



# AFRIZAN

PEOPLE INTELLIGENCE

**AFRIZAN PEOPLE INTELLIGENCE**

**(PTY) LTD**

**FSP: 55157**

**PAIA MANUAL**

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## **1. Introduction**

This manual is compiled in accordance with the requirements of Section 51 of the Promotion of Access to Information Act, 2 of 2000 (PAIA), which gives effect to the constitutional right of access to information. The purpose of this manual is to facilitate access to information held by Afrizan People Intelligence (Pty) Ltd (“Afrizan People Intelligence”) to give effect to the right to access to information that is required for the exercise or protection of any rights. As a Financial Services Provider (FSP) licensed under the Financial Advisory and Intermediary Services Act (FAIS), Afrizan People Intelligence provides intermediary services in respect of Long-Term Insurance, Short-Term Insurance, Pension Fund Benefits and Investments. This document outlines the structure, contact details, records held, and procedures to follow when requesting access to information from our institution.

## **2. Company Information**

Afrizan People Intelligence is a private company registered and incorporated in South Africa. The company is authorised by the Financial Sector Conduct Authority (FSCA) to operate as a Financial Services Provider under license number FSP 55157. The primary focus of the business is to provide advice and intermediary services in respect of Long-Term Insurance, Short-term Insurance, Investments and Pension Fund Benefits. Our registered office is located at 135 Patricia Road, Block B Freestone Office Park, Athol, Johannesburg, 2191 with postal correspondence being the same. The company can be reached telephonically at 011 884 8010 or via email: [hello@afrizan.co.za](mailto:hello@afrizan.co.za). The appointed Information Officer is Elvira Paola Riccardi, responsible for ensuring compliance with PAIA and the Protection of Personal Information Act (POPIA).

## **3. Description of Business Activities**

Afrizan People Intelligence provides financial services by marketing and distributing Long-Term Insurance products, which primarily includes assistance policies like funeral insurance, life investment and life risk policy. Additionally, the company is involved in distributing Short-Term Insurance and Investments, which includes health policy, motor policy, property policy, and retail pension fund benefits. The FSP also provides Pension Fund Benefits. The FSP does not underwrite these policies but acts as an intermediary between clients and the insurer or society. Services include client onboarding, needs analysis, financial advice, and policy servicing. All services are provided in compliance with the relevant financial sector legislation and codes of conduct.

## **4. The Act and Access to Records**

The Promotion of Access to Information Act allows individuals and entities to request access to records held by both public and private bodies. The objective is to promote transparency and accountability, provided that the request is made in accordance with the procedures set out in the Act. Access to records may be granted if the requester requires the information to exercise or protect a right. However, access can also be refused under specific conditions, such as when disclosure would infringe on the privacy of third parties, reveal confidential commercial information, or compromise security. This manual serves as a guide to requesters on how to access records held by Afrizan People Intelligence.

## **5. Guide on How to Use PAIA**

A guide on how to exercise rights under PAIA is available from the South African Human Rights Commission (SAHRC). This guide provides information on how to make a request, what fees may apply, and what types of records can be accessed. The guide can be accessed via the SAHRC's website at [www.sahrc.org.za](http://www.sahrc.org.za), or by contacting their offices at 011 877 3600 or emailing [PAIA@sahrc.org.za](mailto:PAIA@sahrc.org.za). The SAHRC is also available to assist members of the public in understanding the PAIA process, particularly if they are unsure of their rights or how to submit a valid request to a public or private body.

## **6. Records Automatically Available**

Certain information is made publicly available by Afrizan People Intelligence (Pty) Ltd without the need to formally request it under PAIA. These include company registration details, FSCA license details, product brochures, terms and conditions, privacy notices, and this PAIA manual. This information can generally be requested via email at [hello@afrizan.co.za](mailto:hello@afrizan.co.za). These records are intended to ensure transparency and to assist the public in understanding our services and compliance with regulatory requirements.

## **7. Records Held by Afrizan People Intelligence (Pty) Ltd**

Afrizan People Intelligence holds various categories of records that are relevant to its business operations. These include statutory company records such as incorporation documents, shareholding information, and licensing certificates. Financial records like annual financial statements, tax filings, and bank information are also maintained. In addition, we store client records including application forms, policy information, advice documentation, and signed

mandates. Employee records, such as contracts and payroll information, are kept securely. We also maintain compliance documentation, including records relating to FAIS and POPIA, as well as agreements and communications with insurers and friendly societies.

## **8. Procedure for Requesting Access to Information**

To access any record not automatically available, the requester must submit a written request in the prescribed format, using Form C as per PAIA regulations. The form must be completed with sufficient detail to enable the Information Officer to identify the record requested and the identity of the requester. The form must also specify the right that the requester is seeking to protect or exercise and explain why the requested record is required. The request must be submitted to the Information Officer at [DocMashabane@justice.gov.za](mailto:DocMashabane@justice.gov.za), along with proof of identity and, if applicable, payment of the prescribed request fee. The requester will be informed of any additional fees before the request is processed.

## **9. Grounds for Refusal of Access**

Afrizan People Intelligence may legally refuse a request for access to information under certain conditions, as provided in PAIA. These include protecting the privacy of third parties, avoiding the disclosure of confidential business information, and ensuring the safety of individuals or the public. Requests may also be declined if the information is subject to legal privilege or if disclosure would contravene contractual confidentiality obligations. Each request is assessed on its own merits, and written reasons will be provided in the event of refusal. Where applicable, the requester may lodge an appeal or complaint with the Information Regulator or seek recourse through the courts.

## **10. Fees Payable**

PAIA allows private bodies like Afrizan People Intelligence to charge fees for processing information requests. A standard request fee of R140.00 is payable for non-personal information. If the preparation or search for the record will take more than six hours, an additional hourly fee of R30.00 may apply. Reproduction fees may also be charged based on the format and volume of the records requested. Personal requesters (e.g., individuals requesting their own information) are not required to pay the request fee but may still be liable for reproduction costs. All fees must be paid before records are made available, and a fee schedule is available on request.

## 11. Availability of the Manual

This PAIA manual is publicly available at Afrizan People Intelligence registered office during business hours and on the website, <https://afrizan.co.za>. A copy can also be provided by email upon request. The manual will be reviewed regularly to ensure ongoing compliance with legislative changes and organisational developments. Stakeholders are encouraged to contact the Information Officer should they require any assistance or further clarity regarding the access to information process.

## 12. Information Officer Declaration

The Information Officer of Afrizan People Intelligence confirms that this manual has been compiled in accordance with the requirements of the Promotion of Access to Information Act and reflects the current structure, records, and procedures of the company. Every effort has been made to ensure accuracy and completeness. This manual is approved and signed by the Information Officer on behalf of Afrizan People Intelligence.

**Name:** Elvira Paola Riccardi

**Designation:** Information Officer

**Date:** 19 November 2025