Legal Expenses Insurance Southern Africa Limited (LEZA)

Manual in terms of Section 51 of the Promotion of Access to Information Act 2, 2000

Date of compilation: 10 October 2019

Date of revision: 10 October 2019

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Signed by:							

E W du Toit CEO – LEZA

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1. Purpose of the Manual

The purpose of this Manual is to set out the information which entities in Legal Expenses Insurance Southern Africa Limited and its subsidiaries (LEZA group/the Group) are legally required to disclose under the Promotion of Access to Information Act (PAIA) and the Protection of Personal Information Act (POPIA), and to explain how to exercise statutory rights under these acts with respect to records and personal information handled by entities in the LEZA Group.

2. Introduction to the LEZA Group

Legal Expenses Insurance Southern Africa Limited (the Company) underwrites legal expenses insurance. The Company is registered as a short-term insurer and Financial Service Provider (FSP) provider with the Financial Services Conduct Authority (FSCA). The Group recognise their obligations to their stakeholders.

LEZA Group contains the following entities operating in South Africa:

- Legal Expenses Insurance Southern Africa Limited (FSP licence number 17008),
- Legal Expenses Group Africa Limited
- LegalWise South Africa (Pty) Limited, (FSP licence number pending)
- Scorpion Legal Protection (Pty) Limited (FSP licence number 15960),
- Family Expenses Southern Africa (Pty) Limited (FSP licence number 15959), and
- Yes Loans (Pty) Limited (NCRCP6247).

Hollard Life Assurance Company Limited underwrites the long-term insurance cover for the funeral products offered by Family Expenses Southern Africa (Pty) Limited and Scorpion Legal Protection (Pty) Limited.

3. LEZA Group Contact Details

Persons designated / duly authorised persons:

Chief Executive Officer: E W du Toit

Tel: +27 10 271 8000 Email: eondt@leza.co.za

Group Information Officer: Nadine Pace (Group Company Secretariat)

Tel: +27 10 271 8000 Email: paia@leza.co.za

Details of the LEZA Group head office:

Postal address:

P O Box 6144 Weltevreden Park 1715

Physical address:

Block B Constantia Ridge Office Park, 231 Panorama Drive, Constantia Kloof, 1709

Website: www.legalwise.co.za and www.scorpion.biz

This Manual applies only in respect to records and personal information held by entities in LEZA Group companies that operate in South Africa.

In terms of PAIA any person who requires information for the exercise or protection of their rights, may request information from a private body. Entities in the LEZA Group will grant an individual access to a record held by one of those entities if that record is required by an individual to exercise or protect any legal right that the individual enjoys in terms of PAIA.

In terms of POPIA personal information can be requested by the owner, or the competent person of the owner. Personal information can be provided to a third party with the consent of the data subject who is the owner of the personal information.

4. PAIA

PAIA grants a requestor access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges the request, the public body must be acting in the public interest.

Requests in terms of PAIA need to be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in parts 7 and 8 of this PAIA Manual. The forms and tariffs are dealt with in paragraphs 6 and 7 of the Act.

Requestors are referred to the Guide in terms of Section 10 of PAIA that has been compiled by the South African Human Rights Commission (SAHRC), containing information for the purposes of exercising constitutional rights. The Guide is available from the SAHRC website.

Contact details of the SAHRC.

Deputy Information Officer: PAIA

Telephone Number: +27-11-877 3628

Fax Number: +27-11-403 0625

Postal Address: Private Bag 2700, Houghton, 2041

Website: http://www.sahrc.org.za/home

This Manual will be submitted to the SAHRC when material changes are made. The latest version of the Manual that was submitted will be posted on the websites of entities in the Group. Copies of the Manual are also available at the registered Group head office.

5. Applicable legislation

The requestor may also request information which is available in terms of other legislation. Refer to the Group *regulatory landscape /compliance risk profile* (*Annexure A*). Public product information is freely available on websites of entities in the Group. Policyholders are entitled to access all their personal information in relation to their policies after successful verification of their identity.

6. Records to be made available under PAIA

A requestor may request access to the following types of documents, which are **<u>not</u> <u>freely</u>** available:

Personnel records

These include but are not limited to the following:

- Any personnel records provided to employees,
- Any records a third party has provided to any entity within the LEZA Group about any of their employees,
- Conditions of employment and other personnel-related contractual and quasi-legal records,
- Internal evaluation records, and
- Other internal records and correspondence.

Personal information

Personal information must be collected for a specific, explicitly defined and lawful purpose and the data subject must be made aware of the purpose of the collection of the information unless the provisions of section 18(4) of the POPIA are applicable.

Personal information includes: information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including:

- Race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person,
- Education or the medical, financial, criminal or employment history of the person
- Any identifying number, symbol, e-mail address, physical address, telephone or cell phone number, location information, online identifier or other particular assignment to the person, and
- The biometric information of the person.

Customer-related records

A customer includes any natural or juristic entity (or their duly mandated person) who receives services from an entity in the Group. Customer-related information includes, but is not limited to the following:

- Any records a customer has provided to a third party acting for or on behalf of an entity in the Group,
- Any records a third party has provided to an entity in the Group, and
- Records generated by or within an entity in the Group pertaining to the customer, including transactional records.

Private body records

Private body records include but are not limited to the following:

- Financial records,
- Operational records including audio records,
- Databases,
- Information technology,
- Marketing records,

- Internal correspondence,
- Product records,
- Statutory records,
- Internal policies and procedures,
- Treasury-related records,
- Securities and equities, and
- Records held by officials of entities in the Group.

Other parties

An entity in the Group may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary / holding / sister companies, joint venture companies, service providers. Alternatively, such other parties may possess records which can be said to belong to an entity in the Group.

The following records fall under this category:

- Records of personnel, customers or an entity in the Group which are held by another party as opposed to being held by an entity in the Group, and
- Records held by an entity in the Group 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.

7. How to make a request for information

A request for access to a record of any entity in the Group may be made telephonically, via email or website or any of the branches of the entities in the Group.

Such a request will only be actioned once the prescribed form has been completed and submitted together with the required request fee, to the Information Officer at any of the addresses provided in part 3 of this Manual.

The form must contain the following:

- Sufficient information to enable the Information Officer to identify the requestor,
- Sufficient information to enable the Information Officer to identify the record(s) requested by the requestor,
- The form of access required,
- The requestor's postal address and / or email address in South Africa,
- Identification of the right that the requestor is seeking to exercise or protect,
- An explanation on why the requested record is required to exercise or protect that right,
- If request is made on behalf of another person, the submission of proof of the capacity in which the requestor makes the request, to the satisfaction of the Information Officer, and
- If in addition to a written reply, the requestor wishes to be informed of the decision / outcome of the request in any other manner, the requestor must state that manner and the necessary / applicable particulars.

The **request for information form** is attached hereto as **Annexure B**.

Should requestors not provide all the information listed above, the process will be delayed. The prescribed time periods will not commence until all required information has been furnished to the Information Officer.

Fees payable for a request for information

Payment of fees is regulated by PAIA. There are two types of fees:

- **Request fee:** This is a non-refundable administration fee payable by all requestors who are not personal requestors. It is paid before the request is considered, and
- **Access fee:** This is payable by all requestors only when access is granted. This fee is intended to reimburse entities in the Group for the costs involved in searching for a record and preparing it for delivery to the requestor.

The Information Officer may withhold a record until the request fee and the deposit (if applicable) have been paid. A *schedule of the prescribed fees* is attached as *Annexure D*.

Note that requests will not be processed until the full applicable request fee and/or access fee or deposit has been paid.

Requestor other than personal requestor

The Information Officer must in writing inform any requestor, other than the personal requestor, of the amount of the request fee to be paid before the request may be further processed.

If in the Information Officer's opinion, the search for a record, or preparation of the record for disclosure will require more than the prescribed hours, the Information Officer may require the requestor to pay a deposit, not being more than one third of the access fee that would be payable if the request is granted. If the request is declined, the deposit must be repaid to the requestor.

The notice given by the Information Officer must advise the requestor that he/she has a right to apply to court against the payment of the request fee or deposit, and also advise of the procedure of the application.

Personal requestor

A personal requestor is described in terms of PAIA as a requestor seeking access to a record containing information about themselves. This also includes any person who is requesting information on behalf of the personal requestor.

A personal requestor is not liable to pay a request fee or a deposit, but is liable for payment of access fees in the event of a request being granted.

Decision-making process

The Information Officer will take into consideration the grounds for refusal of a request in terms of the "What are the potential grounds for refusal?" section of this Manual to decide whether access to any of the information stated above should be granted to the requestor.

The Information Officer will take all reasonable steps to find a record that has been requested. If the record cannot be found or does not exist, the Information Officer must notify the requestor by way of affidavit or affirmation that it is not possible to give access to the record. This is deemed to be a refusal of the request. If, however, the record is later found, the requestor must be given access if the request would otherwise have been granted.

The Information Officer must within 30 days of receipt of a correctly completed request notify the requestor of the decision as to whether or not to grant the request. If the request is:

- **Granted:** the notification must state the applicable access fee required to be paid, together with the procedure to be followed should the requestor wish to apply to court against such fee, and the form in which access will be given.
- Declined: the notification must include adequate reasons for the decision, together
 with the relevant provisions of the Act relied upon, and provide the procedure to be
 followed should the requestor wish to apply to court against the decision.

The Information Officer may extend the period of 30 days by a further period not exceeding 30 days if:

- The request is for a large number of records or requires a search through a large number of records,
- The request requires a search for records located in a different office of an entity in the Group not situated in the same city,
- Consultation between divisions of entities in the Group, or with another private body is required, or
- The requestor consents to the extension.

The requestor must be notified within the initial 30-day period in writing of the extension, together with reasons therefor, and the procedure involved should the requestor wish to apply to court against the extension.

The Information Officer's failure to respond to the requestor within the 30-day period constitutes a deemed refusal of the request.

The Information Officer may sever a record and grant access only to that portion which the law does not prohibit access to.

If access is granted, access must be given in the form that is reasonably required by the requestor, or if the requestor has not identified a preference, in a form reasonably determined by the Information Officer.

8. What are the potential grounds for refusal of a request?

The Information Officer will refuse access to a record in accordance with one of the prescribed grounds in terms of PAIA, namely:

- The unreasonable disclosure of the personal information of natural-person third parties to requestors. This includes the personal information of deceased persons. There are some exceptions to this,
- If it relates to records containing third party information pertaining to:
 - o Trade secrets,
 - Financial, commercial, scientific or technical information where disclosure would be likely to cause harm to the commercial or financial interests of that third party, or
 - o Information supplied in confidence by the third party, the disclosure of which could reasonably be expected to put the third party at a disadvantage in contractual or other negotiations, or prejudice the third party in commercial competition.

- The information must, however, be released if it pertains to the results of product or environmental testing, the disclosure of which would reveal a serious public safety or environmental risk,
- If such disclosure would constitute a breach of any duty of confidentiality owed to a third party in terms of an agreement,
- If disclosure could reasonably be expected to:
 - Endanger the life or physical safety of an individual,
 - Prejudice or impair the security of a building, structure or system, including but not limited to a computer or communication system, means of transport or any other property,
 - Prejudice methods, systems, plans or procedures for the protection of an individual in accordance with a witness protection scheme or safety of the public.

The request has to be declined if the record is privileged from production in legal proceedings, unless the person entitled to the privilege has waived the privilege.

The Information Officer may refuse access to a record if the record:

- Contains trade secrets of an entity in the Group,
- Contains financial, commercial, scientific or technical information, the disclosure of which would be likely to cause harm to the commercial or financial interests of an entity in the Group,
- Contains information which, if disclosed, could reasonably be expected to put an entity in the Group at a disadvantage in contractual or other negotiations, or prejudice entities in the Group in commercial competition, or
- Consists of a computer program owned by an entity in the Group.

Notwithstanding the above, the information must be released if it pertains to the results of product or environmental testing, the disclosure of which would reveal a serious public safety or environmental risk.

The disclosure of information is prohibited if it is about research where disclosure is likely to expose the third party, the person conducting the research on behalf of the third party, or the subject matter of the research to serious disadvantage. Disclosure is discretionary if such research pertains to an entity in the Group.

Notwithstanding any of the above-mentioned provisions, a record must be disclosed if its disclosure would:

- Reveal evidence of a substantial contravention of or failure to comply with the law, imminent and serious public safety or environmental risk, and
- If the public interest in the disclosure clearly outweighs the harm.

9. Right of appeal to relevant authority

A requester or third party referred to in S74 of PAIA may only apply to a court for appropriate relief in terms of S82 of PAIA after that requester or third party has exhausted the internal *appeal procedure against a decision* of the Information Officer, as provided for in S74 of PAIA and *Annexure C* of this manual and the *Regulator's complaints procedure as referred to in S77A*.

It should be noted that notwithstanding any provision in PAIA, the court may examine the record(s) in question. No record may be withheld from the Court on any grounds. The Court may not, however, disclose the contents of the record(s).

The Court is empowered to grant any order that is just and equitable, including:

- Confirming, amending or setting aside the Information Officer's decision,
- Requiring the Information Officer to take any action, or refrain from taking any action as identified by the Court within a specified period,
- Granting an interdict, interim or special relief, declaratory order or compensation, or costs.

If the requestor has any complaints regarding the access to information process, the requestor may contact the *Information Regulator*.

Their contact details are as follows:

Telephone number: 012 406 4818 Facsimile number: 086 500 3351 Email: inforeg@justice.gov.za

10. Review of this manual

This Manual shall be reviewed by the LEZA Company CEO in the event of any material changes.

Amendments / changes to this Manual will follow the same process outlined for initial issuance and be reviewed and authorised by the CEO, and such changes will result in the existing Manual being superseded.

A copy of the most recently approved Manual is to be kept and centrally filled by the Group Company Secretariat and placed on the applicable company websites.

Annexure A - Records available in terms of other legislation

The requestor may also request information which is available in terms of legislation, such as the following:

1.	Insurance Act
2.	Long Term Insurance Act (LTIA) and Regulations (Market conduct aspects)
3.	Short Term Insurance Act (STIA) and Regulations (Market conduct aspects)
4.	Financial Advisory and Intermediary Services Act (FAIS) Including Code of Good Practice
5.	Financial Intelligence Centre Act (FICA) and Regulations including Financial Intelligence Centre Amendment Act
6.	Policyholder Protection Rules (PPR) including TCF requirements (STIA)
7.	Direct Marketing Association Code of Ethics and Standard of Practice
8.	Pension Funds Act and Regulations
9.	Consumer Protection Act (CPA) and Regulations
10.	Financial Sector Regulation (FSR) Act
11.	Protected Disclosures Act (Whistleblowing)
12.	South African Reserve Bank Act (debit orders) and Regulations
13.	Association of Savings and Investments SA (ASISA) Code of ethics and conduct
14.	National Payment Systems Act (NPSA)
15.	Code of banking practice (debit orders)
16.	Companies Act and Regulations
17.	Income Tax Act and Regulations
18.	Value Added Tax Act and Regulations
19.	Prevention of Organised Crime Act (POCA) and Regulations
20.	Protection of Constitutional Democracy Against Terrorism and Related Activities Act (POCDATARA) and Regulations
21.	National Credit Act (NCA) and Regulations
22.	Basic Conditions of Employment Act (BCEA) and Regulations
23.	Labour Relations Act (LRA) and Regulations
24.	Employment Equity (EE) Act and Regulations

25.	National Minimum Wage Act
26.	Skills Development Act and Regulations
27.	Unemployment Insurance Act (including amendments) and Regulations
28.	Health and Safety Act (OHSA) and Regulations
29	Protection from Harassment Act and Regulations
30.	Compensation for Occupational Injuries and Diseases Act (COIDA) and Regulations
31.	Tobacco Products Control Act
32.	Broad-Based Black Economic Empowerment (BBBEE) Act, Regulations and Financial Sector Code
33.	Attorneys Act and Legal Practice Act
34.	Legal Aid Act and Regulations
35.	Competition Act
36.	Copyright Act and Regulations
37.	Protection of Personal Information Act (POPIA)
38.	Promotion of Access to Information Act (PAIA) and Regulations
39.	Electronic Communication and Transaction (ECT) Act and Regulations
40.	Administrative Adjudication of Road Traffic Offences Act (AARTO) and Regulations
41.	National Road Traffic Act and Regulations
42.	Road Transportation Act and Regulations
41.	Transport Laws and Related Matters Amendment Act (including e-toll) and Regulations

Annexure B - Form for request for access to a record of an entity in LEZA group

Section 53(1) of the Promotion of Access to Information Act, No 2 of 2000

(Regulation 4)

A. Particulars of private body

The Information Officer

Legal Expenses Insurance Southern Africa Group

Postal address:

P O Box 6144 Weltevreden Park 1715

Physical address:

Constantia Ridge Office Park, Block B

231 Panorama Drive,

Constantia Kloof, 1709Chief Executive Officer: EW du Toit

Tel: +27 11 670 4500 Fax: +27 11 679 1049 Email: paia@leza.co.za

B. Particulars of person requesting access to the record

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

Full name and surname:		
Identity number:		
Postal Address:		
Telephone number:	Fax number:	
E-mail address:		

Capa	city in which request is made, when made on behalf of another person:
C. Pa	articulars of person on whose behalf request is made:
	s section must be completed only if a request for information is made on behalf of ther person.
Full r	names and surname:
[dent	tity number:
D. Pa	articulars of record:
	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.
	If the provided space is inadequate please continue on a separate folio and attach it to this form.
;	The requestor 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. Fe	es:
	A request for access to a record, other than a 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.
	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.
	If you qualify for exemption of the payment of any fee, please state the reason therefor.

ł.	Reason for exemption from payment of fees:						
		•					
. For	m of access to record	:					
	ided for in 1 to 4 hereun			to the record in the form of access indicate in which form the record is			
Disab	oility:		Form in w	hich record is required:			
BADU	k the appropriate how	with an "V	″				
Mari NOT	k the appropriate box	WILLI ALL X					
(a) Y		required forn	of access depe	nds on the form in which the record			
	ccess in the form requestill be informed if access	•		n circumstances. In such a case you rm.			
. ,	The fee payable for access hich access is requested		rd, if any, will be	e determined partly by the form in			
1. I	f the record is in writt	ten or printe					
	Copy of record*		Inspec	ction of record			
	f record consists of vi	_		omputer-generated images			
	ketches, etc.)	is, silucs, viu	co recordings, O	omputer-generated images,			
	View the images	Сору	of the images*	Transcription of the images*			

ın	record consists of resound:	ecorded words o	r information	n which	can be rep	oroduced
	Listen to the sound	dtrack	Transcrip	otion of s	oundtrack*	
	(audio recording)		(written	or printed	d document)
. I	f record is held on c	omputer or in a	n electronic c	r machi	ne-readab	le form:
	Printed copy of record Printed copy information from the re		derived	rea	py in compu adable form edia storage	* (electronic
vish i	ou requested a copy or the copy or transcription tal fee is payable.	transcription of a on to be posted or	record (above, emailed to you), do you ı?	YES	NO
	ticulars of right to be provided space is inac			parate fol	io and attac	h it to this
The I	requestor must sign	all the addition	al folios.			
1.	Indicate which right is	s to be exercised o	or protected:			
	Evalain why the regu	ested record is rec	quired for the ϵ	exercising	or protection	on of the aforeme
2.	Explain with the requ					
	tice of decision rega	arding request fo				
H. No You infor		ng whether your re r manner, please s	or access: equest has bee specify the man	n approv	red/denied	If you wish to be
You infor parti	tice of decision rega will be notified in writing med thereof in anothe	ng whether your re r manner, please s liance with your re	or access: equest has bee specify the man quest.	n approv nner and	ed/denied. provide the	If you wish to be necessary

SIGNATURE OF REQUESTOR/PERSON ON WHOSE BEHALF REQUEST IS MADE

(Regulation 8)
STATE YOUR REFERENCE NUMBER:
A. Particulars of public body
The Information Officer/Deputy Information Officer:
B. Particulars of requester/third party who lodges the internal appeal
(a) The particulars of the person who lodge the internal appeal must be given below.
(b)Proof of the capacity in which appeal is lodged, if applicable, must be attached.
(c) If the appellant is a third person and not the person who originally requested the information, the particulars of the requester must be given at C below.
Full names and surname: Identity number: Postal address:
Telephone number: () Fax number: ()
E-mail address:
Capacity in which an internal appeal on behalf of another person is lodged:
C. Particulars of requester
This section must be completed ONLY if a third party (other than the requester) lodges the internal appeal.
Full names and surname:
Identity number:

Annexure C - Notice of Internal Appeal

Section 75 of the Promotion of Access to Information Act, No 2 of 2000

D. The decision against which the internal appeal is lodged

Mark the decision against which the internal appeal is lodged with an X in the appropriate box:

Refusal of request for access				
Decision regarding fees prescribed in terms of section 22 of the Act				
Decision regarding the extension of the period within which the request must be dealt with in terms of section 26(1) of the Act				
Decision in terms of section 29(3) of the Act to refuse access in the form requested by the requester				
Decision to grant request for access				

E. Grounds for appeal

If the provided space is inadequate, please continue on a separate folio and attach it to this form.
You must sign all the additional folios.
State the grounds on which the internal appeal is based:
·
State any other information that may be relevant in considering the appeal:

F. Notice of decision on appeal

You will be notified in writing of the manner, please specify the manner request.	ne decision on your integrand provide the neces	ernal appeal. If y essary particulars	ou wish to be informed in another to enable compliance with your
State the manner:			
Particulars of manner:			
Signed at	this day	of	year
			SIGNATURE OF APPELLANT
FOR INTERNAL USE:	OFFICIAL RECORD O	OF INTERNAL A	PPEAL:
Appeal received on	(date)	by	
(s officer).	tate rank, name and s	urname of inform	ation officer/deputy information
Appeal accompanied by the reason	s for the information o	fficer's/deputy in	formation officer's decision and,
where applicable, the particulars of			
			(date) to the relevant
authority.			
OUTCOME OF APPEAL:			
DECISION OF INFORMATION OFFI	CER/DEPUTY INFORM/	ATION OFFICER (CONFIRMED/NEW DECISION
NEW DECISION:			
DATE RELEVANT AUTHORITY			
RECEIVED BY THE INFORMATION (OFFICER/DEPUTY INFO	ORMATION OFFIC	CER FROM THE RELEVANT
AUTHORITY ON (date):			

Annexure D - Reproduction and/or access fees (Private bodies)

The fee for a copy of the manual is R 1,10 for every photocopy of an A-4-size page or part thereof.

(1) The fees for reproduction and/or access referred to in PAIA and set out in the PAIA Regulations relating to the Access to Information:

	R
(a) For every photocopy of an A4-size page or part thereof	1, 10
(b) 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
(c) For a copy in a computer-readable form on:(i) Stiffy disc(ii) Compact disc / electronic media storage device	7, 50 70, 00
(d) (i) For a transcription of visual images, for an A4-size page or part thereof (ii) For a copy of visual images	40, 00 60, 00
(d) (i) For a transcription of an audio record, for an A4-size page or part thereof (ii) For a copy of an audio record	20, 00 30, 00

(2) Search and Preparation fees

To search for and prepare the record for disclosure, for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation.

The request fee payable by a requestor, other than a personal requestor, is R35.00. The actual postal fee is payable when a copy of a record must be posted to a requestor.

Deposits

Where a private body receives a request for access to information held on a person other than the requestor himself/herself and the Information Officer upon receipt of the request is of the opinion that the preparation of the required record for disclosure will take more than 6 hours, a deposit is payable by the requestor.

The amount of the deposit is equal to one third of the amount of the applicable access fee.

