



Access to Information Manual (“PAIA Manual”)

In terms of the Promotion of Access to Information Act, Act 2 of 2000 as amended.

Khoury & Associates (PTY) LTD

A Juristic representative of Discovery Life,
an authorised Financial Services provider, FSP:18147.

1. Introduction

Your privacy is very important to us, and Khoury & Associates (Pty) Ltd (“Khoury & Associates”) is committed to protecting your right to privacy as well as your right to access any information that we as juristic representative of Discovery Life Ltd, an authorised financial services provider FSP 18147 and which Discovery may have on record about you.

This Access to Information Manual (‘Manual’) is prepared in compliance with the Promotion of Access to Information Act 2 of 2000 (‘PAIA’) and the Protection of Personal Information Act 4 of 2013 (‘POPIA’) and as amended from time to time. In terms of this legislation, everyone has the right to access their personal information that is processed by a private body or responsible party, such as Khoury & Associates and/or the applicable Discovery product provider company within the Discovery Group. The purpose of this Manual is to enable requesters to get access to the records to which they are entitled in a quick, easy, and accessible manner.

This Manual applies to Khoury & Associates as a juristic representative of Discovery Life Ltd. This Manual excludes all requests made to medical schemes administered by Discovery Health (Pty) Ltd (‘Discovery Health’).

2. Purpose of PAIA and POPIA

PAIA aims to give effect to everyone in South Africa’s constitutional right to access their information held by the state or a private body. This information can be accessed for the purpose of exercising or protecting any right contained in the Bill of Rights.

When such a request is made, Khoury & Associates is obliged to give access to the requested information, except where the law expressly provides that the information must not be released.

It is important to note that PAIA recognises certain limitations to the right of access to information, which includes:

- Limitations aimed at the reasonable protection of the right to privacy.
- Commercial confidentiality; and
- Effective, efficient, and good governance.

The limitation should be in a manner that balances that right of access to information with any other rights.

The main objective of POPIA is to promote the protection of personal information processed by public and private bodies. POPIA amended certain provisions of PAIA, balancing the need for access to information against the need to ensure the protection of personal information.

3. Access to the Information Manual

In line with the legislative requirements, this Manual serves as Khoury & Associates' information manual, and provides information on both the types and categories of records held by Khoury & Associates and/or the relevant Discovery product provider. This includes the following:

- A description of the records held by and on behalf of Khoury & Associates and/or Discovery
- The procedure to be followed
- Any fees payable when requesting access to any of these records This Manual is available for public inspection as follows:
 - At the physical address of Khoury & Associates office
 - On request by any person and upon payment of a reasonable prescribed fee
 - From the designated Information Officer of Khoury & Associates.

A fee for a copy of the Manual shall be payable per each A4- size page photocopy made.

The Information Regulator has published a guide on its website on how the use of the Promotion of Access to Information Act 2 of 2000, as amended.

See: https://www.justice.gov.za/infoereg/docs/misc/PAIA-Guide-English_20210905.pdf

4. Contact details of the Khoury & Associates Information Officer

The responsibility for administration of any information requests lies with the Information Officer and all requests should be directed to the below contact details.

Information Officer:	The Director: Mr. Grant Khoury
Physical address:	17 Bompas Road Dunkeld West Randburg 2196
Email address:	grant@Khourywealth.co.za
Contact Number:	010 006 1150

5. Contact details of the Discovery Life (License Holder's) Information Officer

Information Officer:	Pieter van der Walt
Deputy Information Officer/s:	Lorraine Dichabe Chris Booyse Deshni Naicker Lerato Kebile
Postal address:	PO Box 786722 Sandton 2146
Physical address:	1 Discovery Place Sandton 2146
Email address:	privacy@discovery.co.za
Website:	www.discovery.co.za

6. Contact details of the Information Regulator

Postal address:	The Information Regulator (South Africa) PO Box 31533 Braamfontein 2017
Physical address:	JD House 27 Stiemens Street Braamfontein Johannesburg
Telephone number:	+27 10 023 5207
Fax number:	+27 11 403 0668
PAIA Complaints email:	PAIAComplaints@info regulator.org.za
POPIA Complaints email:	POPIAComplaints@info regulator.org.za
General enquiries email:	enquiries@info regulator.org.za

7. Automatic disclosure

Khoury & Associates has made available a description of categories of records that are automatically

available without a person having to request access in terms of this Manual.
The below records are automatically available:

- Product and Services Brochures
- Pamphlets
- News and other Marketing Information

Category of records	Types of the Record	Available on Discovery Website / App	Available upon request
<i>Client Related Records</i>	Name, ID number, company registration number, address, product information, application form, policy documents, tax number, tax certificates, vehicle and driver registration information	X	X

A prescribed fee, as contained in Annexure 1, may be payable for reproduction of these records.

8. Types and categories of records

RECORDS HELD IN ACCORDANCE WITH OTHER LEGISLATION

A requester may also request information that is available in terms of other legislation and may request access to related information outside this process. This includes (but is not limited to) the following legislation as amended from time to time and applicable to Khoury & Associates and the category of license as a juristic representative of Discovery Life Ltd :

- Basic Conditions of Employment Act 75 of 1997
- Companies Act 71 of 2008
- Compensation for Occupational Injuries and Diseases Act 130 of 1993
- Consumer Protection Act 68 of 2008
- Electronic Communications and Transactions Act 25 of 2002
- Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Financial Sector Regulation Act 9 of 2017
- Income Tax Act 58 of 1962
- Insurance Act 18 of 2017
- The Labour Relations Act 66 of 1995
- Long-term Insurance Act 52 of 1998
- Occupational Health and Safety Act 85 of 1993
- Short-term Insurance Act 53 of 1998

- Unemployment Insurance Act 63 of 2001
- Value-added Tax Act 89 of 1991
- Banks Act

The above is not an exhaustive list of statutes that may require Khoury & Associates to keep Records.

9. Subject categories of records

Khoury & Associates retains records in the subjects and categories mentioned below.

EMPLOYEE RECORDS

“**Employees**” refers to any person who works for or provides services to or on behalf of Khoury & Associates and receives remuneration or is entitled to receiving remuneration. It also refers to any other person who assists in carrying out or conducting the business of Khoury & Associates. It includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.

Personal records provided by employees include the following:

- Records provided by a third party relating to Khoury & Associates employees
- Conditions of employment as well as other employee-related contractual and legally binding records, including job applications
- Internal evaluation records and other internal records
- Correspondence relating to, or emanating from, employees (both internal and external to the organisation)
- Training schedules and material
- Payment records (and beneficiary payments), including banking details

CLIENT-RELATED RECORDS

“**Client**” refers to any natural or juristic person who receives services or procures Discovery products and benefits through a licensed Representative of Khoury & Associates being a juristic representative of Discovery Life Ltd under license number FSP18147. “Client” includes prospective clients who submit applications through Khoury & Associates to Discovery, but who ultimately do not become Discovery clients.

Requests for records pertaining to the diagnosis, treatment, or health of members of the medical schemes administered by Discovery Health must be submitted to the medical scheme directly. Such requests can be made by following the medical scheme’s PAIA-prescribed process on the medical scheme’s website.

Client-related records include the following:

- Records provided by a client to a third party acting for or on behalf of Khoury & Associates and/or Discovery
- Records provided by a third party to Khoury & Associates (for example, records from astute, other insurers or system obtained information)
- Records generated by or within Khoury & Associates and/or the Discovery relating to its clients
- Transactional records
- Recorded call center calls
- Correspondence with a client that is implicitly or explicitly of a private or confidential nature
- Records pertaining to a client retrieved from other sources, such as any credit bureau or credit provider's industry association

KHOURY & ASSOCIATES COMPANY RECORDS

These records include, but are not limited to, the records that pertain to Khoury & Associates' own affairs. These include the following:

- Financial records
- Operational records
- Information technology
- Communication
- Administrative records, such as contracts and service-level agreements
- Product records
- Statutory records
- Internal policies and procedures
- Human resources records

THIRD-PARTY RECORDS

These records include the following:

- Khoury & Associates and/or Discovery may hold records pertaining to other parties. This includes, without limitation, financial records, correspondence, contractual records, records provided by the other party (for example third- party beneficiaries or employees of a client), and records that third parties have provided about Khoury & Associates and/or Discovery's contractors or suppliers.
- Khoury & Associates may possess records pertaining to other parties. This includes, but is not limited to, contractors, suppliers and service providers.

10. Processing details

In terms of POPIA, data must be processed for a specified purpose. The purpose for which data is processed by Khoury & Associates and/or Discovery will depend on the license category for which advice and/or financial and/or intermediary services are rendered, the nature of the data and the data subject. This purpose is disclosed, explicitly or implicitly, at the time the data is collected.

PURPOSE OF THE PROCESSING

Employee data

Khoury & Associates processes personnel data for business administration purposes, such as for payroll purposes. Employee data is also processed to the extent required by legislation and regulation. For example, Khoury & Associates discloses employees' financial information to the Commissioner for the South African Revenue Service in terms of the Income Tax Act 58 of 1962, employees' special personal information in terms of the Employment Equity Act 55 of 1998 and/or employees licensed as representatives' special information to the Financial Sector Conduct Authority (FSCA) for ongoing licensing purposes.

Client data

Khoury & Associates processes client-related information as an integral part of its service offering from a financial advisory and intermediary services and/or compliance point of view. For example, this could take place during the client advice process, financial planning point of view, application process, in assessing a client's profile, needs and risks, in administering a client's financial portfolio, for compliance and advisory monitoring purposes or for academic research purposes. Khoury & Associates and/or Discovery may also process data provided to it by credit bureaus or industry regulatory bodies and other sources, including a client's employer, to consider a client's application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses on behalf of a medical scheme.

Third-party data

Khoury & Associates processes records of other parties for business administration and compliance purposes, such as to make a payment to contractors and suppliers.

In performing these various tasks, Khoury & Associates may, among other things, collect, collate, process, store and disclose personal information. This includes the following information:

- Personnel, client, or private body records that are held by another party, as opposed to the records held by Khoury & Associates and/or Discovery itself
- Records held by Khoury & Associates pertaining to other parties, including, without limitation, financial records, correspondence, contractual records, records provided by the other party, and records that third parties have provided about the contractors or suppliers.

Khoury & Associates may keep records pertaining to other parties, including, without limitation, contractors, suppliers, subsidiary/holding/sister companies, joint-venture companies, and service providers.

CATEGORIES OF DATA SUBJECTS

Khoury & Associates may hold the following categories of information and records on the following categories of data subject:

Categories of Data Subject	Category of Information and Records
Employees of Khoury & Associates	Name, ID number, physical address, health information, disability information, employee benefit information, bank details, tax number, letter of appointment, FAIS Viability Records, vehicle registration information, performance records, payslips, training records, CV, records of qualifications, psychometric assessment results, credit check results, criminal record check results, CCTV footage
Clients of Khoury & Associates and Discovery	Name, ID or registration number, address, financial information, credit check results, health information, application form, policy documents, VAT number, tax number, tax certificates, CCTV footage, call recordings, vehicle, and driver registration information, contact person information in the event that the client is a juristic person, Compliance and Advisory reports, Advice documentation.
Business partners that Khoury & Associates and Discovery partners with for delivering certain products	Name, registration number, contact details, rewards benefits, compliance advisory documents and reporting.
Third party with whom Khoury & Associates Conducts its business services	Name, registration number, financial information, contract details, Advice compliance documentation and reports.

Category of data subject	Categories of information and records*
Contractors of Khoury & Associates	Name, physical address, registration number, financial information, contract, contractor name, ID number of contractors, CCTV footage, vehicle and driver registration information, Advisory Compliance documentation and reports.
Suppliers and vendors of Khoury & Associates	Name, registration number, financial information, contract, tender documents

*This list of categories of information and records is non-exhaustive.

RECIPIENTS TO WHOM PERSONAL INFORMATION MAY BE SUPPLIED

A requester is any person making a request for access to a record of, or held by, Khoury & Associates. The

requester is entitled to requesting access to the requester's own information, or information pertaining to third parties, where the requester has a legitimate interest to protect or is appropriately authorised. The access to information may be subject to a payment of fees in accordance with Annexure 1. Subject to the nature of the data, Khoury & Associates may supply information or records to the following categories of recipients:

- Statutory oversight bodies, regulators or judicial commissions of enquiry making a request for data (such as the Financial Sector Conduct Authority ("FSCA"))
- Any court, administrative or judicial forum, arbitration, statutory commission or ombud making a request for data held by Khoury & Associates in terms of the applicable rules (such as the Financial Sector Conduct Authority in terms of the Financial Advisory and Intermediary Services Act, Act 37 of 2002)
- Contracted Third parties for purposes of Compliance reporting and auditing purposes
- South African Revenue Service, or another similar authority
- Third parties with whom Khoury & Associates have a contractual relationship for the retention of data (for example, a third-party archiving services)
- Research or academic institutions
- Auditing and accounting bodies (internal and external)
- Anyone making a successful application for access in terms of PAIA
- Subject to the provisions of POPIA, Khoury & Associates and/or Discovery may share information about a client's creditworthiness with any credit bureau or credit providers, industry association or other association for an industry and applicable license categories in which Khoury & Associates operates on the Discovery Life Ltd license.

TRANSBORDER FLOWS OF PERSONAL INFORMATION

Khoury & Associates may from time to time be required to transfer personal information to a third party who is in a foreign country to administer certain services in accordance with the Discovery products. Personal Information may be stored in data servers hosted outside South Africa. However, Khoury & Associates may only do so subject to the provisions of POPIA. Academic or market research may be conducted by a company within Khoury & Associates and/or the Discovery Group and/or by a contracted research and survey provider, which may be inside or outside South Africa.

SECURITY MEASURES

Khoury & Associates takes extensive information security measures to ensure the confidentiality, integrity and availability of personal information in Khoury & Associates' possession or under its control. Khoury & Associates takes appropriate technical and organisational measures designed to ensure that personal data remains protected and secure against unauthorised or unlawful processing or access, and against accidental loss, destruction or damage.

11. Grounds for refusal of access to records

Khoury & Associates may on its own or in terms or in accordance with Discovery's privacy rules, may refuse a request for information on the following basis:

- Mandatory protection of the personal information, special personal information, or privacy of a third party who is a natural person (including children), if supplying the information would involve the unlawful or 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 or intellectual property of that third party
 - Financial, commercial, scientific, compliance, or technical information, if the disclosure would likely cause harm to the financial or commercial interests of that third party
 - Information disclosed in confidence by a third party to Khoury & Associates 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 or legislation
- Mandatory protection of the safety of individuals and the protection of property
- Mandatory protection of records that would be regarded as privileged in legal proceedings
- The commercial activities of Khoury & Associates and/or Discovery, which may include:
 - Trade secrets
 - Intellectual property
 - Financial information that, if disclosed, could put Khoury & Associates and/or Discovery at a disadvantage in negotiations or commercial competition
 - A computer program, algorithm, actuarial modelling, or application that is owned by Khoury & Associates and/or Discovery and that is protected by copyright.
- The research information of Khoury & Associates and/or Discovery or a third party, if its disclosure would disclose the identity of the institution, 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 which involve an unreasonable diversion of resources.

REFUSAL WHEN THE RECORD CANNOT BE FOUND

- If all reasonable steps have been taken by Khoury & Associates to find the record requested by the Requester and same cannot be found for reasons justifiable as per section 55 of PAIA, the authorized individual of Khoury & Associates shall provide an affidavit or affirmation to the Requester advising that it is not possible to give access to the record requested.
- In the event the record is found subsequently, the authorized individual of Khoury & Associates undertakes to contact the Requester to gain access to same, after the payment of the applicable access fee.

12. Access procedure

A requester requiring access to information held by Khoury & Associates must complete the Access Request Form 1 in terms of the Khoury & Associates privacy statement. The manual form must be

submitted to the authorized individual of Khoury & Associates at the postal address, physical address or email address provided. The requester must pay an access request fee (and a deposit, if applicable).

- The Access Request Form must contain enough details to enable the authorized individual of Khoury & Associates to identify:
 - The records requested
 - The proof of identity of the requester
 - The form of access required if the request is granted
 - The email address, postal address, or fax number of the requester.
- If the 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. This information must be to the reasonable satisfaction of authorized individual of Khoury & Associates and the requester must clearly disclose the right they wish to protect.
- 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 will be informed whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, the requester must state the manner and the particulars so required.

ACCESS TO HEALTH INFORMATION OR RECORDS

Where applicable to the products and services for which Khoury & Associates are licensed or in relation to any employee of Khoury & Associates or otherwise applicable to Khoury & Associates, where a request is made for access to information or a health record about the physical or mental health or wellbeing (“health information or records”) of the requester or person acting on behalf of a person to whom a record relates, and the authorized individual of Khoury & Associates is of the opinion that the direct disclosure of such health information or record would cause serious harm to the requester’s physical and/or mental health or wellbeing, the authorized individual of Khoury & Associates may, before granting the request for access, consult with a health practitioner nominated by the requester.

The following conditions apply for nominating a health practitioner:

- In the requester is under the age of 16 years, then a person having parental responsibilities must nominate the health practitioner.
- If the requester is incapable of managing their own affairs, then a legal representative or other person appointed by the court to manage their affairs must nominate the health practitioner.

If the health practitioner is of the opinion that the disclosure of the health information or record would likely cause serious harm to the requester’s physical and/or mental health or wellbeing, the Information Officer may only grant access to the health information or record if the requester proves, to the satisfaction of authorized individual of Khoury & Associates that adequate provision has been made for counselling or other arrangements before, during or after the disclosure of the health information or record to alleviate or avoid the harm to the requester.

Before the requester is given access to the health information or record, the person responsible for such

counselling or arrangements must be given access to the health information or record.

THIRD-PARTY NOTIFICATION

Khoury & Associates will take all reasonable steps to inform a third party to whom a requested record relates if the disclosure of that records would involve the disclosure of any of the following:

- Personal information about that third party
- Trade secrets of that third party
- Financial, compliance, commercial, scientific, or technical information (other than trade secrets) of that third party, the disclosure of which would be likely to cause harm to the commercial, compliance or financial interests of that third party
- Information supplied in confidence by a third party, the disclosure of which could reasonably be expected to put that third party at a disadvantage in contractual or other negotiations
- Information about research being, or to be, carried out by or on behalf of a third party, the disclosure of which would be likely to expose the third party, a person that is or will be carrying out the research on behalf of the third party, or the subject matter of the research, to serious disadvantage.

In addition, Khoury & Associates will take all reasonable steps to inform a third party to whom a requested record relates if the disclosure of that records would lead to any of the following:

- Prejudice to that third party in commercial competition
- An action for breach of a duty of confidence owed to a third party in terms of an agreement

Khoury & Associates will inform the third party as soon as reasonably possible, but in any event, within 21 days after that request is received.

Within 21 days of being informed of the request, the third party may do one of the following:

- Make written or oral representations to authorized individual of Khoury & Associates, explaining why the request for access should be refused
- Give written consent for the disclosure of the record to the requester.

Khoury & Associates will notify the third party of the outcome of the request. If the request is granted, adequate reasons for granting the request will be given.

The third party may lodge a complaint to the Information Regulator or an application with a court against the decision within 30 days after notice is given, after which the requester will be given access to the record after the expiry of the 30-day period.

13. Notification of decision

The authorized individual of Khoury & Associates 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, within which Khoury & Associates must decide whether to grant or refuse the request, may be extended for a further period of not more than 30 days if the information cannot reasonably be obtained within the original 30-day period. The period may be extended if the request is for a large amount of information, or the request requires Khoury & Associates and/or Discovery to search for information held at another office.

14. Remedies available when Khoury & Associates refuses a request for information

The decision of authorized individual of Khoury & Associates is final and binding. Khoury & Associates does not have internal appeal procedures. Therefore, the decision is final. Requesters who are dissatisfied with a decision of authorized individual of Khoury & Associates may exercise external remedies at their disposal.

All complaints by a requester or a third party can be made to the Information Regulator or a court, in the manner prescribed below.

COMPLAINTS TO THE INFORMATION REGULATOR

The requester or third party may submit a complaint in writing to the Information Regulator, within six months of the decision, alleging that the decision was not compliance with the provisions of the legislation.

The Information Regulator will investigate the complaint and reach a decision, which may include a decision to investigate, to take no further action, to conciliate the matter or to refer the complaint to the Enforcement Committee. The Information Regulator may serve an enforcement notice confirming, amending, or setting aside the impugned decision, which must be accompanied by reasons.

APPLICATION TO COURT

An application to court maybe brought in the ordinary course. For this purpose, any reference to an application to court includes an application to a relevant Magistrate's Court.

Annexure 1: Prescribed fees

PAYMENT OF FEES

Payment details can be obtained from the authorized individual of Khoury & Associates. Payment can be made by direct deposit into the nominated bank account of Khoury & Associates. Proof of payment must be attached to the Access Request Form along with the other required documentation.

The following fees are (or may be) payable:

- Request fee

- Access fee
- Reproduction fee

Request fee

The requester must pay an initial request fee when submitting the Access Request Form. The prescribed fee is set out below in Annexure 1.

Access fee

If the request for access is successful, an access fee must be paid prior to the release of the records by Khoury & Associates. This fee is for the search, reproduction and/or preparation of the record(s). The access fee will be calculated based on the prescribed fees set out below in this annexure.

Reproduction fee

This fee applies to documents or records that are voluntarily disclosed. This is for reproduction, copying and transcribing the relevant documents or records. The reproduction fee will be calculated based on the prescribed fees set out below in this annexure.

Deposit

If the search for, and the preparation of, the record for disclosure would, in the opinion of the authorized individual of Khoury & Associates, require more than 6 hours, the requester may be required to pay as a deposit one third of the access fee (the fee which will be payable if the request is granted).

If a deposit has been paid in respect of a request for access which is subsequently refused, then the authorized individual of Khoury & Associates must refund the deposit in full to the requester.

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

Khoury & Associates reserves the right to waive the fees payable subject to the type and categories of information requested as well as the effort required to provide access to the requested information. The requester may lodge a complaint with the Information Regulator or an application with a court against the tender or payment of the request and access fees or deposit if Khoury & Associates declines the requester's request to waive the fees.

Where Khoury & Associates receives a request for access to information held on a person other than the requester and the authorized individual of Khoury & Associates, upon receipt of the request, is of the opinion that the preparation of the required record of disclosure will take more than 6 hours, a deposit is payable by the requester.

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

Please note: In terms of Regulation 8, value-added tax (VAT) must be added to all fees prescribed in terms of the Regulations.

REPRODUCTION AND ACCESS FEES

Where Khoury & Associates has voluntarily provided the Information Regulator 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.

Applicable fees for reproduction (Excluding VAT)	Amount in rand
For every photocopy of an A4-size page or part thereof	R2,00
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or computer-readable form	R2,00
For a copy in a computer-readable form on compact disc	R40,00
- If provided by the requestor	R60,00
- If provided to the requestor=	R60,00
For a copy in a computer-readable form on flash drive (provided by the requestor)	R40,00
A transcription of visual images for an A4-size page or part thereof	Service to be outsourced. Will depend on quotation from service provider
For a copy of visual images	Service to be outsourced. Will depend on quotation from service provider
A transcription of an audio record, for an A4-size page or part thereof	R24,00
For a copy of an audio record on flash drive (provided by requestor)	R40,00
For a copy of an audio record on compact disc or other storage means	
- If provided by requestor	R40,00
- If provided to requestor	R60,00

Request fees	
The request fee payable by every requester	R140,00
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).	
Applicable fees (Excluding VAT)	
For every photocopy of an A4-size page or part thereof	R2,00
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R2,00
Applicable fees for a copy in a computer-readable form (Excluding VAT)	
For a copy in a computer-readable form on compact disc - If provided by the requestor	R40,00
- If provided to the requestor=	R60,00
For a copy of an audio record on flash drive (provided by requestor)	R40,00
A transcription of visual images for an A4-size page or part thereof	Service to be outsourced. Will depend on quotation from service provider
For a copy of visual images	Service to be outsourced. Will depend on quotation from service provider
A transcription of an audio record, for an A4-size page or part thereof	R24,00
For a copy of an audio record on flash drive (provided by requestor)	R40,00
To search for a record that must be disclosed (per hour or part of an hour, excluding the first hour, reasonably required for such search and preparation)	R145,00
- To not exceed a total cost of	R435,00
Where a copy of a record needs to be posted the actual postal fee is payable.	TBC