

INFORMATION MANUAL

Prepared in accordance with Section 51 of the Promotion of Access to Information Act,
No. 2 of 2000

For

Real People Investment Holdings (Pty) Ltd

(1999/020093/07)

This Manual applies to Real People Investment Holdings (Pty) Ltd, its subsidiaries and their
divisions¹,
(Hereafter collectively referred to as "Real People")



REAL PEOPLE

¹ For an outline of the private bodies (as defined in the Act) under Real People please see appendix 4

Contents

1. Introduction	3
2. Contact Details & General Information.....	3
3. Guide of the South African Human Rights Commission.....	4
4. Records kept by Real People	4
4.1 Personnel Records.....	4
4.2 Customer Related Records	5
4.3 Private Body Records.....	5
4.4 Other Party Records.....	5
5. Grounds for Refusal of Access to Records	6
6. Remedies available when Real People refuses a request for information.....	7
6.1 Internal Remedies	7
6.2 External Remedies	7
7. Request Procedure	7
8. Access to Records Held by Real People	8
8.1 Personal Requester.....	8
8.2 Other Requester.....	8
9. Fees	9
10. Decision.....	9
11. List of Applicable Legislation.....	10
12. Availability of the Manual	10
13. Approval & Version Control.....	10
Appendix 1	11
Appendix 2	14
Appendix 3	16
Appendix 4	17

1. Introduction

The Promotion of Access to Information Act, No 2 of 2000 ("the Act") gives effect to the constitutional right of access to any information and/or records held by public or private bodies that is required for the exercise or protection of any rights. The Act sets out the requisite procedural issues attached to such request, the requirements which such request must meet as well as the grounds for refusal or partial refusal of such request.

This manual informs requesters of procedural and other requirements which a request must meet as prescribed by the Act.

The Act recognises that the right to access to information cannot be unlimited and should be 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 such rights contained in the Bill of Rights in the Constitution.

2. Contact Details & General Information

All requests for access to records in terms of the Act for Real People must be in writing and must be addressed to the Chief Information Officer, at the contact details below;

Postal address: PO Box 19610
Tecoma
East London
5241

Physical address: Real People Views
12 Esplanade Road
Quigney
East London
5200

Telephone number: (043) 702 4600

Fax number: (043) 742 6327

E-mail address: MOwen@realpeople.co.za

3. Guide of the South African Human Rights Commission

The Human Rights Commission has compiled a guide in terms of section 10 of the Act. The guide contains information in an easily comprehensible form and nature as may be reasonably required by a person who wishes to exercise any right contemplated in the Act. The regulations were published in the Government Gazette on 15 February 2002 (Notice No. R187).

The guide is available from the South African Human Rights Commission.

Please direct any queries to:

PAIA Unit,
The Research and Documentation Department
Private Bag 2700
Houghton
2041

Telephone: +27 11 484-8300
Fax: +27 11 484-0582
Website: www.sahrc.org.za
E-mail: PAIA@sahrc.org.za

4. Records kept by Real People

This clause serves as a reference to the records that Real People holds. It is recorded that the accessibility of the documents listed herein below, may be subject to the grounds of refusal set out hereinafter.

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

4.1 Personnel Records

- Personal records provided by employees;
- Records provided by third parties relating to employees;
- Conditions of employment and other employee-related contractual and quasi-legal records;
- Internal evaluation records and other internal records;
- Correspondence relating to employees;
- Training schedules and material;

“Employees” refers to any person who works for, or provides services to or on behalf of Real People, and receives or is entitled to receive remuneration and any other

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person who assists in carrying out or conducting the business of Real People. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.

4.2 Customer Related Records

- Records provided by a customer to a third party acting for or on behalf of Real People;
- Records provided by a third party;
- Records generated by or within Real People relating to its customers, including transactional records;

A "customer" refers to any natural or juristic entity that receives product or services from Real People.

4.3 Private Body Records

- Financial records
- Operational records
- Databases
- Information Technology
- Marketing records
- Internal correspondence
- Product records
- Statutory records
- Internal Policies and Procedures
- Treasury-related records
- Securities and Equities
- Records held by officials of Real People

These records include, but are not limited to, the records which pertain to Real People's own affairs.

4.4 Other Party Records

- Personnel, customer or private body records which are held by another party, as opposed to the records held by Real People itself;
- Records held by Real People pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers.
- Real People may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to Real People.

5. Grounds for Refusal of Access to Records

The main grounds for Real People to refuse a request for information relates to the -

- mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;
- mandatory protection of the commercial information of a third party, if the record contains –
 - trade secrets of that third party;
 - financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
 - information disclosed in confidence by a third party to Real People, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- mandatory protection of confidential information of third parties if it is protected in terms of any agreement;
- mandatory protection of the safety of individuals and the protection of property;
- mandatory protection of records which would be regarded as privileged in legal proceedings;
- the commercial activities of Real People, which may include –
 - trade secrets of Real People;
 - financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of Real People;
 - information which, if disclosed could put Real People at a disadvantage in negotiations or commercial competition;
 - a computer program which is owned by Real People, and which is protected by copyright.
- the research information of Real People or a third party, if its disclosure would disclose the identity of Real People, the researcher or the subject matter of the research and would place the research at a serious disadvantage;

Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

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6. Remedies available when Real People refuses a request for information

6.1 Internal Remedies

Real People does not have internal appeal procedures. As such, the decision made by the Information Officer is final, and requestors will have to exercise such external remedies at their disposal if the request for information is refused, and the requestor is not satisfied with the answer supplied by the Information Officer

6.2 External Remedies

Subject to the provisions of the Act, a requestor that is dissatisfied with an Information Officer's refusal to disclose information, may within 180 days of notification of the decision, apply to a Court for relief.

Likewise, a third party dissatisfied with an Information Officer's decision to grant a request for information, may within 180 days of notification of the decision, apply to a Court with appropriate jurisdiction for relief.

7. Request Procedure

The following procedural requirements serve as guideline for requestors and the requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.

The requester must complete the prescribed form enclosed herewith (Appendix 1) and submit same as well as payment of a request fee and a deposit, if applicable, to the Information Officer at the postal or physical address, fax number or electronic mail address as stated in paragraph 2 above.

The prescribed form must be filled in with enough particularity to at least enable the Information Officer to identify –

- The record or records requested;
- The identity of the requester,
- Which form of access is required, if the request is granted;
- The postal address or fax number of the requester.

The requester must state the nature of the right for which access to the requested records is required. The courts have indicated that access to the records must be "necessary" for the exercise or protection of the right so stated.



Subject to the provisions in the Act in respect of extensions, Real People will process the request within 30 days, unless the requestor has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time periods not be complied with.

The requester shall be informed in writing whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he must state the manner and the particulars so required.

If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer.

If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.

The requester must pay the prescribed fee, before any further processing can take place.

8. Access to Records Held by Real People

Records held by Real People may be accessed by requests only once the prerequisite requirements for access have been met.

A requester is any person making a request for access to a record of Real People. There are two types of requesters:

8.1 Personal Requester

A personal requester is a requester who is seeking access to a record containing personal information about the requester.

Subject to the provisions of the Act and applicable law, Real People will provide the requested information, or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged.

8.2 Other Requester

This requester (other than a personal requester) is entitled to request access to information on third parties. However, Real People is not obliged to grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee.

9. 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 account reproduction costs, search and preparation time and cost, as well as postal costs.

When the request is received by the Information Officer, such officer shall by notice require the requester, other than a personal requester, to pay the prescribed request fee (if any), before further processing of the request.

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 information officer shall notify the requester to pay as a deposit the prescribed portion of the Access fee which would be payable if the request is granted.

The Information Officer shall withhold a record until the requester has paid the fees as indicated in Appendix 2.

A requester whose request for access to a record has been granted, must pay an access 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 request form.

If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.

10. Decision

The Company will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.

The 30 day period with which Real People has to decide whether to grant or refuse the request, may be extended for a further period of not more than thirty days if the request is for a large number of information, or the request requires a search for information held at another office of Real People and the information cannot reasonably be obtained within the original 30 day period. The Company will notify the requester in writing should an extension be sought.

11. List of Applicable Legislation

A table of legislation setting out a description of the records of Real People which are available in accordance with other legislation is annexed hereto marked "Appendix 3".

12. Availability of the Manual

This manual is made available in terms of Regulation Number R. 187 of 15 February 2002.


The manual is available on the following websites

- www.realpeople.co.za

13. Approval & Version Control

Original	Approved on 27 June 2006 (Reviewed Annually 2007 to 2010)
Version 2	Reviewed and Updated 1 December 2011
Version 3	Updated 19 December 2011

This manual was approved on 19 December 2011



Bruce Aubrey Schenk
Joint Managing Director

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REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY
(Section 53(1) of the Promotion of Access to Information Act, 2000
(Act No. 2 of 2000)

[Regulation 10]

A. Particulars of private body

The Head:

B. Particulars of person requesting access to the record

- (a) The particulars of the person who requests access to the record must be given below.
- (b) The address and/or fax number in the Republic to which the information is to be sent must be given.
- (c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname: _____

Identity number: _____

Postal address: _____

Fax number: _____

Telephone number: _____ E-mail address: _____

Capacity in which request is made, when made on behalf of another person:

C. Particulars of person on whose behalf request is made

This section must be completed *ONLY* if a request for information is made on behalf of another person.

Full names and surname: _____

Identity number: _____

D. Particulars of record

- (a) 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.
- (b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1 Description of record or relevant part of the record: _____

- 2 Reference number, if available: _____
- 3 Any further particulars of record: _____
- _____
- _____
- _____

E. Fees

- (a) A request for access to a record, other *than* record containing personal information about yourself, will be processed only after a request fee has been paid.
- (b) You will be *notified of* the amount required to be paid as the request fee.
- (c) 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.
- (d) If you qualify for exemption *of* the payment *of* any fee, please state the reason for exemption.

Reason for exemption from payment of fees: _____

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:	Form in which record is required
Mark the appropriate box with an X.	
NOTES: (a) Compliance with your request in the specified form may depend on the form in which the record is available. (b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form. (c) The fee payable for access for the record, if any, will be determined partly by the form in which access is requested.	

1. If the record is in written or printed form:					
<input type="checkbox"/>	copy of record*	<input type="checkbox"/>	inspection of record		
2. If record consists of visual images (This includes photographs, slides, video recordings, computer-generated images, sketches, etc.)					
<input type="checkbox"/>	view the images	<input type="checkbox"/>	copy of the images"		
<input type="checkbox"/>		<input type="checkbox"/>	transcription of the images*		
3. If record consists of recorded words or information which can be reproduced in sound:					
<input type="checkbox"/>	listen to the soundtrack audio cassette	<input type="checkbox"/>	transcription of soundtrack* written or printed document		
4. If record is held on computer or in an electronic or machine-readable form:					
<input type="checkbox"/>	printed copy of record*	<input type="checkbox"/>	printed copy of information derived from the record"		
<input type="checkbox"/>		<input type="checkbox"/>	copy in computer readable form* (stiffy or compact disc)		
'If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.			<table border="1"> <tr> <td>YES</td> <td>NO</td> </tr> </table>	YES	NO
YES	NO				

G Particulars of right to be exercised or protected

If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Indicate which right is to be exercised or protected: _____

2. Explain why the record requested is required for the exercise or protection of the aforementioned right: _____

H. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

Signed at..... This..... day of20

SIGNATURE OF REQUESTER / PERSON ON
WHOSE BEHALF REQUEST IS MADE

Reproduction Fees

Where Real People 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.

The Applicable Fees For Reproduction As Referred To Above Is:

	R
• For every photocopy of an A4-size page or part thereof	1.10
• For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	0.75
• For a copy in a computer-readable form on	
○ Stiffy disc	7.50
○ Compact disc	70.00
• A transcription of visual images, for an A4-size page or part thereof	40.00
• For a copy of visual images	60.00
• A transcription of an audio record, for an A4-size page or part thereof	20.00
• For a copy of an audio record	30.00

Request fees:

Where a requester submits a request for access to information held by a Company on a person other than the requester himself/herself, a request fee in the amount of R50, 00 is payable up-front before Real People will further process the request received.

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 the Act or an exclusion is determined by the Minister in terms of Section 54 (8).

The applicable access fees which will be payable are:

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• For every photocopy of an A4-size page or part thereof	1.10
• For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	0.75
• For a copy in a computer-readable form on	
○ Stiffy disc	7.50
○ Compact disc	70.00
• A transcription of visual images, for an A4-size page or part thereof	40.00
• For a copy of visual images	60.00
• A transcription of an audio record, for an A4-size page or part thereof	20.00
• For a copy of an audio record	30.00

- To search for a record that must be disclosed (- per hour or part of an hour reasonably required for such search.)

30.00

Where a copy of a record needs to be posted the actual postal fee is payable.

Deposits:

Where Real People receives a request for access to information held on a person other than the requester himself/herself and the Information Officer 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.

Note: In terms of Regulation 8, Value Added Tax (VAT) must be added to all fees prescribed in terms of the Regulations.

Table of Legislation

Records are kept in accordance with such other legislation as is applicable to Real People, which includes but is not limited to the following legislation:

Administration of Estates Act, No. 66 of 1965
 Adult Basic Education and Training Act, No. 52 of 2000
 Arbitration Act No. 42 of 1965
 Basic Conditions of Employment Act, No. 75 of 1997
 Broad Based Black Economic Empowerment Act, No. 53 of 2003
 Closed Corporations Act No. 69 of 1984
 Companies Act, No. 71 of 2008
 Companies Act, No.61 of 1973
 Competition Act, No. 89 of 1998
 Constitution of South Africa Act, No. 108 of 1996
 Consumer Protection Act, No. 68 of 2008
 Copyright Act, No.98 of 1987
 Debt Collectors Act No. 114 of 1998
 Electronic Communications and Transactions Act, No. 2 of 2000
 Employment Equity Act, No. 55 of 1998
 Financial Advisory and Intermediary Services Act, No.37 of 2002
 Financial Intelligence Centre Act, No. 38 of 2001
 Further Education and Training Colleges Act, No. 16 of 2006
 General and Further Education and Training Quality Assurance Act, No. 58 of 2001

Income Tax Act, No. 58 of 1962
 Income Tax Act, No. 95 of 1967
 Insolvency Act, No. 24 of 1936
 Long Term Insurance Act, No. 52 of 1998
 National Credit Act, No. 34 of 2005
 Occupational Health and Safety Act, No. 85 of 1993
 Promotion of Access to Information Act, No. 2 of 2000
 Promotion of Equality and Prevention of Unfair Discrimination Act, No. 4 of 2000
 Protected Disclosures Act, No. 26 of 2000
 Protection of Constitutional Democracy against Terrorist and Related Activities Act, No. 33 of 2004
 Regulation of Interception of Communications and Provisions of Communication Related Information Act, No. 70 of 2002
 Securities Services Act, No. 36 of 2004
 Skills Development Act, No. 97 of 1997
 Skills Development Levy Act, No. 9 of 1999
 Tobacco Products Control Act, No. 12 of 1999
 Unemployment Insurance Act, No. 63 of 2001
 Value-added Tax Act. No. 89 of 1991

Real People Investment Holdings (Pty) Ltd Subsidiaries;

Real People Housing Holdings (Pty) Ltd	2000/021999/07
Real People Housing (Pty) Ltd	2000/016800/07
Real People Urban Living Two (Pty) Ltd	2003/025218/07
Rubix Residential Properties (Pty) Ltd	2006/029856/07
Real People Property Brokers (Pty) Ltd	2001/004416/07
Real People Affordable Housing (Pty) Ltd	2000/030119/07
Real People Urban Living (Pty) Ltd	2001/004408/07
Real People Commercial Properties (Pty) Ltd	2006/033484/07
Silver Blade Property Holdings (Pty) Ltd	2004/026500/07
Silver Blade Investments 43 (Pty) Ltd	2006/035859/07
Real People Property Traders (Pty) Ltd	2001/004468/07
Housing Solutions No 25 (Pty) Ltd	2000/027808/07
Housing Solutions No 52 (Pty) Ltd	2000/030123/07
Housing Solutions No 59 (Pty) Ltd	2000/030174/07
Housing Solutions No 95 (Pty) Ltd	2000/030196/07
Housing Solutions No 127 (Pty) Ltd	2001/004374/07
Housing Solutions No 133 (Pty) Ltd	2001/004438/07
Real People South Africa Holdings (Pty) Ltd	2007/033467/07
Real People (Pty) Ltd	2001/004440/07
Real People Urban Properties (Pty) Ltd	2007/019159/07
MKA Holdings (Pty) Ltd	2003/027224/07
MKA Debt Solutions (Pty) Ltd	2005/032340/07
Maudot Kengal & Assoc (Pty) Ltd	2003/027408/07
DMC Debt Management (Pty) Ltd	2000/027806/07
Real People Education (Pty) Ltd	2000/030189/07
Real People Incremental Funding (Pty) Ltd	2004/001261/07
Real People Credit (Pty) Ltd	2007/006834/07
Real People Home Improvement Finance (Pty) Ltd	2007/031232/07
Real People Factors (Pty) Ltd	2000/030120/07
Real People Micro Enterprise Funding (Pty) Ltd	2009/009179/07
Real People Assurance Company Ltd	2001/028918/06
Aspire Group (Pty) Ltd	2007/003887/07
Aspire Education (Pty) Ltd	2007/019154/07
Fernwood Business College (Pty) Ltd	2006/033114/07
Konitek Training & Development (Pty) Ltd	2010/003685/07
Roundtop Trading 10 (Pty) Ltd	2007/003827/07
IQA Academy (Pty) Ltd	2001/004434/07