


## Promotion of Access to Information Manual



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## PARTICULARS IN TERMS OF THE SECTION 51 MANUAL

### Introduction to DuePoint

DuePoint Network Consultants (Pty) Limited (“DuePoint”) renders financial services to the public via an online e-portal.

Our services include:

- Insurance
- Investment
- Assistance services
- Client Service
- Claims Management
- Premium Collection

DuePoint has appointed Mr Brendan Benfield, the CEO, as the head of DuePoint for purposes of the Act and the person to whom requests for access to information must be made.

### 1. Contact Details of Head

Mr Brendan Benfield

CEO

Postal address :       2 Payne Road  
                                  Bryanston  
                                  2191  
                                  South Africa

Physical address :     As above.

Telephone :       +27 10 020 4500

e-mail :            info@duepoint.net



## 2. A Guide On How To Use PAIA (S14 (1) (C) Of The Act

The Promotion of Access to Information Act, 2 of 2000 (Act) gives a requester access to records of a private body, if the records are needed to exercise or protect any rights.

Information Regulator's PAIA Manual has been prepared in terms of Section 14 of the Promotion of Access to Information Act 2 of 2000, as amended June 2021 to facilitate the public's access to information held by the Regulator Please direct any queries to:

Information Regulator (South Africa) :

PAIA Unit

The Research and Documentation Department

Postal address : JD House, 27 Siemens Street  
Braamfontein  
2001

Telephone : +27 10 023 5200

Website : [www.inforegulatorco.za](http://www.inforegulatorco.za)

E-mail : [enquiries@inforegulator.org.za](mailto:enquiries@inforegulator.org.za)

## 3. Records available in terms of other legislation

Companies Act 71 of 2008

All documents of incorporation of DuePoint are lodged at the offices of the Companies and Intellectual Property Commission and may be inspected there.


Financial Advisory and Intermediaries Act

DuePoint's Financial Service Provider licence and categories are granted by the Financial Sector Conduct Authority and may be inspected there.

## 4. Access to Records Held by DuePoint

(i) Subjects and categories of records held by DuePoint

This section of the Manual sets out the subject and categories of records held by DuePoint. The inclusion of any subject or category of records should not be taken as an indication that records



falling within those subjects and/or categories will be made available under the Act. In particular, certain grounds of refusal as set out in the Act may be applicable to a request for such records.

#### 4.1 Incorporation documents

4.1.1 The incorporation forms of DuePoint.

4.1.2 Register or list of directors of DuePoint.

4.1.3 Minute books and internal resolutions of DuePoint.

#### 4.2 Financial records of DuePoint

4.2.1 Accounting records, books and documents of DuePoint.

4.2.2 Interim and annual financial reports of DuePoint.

4.2.3 Details of auditors of DuePoint.

4.2.4 Auditors' reports in respect of audits conducted on DuePoint.

4.2.5 Tax returns of DuePoint.

4.2.6 Other documents and agreements relating to taxation.

4.2.7 Other financial records of DuePoint.

#### 4.3 Banking details of DuePoint

4.3.1 Indebtedness to bankers.

4.3.2 Bank facilities and accounts details.

4.3.3 Bank statements.

4.3.4 The level of overdraft and other borrowings of DuePoint.


4.3.5 Guarantees given by, or in respect of, DuePoint.

4.3.6 Other financial commitments of DuePoint.

4.3.7 Other banking records of DuePoint.

#### 4.4 Human resources / employment records

4.4.1 List of employees.

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- 4.4.2 Letters or contracts of employment with employees, and/or documentation pertaining to arrangements with directors and employees.
  - 4.4.3 Documents relating to employee benefits.
  - 4.4.4 Compensation or redundancy payments.
  - 4.4.5 Information pertaining to share option, share incentive, bonus or profit-sharing arrangements for employees.
  - 4.4.6 Personnel files.
  - 4.4.7 Disciplinary records and documentation pertaining to disciplinary proceedings.
  - 4.4.8 Other information relating to employees of DuePoint.

#### 4.5 Intellectual Property

- 4.5.1 Trademarks, patents, copyrights, designs etc.
- 4.5.2 Licences relating to intellectual property rights.
- 4.5.3 Other agreements relating to intellectual property rights.

#### 4.6 Licences

- 4.6.1 Licences, material permits, consents, approvals, authorisations and certificates.
- 4.6.2 Applications for permits, licences etc.
- 4.6.3 Registrations and declarations of permits.

#### 4.7 Insurance records

- 4.7.1 Insurance policies taken out for the benefit of DuePoint and its employees.

#### 4.8 Immovable and movable property

- 4.8.1 Agreements for the lease or sale of land and/or other immovable property by DuePoint.
- 4.8.2 Agreements for the lease or sale of movable property by DuePoint.
- 4.8.3 Credit sale agreements and/or hire purchase agreements.
- 4.8.4 Other agreements for the purchase, ordinary sale, conditional sale, or hire of assets.



## 4.9 Computer systems and computer programs

- 4.9.1 Computer software support and maintenance agreements.
- 4.9.2 Web site development, support and maintenance agreements.
- 4.9.3 Computer software licence agreements.
- 4.9.4 Agreements in respect of computer hardware used by DuePoint.
- 4.9.5 Agreements with Internet Service Providers, and other telecommunications entities.
- 4.9.6 Other documentation pertaining to computer systems and computer programs held by DuePoint.


## 4.10 Miscellaneous agreements of DuePoint

- 4.10.1 Loans from third parties (including banks).
- 4.10.2 Loans to third parties and employees.
- 4.10.3 Suretyship agreements.
- 4.10.4 Security agreements, guarantees and indemnities.
- 4.10.5 Agreements restricting the trading activities of DuePoint.
- 4.10.6 Agency, management and distribution agreements.
- 4.10.7 Marketing agreements.
- 4.10.8 Standard conditions of business and standard-form contracts.
- 4.10.9 Agreements with suppliers of DuePoint.
- 4.10.10 Agreements with customers of DuePoint.
- 4.10.11 Confidentiality and/or non-disclosure agreements.
- 4.10.12 Any other agreements.

## 4.11 Correspondence

- 4.11.1 Correspondence of DuePoint, including internal and external memoranda.

## 4.12 Information relating to legal proceedings



4.12.1 Records relating to legal proceedings involving DuePoint.

4.13 Research and scientific or technical information of DuePoint

4.13.1 Documentation pertaining to research conducted by DuePoint.

4.13.2 Research reports prepared by DuePoint.

4.14 Other information

4.14.1 Documents retained in terms of the Occupational Health and Safety Act, 1993.

4.15 Records that are available automatically

The following categories of records are automatically available for inspection. You do not need to request this information in terms of the Act.

These categories are the following:

4.15.1 Any promotional material for public viewing

4.15.2 Posters

4.15.3 Campaigns

4.15.4 Information about products that we offer

(ii) The request procedures

Form of request:

To get access to a record at DuePoint , you must complete the required form and email it to [info@duepoint.net](mailto:info@duepoint.net).

Once we receive your request, our information officer will confirm the details of the fees payable and how you must pay it. Please complete all the fields in the request form, and make sure that you give us the following information:

- Details of the record that you want
- A copy of your valid South African identity document or card.
- A copy of the power of attorney (if applicable).
- A description of the right you want to exercise or protect.
- Details of how we must give you the information (if your request is granted).



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- Your contact details.

### Timelines

We will process your request within 30 days, unless your request involves considerations that will require more time. If an extension is necessary, we will notify you and tell you why we need an extension. If our information officer does not communicate to you about a decision on your request, your request will be deemed refused.

### Grounds for refusal of access to records

The main grounds on which we may refuse access to records relate to:

- the privacy of a third party who is a natural person;
- the commercial information of a third party;
- confidential information of a third party;
- the safety of individuals and property;
- legally privileged records; and
- our commercial information, including:
  - trade secrets;
  - financial, commercial, scientific or technical information, if disclosure would likely harm our financial or commercial interests;
  - information that, if disclosed, could put us at a disadvantage in negotiations or commercial competition;
  - computer programs and related information technology software that we own and are protected by copyright; and
  - research information that we or a third party has compiled, if disclosure would expose the third party, researcher or subject matter of the research and therefore disadvantage us.

Requests submitted in terms of the Protection of Personal Information Act, 4 of 2013, may be refused on the same grounds set out above or any other reasonable grounds as determined by DuePoint.

### Remedies for refusal

If your request to access information was refused, we do not have an internal appeal procedure to follow. The decision of our information officer is final. If you are not satisfied with the outcome of your request, you can apply to a court of competent jurisdiction to take the matter further.

#### Fees:

- The head of DuePoint must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request. A personal requester does not pay such fee.
- The fee that the requester must pay to DuePoint is R5000. The requester may lodge an internal appeal or an application to the court against the tender or payment of the request fee.
- The head of DuePoint will then decide on the request and notify the requester in the required form.
- If the request is granted then a further access fee must be paid for the search, reproduction, preparation and for any time that had exceeded the prescribed hours to search and prepare the record for disclosure.

#### 5. Availability of the Manual

The manual is available for inspection at the offices of DuePoint free of charge.

#### 6. Prescribed fees and forms in respect of private bodies

The request form and details of the fees can be obtained on the Regulator's website at <https://www.inforegulator.co.za>