

Glacier Financial Holdings(Pty)Ltd
(Registration number: 2000/000380/07)

**Manual in terms of Section 51 of the Promotion of Access to
Information Act 2 of 2000 (“Act”)**

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1. INTRODUCTION

This manual sets out to assist potential requestors as to the procedures to be followed when requesting access to records to which they are entitled from Glacier, in a quick, easy and accessible manner. The manual may be updated from time to time.

The following words will bear the following meaning in this manual:

“the Act”	shall mean the Promotion of Access to Information Act, No. 2 of 2000, together with all relevant regulations published;
“the/this manual”	shall mean this manual together with all annexures thereto as available at the offices of Innofin from time to time;
“Glacier”	shall mean Glacier Financial Holdings (Pty) Ltd and all companies which are members of the Glacier group of companies as set out in part 8 of this manual.

2. CONTACT DETAILS

Name of body:	Glacier Financial Holdings (Proprietary) Limited
Website:	www.glacier.co.za
Appointed Information Officer:	Elsjemar Brönn
Physical address:	Tuscan Park (Block A), Cnr Old Oak Road and Twist Street, Durbanville, 7550
Postal address:	Private Bag X5, Tyger Valley, 7536
Telephone number:	(021) 917-9002
Facsimile number:	(021) 947-9210
E-mail address:	elsjemar.bronn@glacier.co.za

3. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile a guide to assist people to exercise their rights under the Act. This guide will become available not later than August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700, Houghton, 2041
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	www.sahrc.org.za .
E-mail address:	paia@sahrc.org.za

4. NOTICE AS PROVIDED FOR BY SECTION 52(2) OF THE ACT

No notice in terms of Section 52(2) of the Act has been published. Certain records are however freely available on Glacier's website.

5. RECORDS HELD IN TERMS OF LEGISLATION

(Please note that this is not an exhaustive list)

- Long-term Insurance Act, 52 of 1998
- Pension Funds Act, 24 of 1956
- Policyholder Protection Rules
- Collective Investment Schemes Control Act, 45 of 2002
- Trust Property Control Act, 57 of 1988
- Securities Services Act, 36 of 2004
- Labour Relations Act, 66 of 1995
- Consumer Affairs (Unfair Business Practices Act), 71 of 1988
- Inspection of Financial Institutions Act, 80 of 1998
- Compensation for Occupational Injuries and Diseases Act, 130 of 1993
- Financial Intelligence Centre Act, 38 of 2001
- Employment Equity Act, 55 of 1998
- Skills Development Act, 97 of 1998
- Income Tax Act, 58 of 1962
- Value-Added Tax Act, 89 of 1991
- Pension Fund Regulations
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- Companies Act, 61 of 1973
- Occupational Health and Safety Act, 85 of 1993
- Prevention of Organised Crime Act, 121 of 1998
- Basic Conditions of Employment Act, 75 of 1997
- Unemployment Insurance Act, 63 of 2001

6. DESCRIPTION OF RECORDS HELD BY THE INSTITUTION

Products and Services subjects –

- Long-term insurance products
- Savings products
- All records kept in terms of legislation applicable to any of the above products or services and the Financial Services Industry in general
- Collective investments
- Retirement annuities, Pension Funds
- Investment products

Company Records subjects –

- Finance
- Actuarial
- Client care
- Product management
- All records kept in terms of the Company Laws of South Africa
- Distribution
- Marketing
- Information technology
- Human resources

Subjects on whom records are held –

- Shareholders
- Policyholders
- Directors
- Employees
- Officials
- Consultants
- Investors
- Auditors
- Subsidiary companies
- Advisers
- Brokers
- Clients
- Banking institutions
- External companies / contractors
- Third Parties
- Associate Companies

Which records are held in respect of the above-mentioned subjects?

- Confidential
- Personal
- Commercial
- Financial
- Group/company incorporation
- Group/company financial
- Group/company departments
- Strategy
- Contractor
- Medical
- Subsidiary companies
- Adviser
- Consultant
- Information technology
- Client
- Product and services
- Contracts
- Rules of Funds
- Policy documents
- Research
- Operational
- Trade
- Business
- Internal group/company divisions
- Group/company structure
- Operational
- Policyholder
- Shareholder
- External companies
- Broker
- Directors
- Employee
- Board of Trustees decisions
- Official/legal
- Statutory required reports

7. AVAILABILITY OF THE MANUAL

This manual is available on the Glacier website and at the offices of Glacier free of charge. Copies of the manual may be obtained at the prescribed fee from Glacier's offices. A copy is also available from the Human Rights Commission (see contact details above).

8. MEMBERS OF GLACIER GROUP OF COMPANIES

- Glacier Management Company (registration number: 2000/012215/06)
- Glacier Financial Solutions (Pty) Ltd (registration number: 1999/025360/07)
- Axis Nominees (Pty) Ltd (registration number: 1998/23495/07)