



# PAIA MANUAL

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### 1 LIST OF ACRONYMS AND ABBREVIATIONS

- 1.1 “**CEO**” means the Chief Executive Officer of STOICFX (PTY) LTD;
- 1.2 “**DIO**” means the Deputy Information Officer of STOICFX (PTY) LTD;
- 1.3 “**IO**” means the Information Officer of STOICFX (PTY) LTD;
- 1.4 “**Minister**” means Minister of Justice and Correctional Services of the Republic of South Africa;
- 1.5 “**PAIA**” means the Promotion of Access to Information Act No. 2 of 2000 (as Amended);
- 1.6 “**POPIA**” means the Protection of Personal Information Act No. 4 of 2013;
- 1.7 “**Regulator**” means the Information Regulator; and
- 1.8 “**Republic**” means the Republic of South Africa.

### 2 PURPOSE OF THE PAIA MANUAL

- 2.1 This PAIA Manual serves as a valuable resource for the public, offering crucial information regarding the records held by our organization. It provides the following key benefits:
  - i. **Understanding Record Categories:** The Manual outlines the categories of records maintained by the body that are accessible without the need for a formal request under the Promotion of Access to Information Act (“PAIA”). This enables individuals to quickly ascertain what information is readily available;
  - ii. **Guidance on Requesting Access:** The Manual offers comprehensive instructions on how to submit a request for access to records. This includes a detailed description of the subjects on which the body holds records, as well as the specific categories of records related to each subject;
  - iii. **Legislative Compliance:** The Manual details the records that are accessible in accordance with other applicable legislation, thereby ensuring transparency and compliance with regulatory requirements;

- iv. **Contact Information:** It includes all relevant contact details for the Information Officer and Deputy Information Officer, who are designated to assist the public in accessing the records they seek. This facilitates direct communication for any inquiries or assistance needed;
  - v. **Guide to Using PAIA:** The Manual provides a description of the guide issued by the Regulator, which explains how to effectively utilize PAIA. It also outlines how individuals can obtain access to this guide;
  - vi. **Personal Information Processing:** The Manual clarifies whether the body processes personal information, detailing the purpose of such processing as well as a description of the categories of data subjects involved and the specific types of information processed;
  - vii. **Categories of Data Subjects:** It elaborates on the various categories of data subjects and the associated information or categories of information that the body holds;
  - viii. **Information Recipients:** The Manual specifies the recipients or categories of recipients to whom personal information may be disclosed, ensuring that individuals are informed about potential third-party access to their information;
  - ix. **International Data Transfers:** It addresses whether the body has plans to transfer or process personal information outside the Republic of South Africa, along with details about the recipients or categories of recipients who may receive this information; and
  - x. **Security Measures:** Finally, the Manual outlines the security measures in place to protect the confidentiality, integrity, and availability of personal information that is processed. This reassures individuals that appropriate safeguards are established to protect their data.
- 2.2 By providing this comprehensive overview, the PAIA Manual enhances public awareness and understanding of their rights to access information, thereby promoting transparency and accountability within our organization.
- 2.3 If you have any questions or require further assistance regarding the information contained in this manual, please do not hesitate to reach out. Your engagement is vital to fostering an open and informed relationship with our body.

### **3 KEY CONTACT DETAILS FOR ACCESS TO INFORMATION OF STOICFX (PTY) LTD**

#### **3.1 Chief Information Officer**

**Name:** Zachary Estes  
**Tel:** 0311002202 (VoIP)  
**Email:** [zach@stoicfx.com](mailto:zach@stoicfx.com)

#### **3.2 Deputy Information Officer**

**Name:** Michael Talento  
**Tel:** 7607050423  
**Email:** [admin@stoicfx.com](mailto:admin@stoicfx.com)

#### **3.3 Access to Information – General Contacts**

**Email:** [admin@stoicfx.com](mailto:admin@stoicfx.com)

### **4 NATIONAL OR HEAD OFFICE**

Postal Address: **STOICFX (PTY) LTD**  
4 Haven Lane, Malvern,  
Queensburgh, Durban,  
Kwa-Zulu Natal, 4093.

Physical Address: **STOICFX (PTY) LTD**  
4 Haven Lane, Malvern,  
Queensburgh, Durban,  
Kwa-Zulu Natal, 4093.

Telephone: (031) 100 2202

mail: [admin@stoicfx.com](mailto:admin@stoicfx.com)

Website: <https://stoicfx.com/>

## 5 GUIDE ON HOW TO USE PAIA AND HOW TO OBTAIN ACCESS TO THE GUIDE

- 5.1 The Regulator has, in accordance with **section 10(1) of the Promotion of Access to Information Act (“PAIA”)**, as amended, revised and made accessible the updated Guide on how to utilize PAIA (hereinafter referred to as the “*Guide*”). This Guide is presented in a clear and easily comprehensible format, tailored to meet the needs of individuals seeking to exercise their rights under both the PAIA and the **Protection of Personal Information Act (“POPIA”)**.

The revisions aim to ensure that all users, regardless of their familiarity with legal terminology, can readily understand the procedures and rights afforded to them. This proactive approach reflects the Regulator’s commitment to promoting transparency and empowering individuals to access information in a manner that is both efficient and user-friendly.

If you require further details or assistance in navigating the Guide, please do not hesitate to contact us. We are here to support you in exercising your rights effectively.

- 5.2 The aforementioned Guide includes a comprehensive description of the following key elements –
- i. **Objectives of PAIA and POPIA:** A clear articulation of the aims and purposes of both the Promotion of Access to Information Act (“PAIA”) and the Protection of Personal Information Act (“POPIA”);
  - ii. **Contact Information:** The Guide provides the postal and street addresses, telephone and fax numbers, and, where available, the electronic mail addresses of:
    - a. the Information Officer of every public body, and
    - b. every Deputy Information Officer of every public and private body designated in terms of section 17(1) of PAIA<sup>1</sup> and section 56 of POPIA<sup>2</sup>;

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<sup>1</sup> Section 17(1) of PAIA- *For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate such number of persons as deputy information officers as are necessary to render the public body as accessible as reasonably possible for requesters of its records.*

<sup>2</sup> Section 56(a) of POPIA- *Each public and private body must make provision, in the manner prescribed in section 17 of the Promotion of Access to Information Act, with the necessary changes, for the designation of such a number of persons, if any, as deputy information officers as is necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.*

- iii. **Request Procedures:** Detailed instructions on the manner and form required to request:
    - a. access to a records of a public body as outlined in section 11; and
    - b. access to a record of a private body as specified in section 503;
  - iv. **Assistance from Information Officers:** Information regarding the assistance available from the Information Officer of a public body in relation to both PAIA and POPIA;
  - v. **Support from the Regulator:** Guidance on the assistance available from the Regulator under both PAIA and POPIA;
  - vi. **Legal Remedies:** A comprehensive overview of the legal remedies available for addressing any act or failure to act concerning rights or duties conferred by PAIA and POPIA. This includes instructions on how to lodge the following:
    - a. an internal appeal;
    - b. a complaint to the Regulator; and
    - c. an application with a court against a decision by the information officer of a public body, a decision on internal appeal or a decision by the Regulator or a decision of the head of a private body;
  - vii. **Manual Compilation Requirements:** The provisions of sections 14 and 51, which mandate public and private bodies to compile a manual, including how to access such manuals;
  - viii. **Voluntary Disclosure:** The provisions of sections 15 and 52, which allow for the voluntary disclosure of categories of records by public and private bodies;
  - ix. **Fee Notices:** Notifications issued under sections 22 and 54 regarding fees applicable to requests for access to information; and
  - x. **Regulatory Provisions:** The regulations established under section 924.
- 5.3 Members of the public are welcome to inspect or request copies of the Guide at the offices of public and private bodies, as well as at the office of the Regulator, during normal working hours.

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<sup>3</sup> Section 50(1) of PAIA- A requester must be given access to any record of a private body if-

- a) that record is required for the exercise or protection of any rights;
- b) that person complies with the procedural requirements in PAIA relating to a request for access to that record; and
- c) access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

5.4 The Guide can also be obtained-

- i. upon request to the Information Officer;
- ii. from the website of the Regulator (<https://www.justice.gov.za/inforeg/>).

5.5 Additionally, a copy of the Guide is available for public inspection in two official languages – English and Afrikaans – during normal office hours, ensuring accessibility for a diverse range of individuals.

**6 CATEGORIES OF RECORDS OF THE STOICFX (PTY) LTD WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS**

CATEGORY OF RECORDS	TYPES OF RECORDS	AVAILABLE ON WEBSITE	AVAILABLE UPON REQUEST
Public Affairs	Public Product Information Media Releases	X	
Marketing	Market Information		X
Corporate Governance	Policies	X	
Operations	Telephone and communication records		X
Information technology	Warranties Company information and resources Industry journals	X	

**6 DESCRIPTION OF THE LEGISLATION APPLICABLE TO STOICFX (PTY) LTD**

CATEGORY OF RECORDS	APPLICABLE LEGISLATION
Memorandum of incorporation	Companies Act 71 of 2008
PAIA Manual	Promotion of Access to Information Act 2 of 2000
Employment Equity Act	No 55 of 1998
Income Tax Act	No 95 of 1967
Labour Relations Act	No 66 of 1995
Value Added Tax Act	No 89 of 1991
Financial Advisory and Intermediary Services Act	No 37 of 2002
Basic Conditions of Employment Act	No 75 of 1997
Electronic Communications and Transactions Act	No 25 of 2002

Promotion of Access of Information Act	No 2 of 2000
Unemployment Insurance Act	No 30 of 1996
Disaster Management Act	No 57 of 2002
Financial Institutions (Protection of Funds) Act	No 28 of 2001
Financial Intelligence Centre Act	No 38 of 2001
Financial Markets Act	No 19 of 2012
Financial Sector Regulation Act	No 9 of 2017
Financial Services Board Act	No 97 of 1990
Financial Services Ombud Schemes Act	No 37 of 2004
Occupational Health and Safety Act	No 85 of 1993
Prevention and Combating of Corrupt Activities Act	No 12 of 2004
Prevention of Organized Crime Act	No 121 of 1998
Promotion of Equality and Prevention of Unfair Discrimination Act	No 4 of 2000
Protection of Constitutional Democracy Against Terrorist and Related Activities Act	No 33 of 2004
Protection of Personal Information Act	No 4 of 2013

**8 DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT BY STOICFX (PTY) LTD**

SUBJECTS ON WHICH THE BODY HOLDS RECORDS	CATEGORIES OF RECORDS
Strategic Documents, Plans, Proposals	Annual Reports, Strategic Plan, Annual Performance Plan.
Human Resources	<ul style="list-style-type: none"> <li>- HR policies and procedures</li> <li>- Advertised posts</li> <li>- Employees records</li> </ul>

**9 PROCESSING OF PERSONAL INFORMATION**

**9.1 Purpose of Processing Personal Information**

The primary purpose of processing personal information is to comply with regulatory requirements and uphold the integrity of financial transactions. This involves verifying client



identities, assessing eligibility and suitability, and actively monitoring for potential fraud. Additionally, processing personal information is essential for managing and mitigating risks related to financial transactions, ensuring adherence to anti-money laundering (AML) and know your customer (KYC) regulations. Ultimately, this process reinforces the security and trustworthiness of the financial services provided, fostering a safer environment for all stakeholders.

9.2 Description of the Categories of Data Subjects and of the Information or Categories of Information relating thereto:

CATEGORIES OF DATA SUBJECTS	PERSONAL INFORMATION THAT MAY BE PROCESSED
Customers / Clients	name, address, registration numbers or identity numbers, employment status and bank details
Service Providers	names, registration number, vat numbers, address, trade secrets and bank details
Employees	address, qualifications, gender and race

9.3 The recipients or categories of recipients to whom the personal information may be supplied:

CATEGORY OF PERSONAL INFORMATION	RECIPIENTS OR CATEGORIES OF RECIPIENTS TO WHOM THE PERSONAL INFORMATION MAY BE SUPPLIED
Identity number and names, for criminal checks	South African Police Services
Qualifications, for qualification verifications	South African Qualifications Authority
Credit and payment history, for credit information	Credit Bureaus

9.4 General Description of Information Security Measures to be Implemented by the Responsible Party to Ensure the Confidentiality, Integrity, and Availability of the Information

- i. Data Encryption;
- ii. Anti-virus; and
- iii. Anti-malware Solutions.

## **10 AVAILABILITY OF THE MANUAL**

A copy of the Manual is available in the following locations:

- i. On stoicfx.com;
- ii. At the head office of STOICFX (PTY) LTD for public inspection during normal business hours;
- iii. To any person upon request and upon the payment of a reasonable prescribed fee; and
- iv. To the Information Regulator upon request.

A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, shall be payable per each A4-size photocopy made.

## **11 UPDATING AND AMENDMENTS OF THE MANUAL**

The Compliance Department of STOICFX (PTY) LTD is committed to maintaining the effectiveness and relevance of this manual. To that end, it will conduct regular reviews and updates, at a minimum on an annual basis. However, should circumstances change or new regulatory requirements emerge, updates will be made promptly to address these needs. This proactive approach ensures that our policies and procedures remain aligned with best practices and regulatory standards, fostering a culture of compliance and continuous improvement within the organization.

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***Issued by***

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**MICHAEL TALENTO**  
*(CEO of STOICFX (PTY) LTD)*