is children’s personal information. Refer to the table below.

Category of data subject	Category or personal information we hold or in some cases may hold for them
Members of the Fund	<p>This includes personal information and special information as defined in the Protection of Personal Information Act.</p> <p>Member records with details and date of joining and leaving the fund, identity number, citizenship/nationality, membership /policy numbers, date of birth, age, retirement age, employment capacity.</p> <p>Any member information prescribed to be held by the Financial Sector Conduct Authority (FSCA), members’ contact details, including cell phone numbers and addresses, contributions received with respect to them.</p>

	<p>In limited and historical instances contributions statements from employer with member information.</p> <p>Transfers received from and submitted to other funds for the member and other financial service providers information.</p> <p>Health information, divorce and maintenance information and orders (including information contained therein about ex-spouses, partners, ex-partners, living arrangements, spouses, family and children), unclaimed benefits.</p> <p>Elections regarding payment of benefits, investment of benefits when the member leaves the fund.</p> <p>Tax payable with respect to member, tax directives and applications, PAYE, knowledge of members' tax affair e.g. if they are not in order. Bank account details.</p>
<p>Beneficiaries and potential beneficiaries of the Fund, children of member, ex-spouse, spouse of member, other family members and life partners of member (for example dependants as defined in the Pension Funds Act or nominees as contemplated in section 37C of that Act and actually nominated by members. Including persons nominated on nomination of beneficiaries' forms.)</p>	<p>Name, Identity number, age, percentage nomination, relationship to member, sex life information.</p> <p>Address and other contact information, banking records, employment status, occupation, financial (assets and income statements), children, family members, living arrangements, account numbers and details, divorce and maintenance information, partner, spouse and ex-partner and spouse information. Guardian /caregiver, health, medical records, life expectancy information, education, training, paternity. Any other information required to determine dependency.</p> <p>In exceptional cases:</p> <ul style="list-style-type: none"> <li>- action by SAPS or the National Prosecuting Authority against beneficiary.</li> <li>- Criminal activity, theft, fraud, misconduct, dishonest behaviour of a beneficiary.</li> <li>- Information about financial prejudice to family and details about other income sources and financial information.</li> </ul>
<p>Ex-spouses or spouses of members</p>	<p>Their representatives, contact details, identity or other numbers, age, marital status, membership of a fund, pension interest amount, bank account information, tax information and information disclosed in divorce and maintenance orders.</p>

Former members of the Fund	Unclaimed benefit information Member records
Trustees and Principal Officer	Full names, identity or other number, date of birth, nationality, occupation, contact details, and date of appointment, conflicts and declarations of interest, board membership.  In some cases - other employment or provisions of services information and remuneration information, training, education, qualifications, experience, fit and proper requirements information, criminal record, professional body membership and disciplinary information, name of employer, directorships, prescribed person information, FICA information, reasons for removal from office. Bank account details.
Service provider companies /Independent Financial Advisers and appointed persons within those companies.  Contractors and agents of the Fund as well as their directors and management	Member's financial advisor details.  Company name, company registration number, FICA information, any due diligence or tender information, including previous criminal behaviour or other forms of misconduct, fit and proper information.  Contractual arrangements, errors and omissions, information about claims or litigation, conflicts and declarations of interest, qualifications, licenses, professional body membership, prescribed information. Bank account details.  Directors and management identity or other number, contact details, fit and proper requirements information, legal, compliance and regulatory information.

**13.5. The recipients or categories of recipient to whom personal information may be supplied by the Fund**

The Fund may provide certain of the personal information of members to the following persons for purposes of the administration of the Fund, for example to the extent that they may provide services contracted to the Fund, to perform statutory duties, to comply with or facilitate court orders, to determine complaints and to regulate and supervise the Fund:

- the Fund's administrator

- the Fund's auditors
- the Fund's insurers
- legal providers (ad hoc and if necessary)
- the tracing agents
- the FSCA, Prudential Authority, South African Reserve Bank, the Information Regulator and relevant Authorities and Regulators
- the South African Revenue Services, the Financial Intelligence Centre and other government entities
- Ombud (for example the Pension Funds Adjudicator) as well as the Financial Services Tribunal
- basic lump sum death benefit related personal information of beneficiaries to other beneficiaries
- spouses, ex-spouses of members and their representatives
- court appointees
- the Trustees and Principal Officer
- other persons lawfully entitled to receive Fund personal information.

### **13.6. Planned flow of personal information out of South Africa**

The Fund does not transfer personal information out of South Africa unless a member, beneficiary or payee is outside of South Africa and their own personal information is provided to them. The Fund or its service providers may use cloud-based storage to store information which is offshore. The administrator currently stores information using cloud-based storage offshore and complies with the General Data Protection Regulations (GDPR) in doing so which is the European privacy laws.

### **13.7. General description of security measures of the Fund**

- The Fund is committed and obliged to implement all reasonable controls to safeguard access to your personal information.
- Where third parties are required to process your personal information in relation to the purposes set out in this manual and for other legal requirements, the Fund ensures that it is contractually bound to apply the appropriate security practices.
- All use of website and transactions are protected by encryption (secret codes) in line with international standards.

### **13.8. The Fund relies on the following authorisations, justifications or grounds to process personal information lawfully**

POPIA requires the Fund to process personal information in compliance with the certain conditions set out in that Act. The Fund wants to communicate where it relies on POPIA justifications to process personal information lawfully and, thus, has included this information in this manual.

#### **Justification for processing of personal information other than consent**

1. The Fund relies on justifications other than consent to process personal information lawfully.

2. Processing the personal information is necessary for the performance of a contract to which the data subject (e.g. member) is party - with respect to members generally the Fund does not contract with the member directly, however the member is subject to the Rules of the Fund and issued with a fund member policy.
3. As regards service provider information - the Fund may rely on the contract performance in addition to the legitimate interests of the Fund justification to process service provider information as there is a contract between the parties that allows for the Fund to process the personal information of operators and it is in the Fund's legitimate interests to do so.
4. Where the Fund has put a contract in place for the Trustees and other Fund officials or made them subject to a Code of Conduct, the Fund relies on the contract or Code wording where it specifies that the Board and other Fund officials permit the Fund to process their personal information. It is also in the Fund's legitimate interest to process their personal information. The Fund hereby relies on the performance of a contract.
5. The Fund relies on the justification they may process personal information in terms of an obligation in law imposed on the Fund. The Fund has a legal obligation to perform its activities as well as statutory duties in relation to financial statements, transfers, accounting, benefit payments, withholding and deductions, among other activities, in terms of the Pension Funds Act and other legislation such as the Financial Sector Regulation Act, anti-money laundering legislation (FICA), subordinate legislation such as Standards, the Rules of the Fund as well as its common law duties.
6. In addition, it is often to protect the members' or other data subjects' interests that the Fund processes their personal information to fulfil its purposes. Failure to process data subject's (e.g. members and Trustees) personal information may lead to negative consequences for members and processing their personal information leads to positive outcomes for members, for example benefit payments.

The Fund processes personal information in line with its purposes and usual activities. These are necessary in order to receive contributions/transfers, pay benefits and secure assets (among other purposes identified by the Fund). These activities would be expected by members and other data subjects and are necessary and in line with the Fund's lawful purposes.

**Collecting personal information from persons other than the members / beneficiaries (data subjects) themselves**

1. The Fund generally receives information, from either members directly (e.g. contributions to the Lifestyle Retirement Annuity Fund) or their advisers and in some historical instances the employer with regards contributions), for example a retirement or withdrawal claim form or from the member's beneficiaries (e.g. a death claim. In the case of advisers, members must provide consent for the adviser to interact with the administrator in submitting or collecting personal information.
2. The Fund has identified justifications where it may process this personal information even though it has not been received directly from the members or beneficiaries (data subjects) themselves. These justifications relate to:

- (a) collection from another source would not prejudice a legitimate interest of the data subject;
- (b) collection is required to comply with an obligation imposed by law (for example sections 7A, 37C and 37D of the Pension Funds Act);
- (c) to maintain the legitimate interest of the Fund (for example to allocate contributions or pay benefits);
- (d) compliance is not practicable (for example a potential beneficiary of a death benefit is not contactable);
- (e) collecting tax related personal information from a third party to comply with tax legislation; and/or
- (f) occasionally the Fund may find itself in legal proceedings when it may be necessary to collect personal information from a source other than the data subject.

**Bank account information**

1. We rely on certain justifications when processing bank account numbers.
2. For the processing of service provider bank account details, we have agreements with most of our operators that include payment of fees to their bank accounts.
3. With respect to members’ bank account numbers, beneficiaries’ bank account numbers, maintenance order payees’ bank accounts, divorce order non-member spouses’ bank account numbers: the Fund relies on the data subject’s legitimate interests that we pay them.

**Children’s personal information**

The Fund has identified where it will rely on authorisations/grounds to process children’s personal information for the purpose of paying benefits to beneficiaries in the event of a member's death.

<i>Activity type</i>	<i>POPIA grounds to justify the processing of children’s information</i>
Payment of benefits to a member (or other person) leaving the Fund (other than on transfer) for example on withdrawal, retirement or death	An obligation in law – the Pension Funds Act  or with consent of a competent person
Nomination of beneficiaries by members	

**13.9. Availability of this Manual**

A copy of this manual is available for inspection free of charge at the Fund’s registered office (see address in this manual above) within normal business hours and is also on the Liberty website.

#### 14. Annexure 1: Fees in respect of Private Bodies

DESCRIPTION	Rand
The fee for a <b>copy of the manual</b> as contemplated in regulation 9(2)(c) - for every photocopy of an A4-size page or part thereof.	2,00
For every photocopy black and white of an A4-size page or part thereof	2,00
For every printed black and white copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	2,00
For a copy in a computer-readable form on— Flash drive (to be provided by requestor) Compact disc	40,00
- If provided by requestor -	40,00
- If provided to the requestor	60,00
Transcription of visual images, for an A4-size page or part thereof	Service to be outsourced. Will depend on quotation from Service provider.
Copy of visual images	Service to be outsourced. Will depend on quotation from Service provider.
For a transcription of an audio record, for an A4-size page or part thereof	24,00
For a copy of an audio record on— Flash drive (to be provided by requestor) Compact disc	40,00
- If provided by requestor	40,00
- If provided to the requestor	60,00
The <b>request fee</b> payable by a requester	140,00
The <b>access fees</b> payable by a requester as follows:	
For every photocopy black and white of an A4-size page or part thereof	2,00
For every printed black and white copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	2,00
For a copy in a computer-readable form on— Flash drive (to be provided by requestor) Compact disc	40,00
- If provided by requestor -	40,00
If provided to the requestor	60,00
Transcription of visual images, for an A4-size page or part thereof	Service to be outsourced. Will depend on quotation from Service provider.

Copy of visual images	Service to be outsourced. Will depend on quotation from Service provider.
For a transcription of an audio record, for an A4-size page or part thereof	24,00
For a copy of an audio record on— Flash drive (to be provided by requestor) Compact disc	40,00
- If provided by requestor	40,00
If provided to the requestor	60,00
For purposes of section 54 (2) of the Act, the following applies:	
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.	145,00
To not exceed a total cost of	435,00
Deposit: If search exceeds 6 hours	One third of amount per request
Postage, e-mail or any other electronic transfer	Actual expense, (if any)

15. Annexure 2 Request for Access to Record

**FORM 2**

**REQUEST FOR ACCESS TO RECORD**

[Regulation 7]

**NOTE:**

1. Proof of identity must be attached by the requester.
2. If requests are made on behalf of another person, proof of such authorisation, must be attached to this form.

**TO:** The Information Officer


(Address)

E-mail address: 

--

Mark with an "X"

Request is made in my own name

Request is made on behalf of another person.

PERSONAL INFORMATION	
Full Names	
Identity Number	
Capacity in which request is made (when made on behalf of another person)	
Postal Address	
Street Address	

E-mail Address			
Contact Numbers	Tel. (B):		Facsimile:
	Cellular:		
Full names of person on whose behalf request is made ( <i>if applicable</i> ):			
Identity Number			
Postal Address			

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		

<b>PARTICULARS OF RECORD REQUESTED</b>	
<i>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. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)</i>	
Description of record or relevant part of the record:	
Reference number, if available	

Any further particulars of record	
<b>TYPE OF RECORD</b> <i>(Mark the applicable box with an "X")</i>	
Record is in written or printed form	
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	

<b>FORM OF ACCESS</b> <i>(Mark the applicable box with an "X")</i>	
Printed copy of record <i>(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)</i>	
Written or printed transcription of virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Transcription of soundtrack <i>(written or printed document)</i>	
Copy of record on flash drive <i>(including virtual images and soundtracks)</i>	
Copy of record on compact disc drive <i>(including virtual images and soundtracks)</i>	
Copy of record saved on cloud storage server	

<b>MANNER OF ACCESS</b> <i>(Mark the applicable box with an "X")</i>	
Personal inspection of record at registered address of public/private body <i>(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)</i>	

Postal services to postal address	
Postal services to street address	
Courier service to street address	
<b>PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED</b>	
<i>If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.</i>	
Indicate which right is to be exercised or protected	<del>not available in the language you prefer, access may be granted in the record is available)</del>
Explain why the record requested is required for the exercise or protection of the aforementioned right:	

<b>FEES</b>	
<p>a) <i>A request fee must be paid before the request will be considered.</i></p> <p>b) <i>You will be notified of the amount of the access fee to be paid.</i></p> <p>c) <i>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.</i></p> <p>d) <i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i></p>	
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication <i>(Please specify)</i>

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

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***Signature of Requester / person on whose behalf request is made***

**FOR OFFICIAL USE**

<b><i>Reference number:</i></b>	
<b><i>Request received by:</i></b> <i>(State Rank, Name And Surname of Information Officer)</i>	
<b><i>Date received:</i></b>	
<b><i>Access fees:</i></b>	
<b><i>Deposit (if any):</i></b>	

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***Signature of Information Officer***

## 16. Annexure 3: Funds association detail

The Funds are the responsible parties and duly appointed Liberty as the Administrator of the Funds. Below are the wholly and partially owned subsidiaries of Liberty:

### Wholly Owned Subsidiaries

Dotcoza Proprietary Limited	STANLIB Credit Alternatives Enhanced Yield 1GP Proprietary Limited
Eq-Fin Proprietary Limited	STANLIB Eswatini Proprietary Limited
Frank Financial Services Proprietary Limited	STANLIB Fund Managers Jersey Limited
Lexshell 615 Investments Proprietary Limited	STANLIB Infrastructure GP 1 Proprietary Limited
Liberty Active Proprietary Limited	STANLIB Infrastructure GP 2 Proprietary Limited
Liberty Administrators Proprietary Limited	STANLIB Infrastructure GP 3 Proprietary Limited
Liberty Group Limited	STANLIB Infrastructure GP 4 Proprietary Limited
Liberty Group Properties Limited	STANLIB Kenya Limited
Liberty Growth Proprietary Limited	STANLIB Limited
Liberty Health Proprietary Limited	STANLIB Multi-Manager Proprietary Limited
Liberty Holdco Nigeria Limited	STANLIB Namibia Proprietary Limited
Liberty Holdings Botswana Proprietary Limited	STANLIB Namibia Unit Trust Management Company Limited
Liberty Holdings Namibia Proprietary Limited.	STANLIB Namibia Unlisted Investment Management Proprietary Limited
Liberty Holdings Zambia Limited	STANLIB Property Development Proprietary Limited
Liberty Life Botswana Proprietary Limited	STANLIB Tanzania Limited
Liberty Life Insurance Zambia Limited	STANLIB Uganda Limited
Liberty Life Lesotho Limited	STANLIB Wealth Management Nominees Proprietary Limited
Liberty Life Namibia Limited	STANLIB Wealth Management Proprietary Limited
Liberty Linked Investment Platform Nominee (RF) Proprietary Limited	Stonehouse Capital Proprietary Limited
Liberty Linked Investment Platform Proprietary Limited	Swan Reinsurance Protected Cell Captive (Mauritius)
Liberty Nominees Proprietary Limited	United Funeral Insurance Limited
Liberty Propco Proprietary Limited	Yala Consulting and Actuaries Proprietary Limited
Liberty Properties (Swaziland) Proprietary Limited	
Liberty Properties Zambia Limited	
Liberty Securities Proprietary Limited	
Liberty Wealth Consultancy Proprietary Limited	
Libsub1 Proprietary Limited	
LibSub2 Proprietary Limited	
LPH Properties Limited	
STANLIB Asset Management Proprietary Limited	
STANLIB Collective Investments (RF) Proprietary Limited	
STANLIB Credit Alternatives Diversified Credit 1GP Proprietary Limited	

#### Partially Owned Subsidiaries

1 Invest Fund Managers Proprietary Limited  
2 Degrees Properties Proprietary Limited  
CfC Investments Limited  
Liberty Blue Consultancy Limitida (Mozambique)  
Liberty General Insurance Uganda Limited  
Liberty Kenya Holdings Plc  
Liberty Life Assurance Kenya Limited  
Liberty Life Assurance Uganda Limited  
Liberty Life Swaziland Limited  
Liberty Two Degrees Limited  
STANLIB Lesotho Proprietary Limited  
STANLIB REIT Fund Managers Proprietary Limited  
The Heritage Insurance Company Kenya Limited

#### Associated Juristic Persons

AV Fund Managers Proprietary Limited (21,7% acquired by STANLIB Limited wef 25 March 2022)  
Hereford Financial Services Proprietary Limited  
JHI Retail Proprietary Limited  
Marder Holdings Proprietary Limited  
Mobilife Financial Services Proprietary Limited  
Morebo Wealth Proprietary Limited  
The Financial Services Exchange Proprietary Limited  
The Heritage Insurance Company Tanzania Limited  
Associated Juristic Persons  
Amalgam Defined Benefit Pension Fund (36817)  
Amalgam Defined Benefit Provident Fund (36818)  
Amalgam Defined Contribution Pension Fund (The) (35871)  
Amalgam Defined Contribution Provident Fund (34152)  
Amalgam Investment Choice Pension Fund (36241)  
Amalgam Investment Choice Provident Fund (36224)  
Corporate Selection Pension Fund (36006)  
Corporate Selection Pension Fund No 2 (36440)  
Corporate Selection Retirement Fund (27024)  
Corporate Selection Retirement Fund No 2 (36438)  
Liberty Defined Contribution Pension Fund (36943)  
Liberty Pension Fund (16176) Liberty Provident Fund (15367)  
Lifestyle Provident Fund (Umbrella) (25693)  
Lifestyle Retirement Annuity Fund (6776)  
Lifestyle Retirement Preserver Pension Plan (27974)  
Lifestyle Retirement Preserver Provident Fund (27975)  
LPFA Umbrella Pension Fund (37866) LPFA Umbrella Provident Fund (37867)

## 17. Annexure 4: The Fund's basic information

### **Physical address:**

Liberty Centre  
1 Ameshoff Street  
Braamfontein.

### **Postal address:**

Po Box 10499  
Johannesburg  
2000.

### **Contact details:**

Telephone : 0860 456 789 / 011 558 4871

Email: [Info@liberty.co.za](mailto:Info@liberty.co.za)

## 18. Annexure 5: Definitions, Acronyms and Abbreviations

### 1.1 Definitions

- 1.1.1 **“Access fee”** means a fee prescribed for the purposes of section 22(6) or 54(6), as the case may be;
- 1.1.2 **“Data subject”** means the person to whom personal information relates;
- 1.1.3 **“Deputy Information Officer”** means the designated individual in the public or private body who is responsible for assisting the Information Officer with the PAIA Request;
- 1.1.4 **“Guide”** means the guide on how to use PAIA by any person who wishes to exercise any right contemplated in Promotion of Access to Information Act 2 of 2000 (PAIA) and the Protection of Personal Information Act 04 of 2013, as contemplated in section 10 of PAIA;
- 1.1.5 **“Head”** of, or in relation to, a private body means -
- (a) in the case of a natural person, including a person referred to in paragraph (c) of the definition of “political party”, that natural person or any person duly authorised by that natural person;
  - (b) in the case of a partnership, any partner of the partnership or any person duly authorised by the partnership;
  - (c) in the case of a juristic person -
    - (i) the chief executive officer or equivalent officer of the juristic person or any person duly authorised by that officer; or
    - (ii) the person who is acting as such or any person duly authorised by such acting person; or
  - (d) in the case of political party, the leader of the political party or any person duly authorised by that leader;
- 1.1.6 **“Information Officer”**  
In relation to, a public body -
- (a) in the case of a national department, provincial administration or organisational component -
    - (i) mentioned in Column 1 of Schedule 1 or 3 to the Public Service Act, 1994 (Proclamation 103 of 1994), means the officer who is the incumbent of the post bearing the designation mentioned in Column 2 of the said Schedule 1 or 3 opposite the name of the relevant national department, provincial administration or organisational component or the person who is acting as such; or
    - (ii) not so mentioned, means the Director-General, head, executive director or equivalent officer, respectively, of that national department, provincial administration or organisational component, respectively, or the person who is acting as such;
  - (b) in the case of a municipality, means the municipal manager appointed in terms of section 82 of the Local Government: Municipal Structures Act, 1998 (Act 117 of 1998), or the person who is acting as such; or in the case of any other public body, means the chief executive officer,
  - (c) or equivalent officer, of that public body or the person who is acting as

- such;  
In relation to, a private body-
- (d) means the head of a private body as contemplated in section 1, of the Promotion of Access to Information Act;
- 1.1.7 **“Information Regulator”** means the Information Regulator established in terms of section 39 of the Protection of Personal Information Act, 2013;
- 1.1.8 **“Internal appeal”** means an internal appeal to the relevant authority in terms of section 74;
- 1.1.9 **“Person”** means a natural person or a juristic person;
- 1.1.10 **“Personal information”** means information relating to an identifiable natural person, including,  
but not limited to -
- (a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;
  - (b) information relating to the education or the medical, financial, criminal or employment history of the person;
  - (c) any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assigned to the person;
  - (d) the biometric information of the person;
  - (e) the personal opinions, views or preferences of the person;
  - (f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
  - (g) the views or opinions of another individual about the person; and
  - (h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person, but excludes information about an individual who has been dead for more than 20 years;
- 1.1.11 **“Political party”** means -
- (a) any entity that accepts donations principally to support or oppose any registered political party or its candidates, in an election as defined in section 1 of the Electoral Act, 1998 (Act No. 73 of 1998);
  - (b) any registered political party as defined in the Electoral Act, 1998; or
  - (c) a natural person who is an independent candidate.
- 1.1.12 **“Private body”** means -
- (a) a natural person who carries or has carried on any trade, business or profession, but only in such capacity;
  - (b) a partnership which carries or has carried on any trade, business or profession; or
  - (c) any former or existing juristic person; or
  - (d) a political party  
but excludes a public body;
- 1.1.13 **“Public body”** means -

- (a) any department of state or administration in the national or provincial sphere of government or any municipality in the local sphere of government; or
- (b) any other functionary or institution when
  - (i) exercising a power or performing a duty in terms of the Constitution or a provincial constitution; or
  - (ii) exercising a public power or performing a public function in terms of any legislation;

1.1.14 **“Record”** of, or in relation to, a public or private body, means any recorded information -

- (a) regardless of form or medium;
- (b) in the possession or under the control of that public or private body, respectively; and
- (c) whether or not it was created by that public or private body, respectively;

1.1.15 **“Request for access”**, in relation to -

- (a) a public body, means a request for access to a record of a public body in terms of section 11; or
- (b) a private body, means a request for access to a record of a private body in terms of section 50;

1.1.16 **“Request for access”**, in relation to -

- (a) a public body, means
  - (i) any person (other than a public body contemplated in paragraph (a) or (b)(i) of the definition of 'public body', or an official thereof) making a request for access to a record of that public body; or
  - (ii) a person acting on behalf of the person referred to in subparagraph (i);
- (b) a public body, means
  - (i) 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
  - (ii) a person acting on behalf of the person contemplated in subparagraph (i);

1.1.17 **“Responsible party”** means a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing personal information;

1.1.18 **“Third party”**, in relation to a request for access to -

- (a) a record of a public body, means any person (including, but not limited to, the government of a foreign state, an international organisation or an organ of that government or organisation) other than -
  - (i) the requester concerned; and
  - (ii) a public body; or
- (b) a record of a private body, means any person (including, but not limited to,

a public body) other than the requester,  
but, for the purposes of sections 34 and 63, the reference to 'person' in  
paragraphs (a) and (b) must be construed as a reference to 'natural  
person';

- 1.1.19 **“The Act”** means the Promotion of Access to Information Act 2 of 2000 as amended, and includes any regulation made and in force in terms of section 92.

19. Annexure 6: Version history

Version no.	Purpose of revision	Review date
V1	Initial PAIA Information Manual	Dec 2021
V2	Review by the Administration and Communications Sub-committee; Legal Sub-committee; Liberty Privacy Officer	September 2023