

**BetterHome Group Limited**  
**1992/000443/06**  
**and its subsidiaries**  
**Access to Information Manual**



We respect your right of access to information. This document will help you exercise that right as required by section 51 of the Promotion to Access of Information Act 2 of 2000 (PAIA).

Callouts like this are a summary of our manual and contain the most important and relevant points for you. They are here to help you understand it, but please read the full manual.

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## 1. Introduction

We are BetterHome Group Limited, and this is our 'Access to Information Manual'. Its purpose is to help you access our information and any other information that we have. PAIA requires us to make it available to you so that you:

- know what types of information we have; and
- can request access to it.

**This manual exists to tell you what information we have and help you get access to it.**

## 2. Our details

2.1. Our details are as follows:

Registration Number:	1992/000443/06
Date of Incorporation:	3rd of February 1992
Registered Address:	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal Address:	P.O. Box 3695 Northcliff 2115
Telephone:	011 516-5500
Email:	<b>Legal@betterhome.co.za</b>
Directors:	Ngcuka, Bulelani
	Botha, Rudi
	Bruyns, Charl
	Cuba, Amanda
	Fleischhauer, Konrad
	De Abreu, Jose
	Small, Johan
	Le Roux, JD
	Viljoen, P (Alternate Director)

2.2. We have appointed an information officer and Deputy Information Officer for the BetterHome Group Limited. For the List of Information Officer and Deputy Information Officer of subsidiaries, please refer to Annexure 1 attached hereto:

Information Officer	Mr. Sugen Naidoo
Deputy Information Officer	Mr. James Gregory
Business Address	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal	P.O. Box 3695, Northcliff, 2115
Contact details	(011) 516 5500 <b>Sugen.Naidoo@betterhome.co.za</b>
Head of the Company (where applicable)	Mr. Rudi Botha (CEO) Mr. Charl Bruyns (Deputy CEO)

**These are all our details, but please rather contact us by email at [legal@betterhome.co.za](mailto:legal@betterhome.co.za) or [Sugen.Naidoo@betterhome.co.za](mailto:Sugen.Naidoo@betterhome.co.za) whenever possible.**

### 3. Our subsidiaries' details

<b>3.1. BetterLife Origination Services (Pty) Ltd</b>	
Registration Number	2001/003522/07
Physical Address	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal Address:	P.O. Box 3695 Northcliff 2115
Telephone:	+27 11 516-5500
Email:	<b>Legal@betterlife.co.za</b>

<b>BetterBond</b>	
A division of Betterlife Origination Services (Pty) Ltd)	
Registration Number	2001/003522/07
Physical Address	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal Address:	P.O. Box 3695 Northcliff 2115
Telephone:	+27 11 516-5500
Website:	<b>www.betterbond.co.za</b>

<b>BetterSure Financial Consultants (Pty) Ltd</b>	
Registration Number	2005/024995/07
Authorised Financial Service Provider	FSP No 24015
Physical Address	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal Address:	P.O. Box 3695 Northcliff 2115
Telephone:	086 124 9294
Website:	<b>www.bettersure.co.za</b>

<b>BetterSure Insurance Brokers (Pty) Ltd</b>	
Registration Number	2008/011624/07
Authorised Financial Service Provider	FSP No 41839
Physical Address	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal Address:	P.O. Box 3695 Northcliff 2115
Telephone:	086 124 9294
Website:	<b>www.bettersure.co.za</b>

<b>MortgageMAX</b>	
A division of Betterlife Origination Services (Pty) Ltd)	
Registration Number	2001/003522/07
Physical Address	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal Address:	P.O. Box 3695 Northcliff 2115
Telephone:	+27 11 516-5500
Facsimile:	+27 11 516-5601
Website:	<b>www.mortgagemax.co.za</b>

<b>BetterID (Pty) Ltd</b>	
Registration Number	2024/355753/07
Physical Address	Bendehuis, 5 Hazelwood Street, Hazelwood, Pretoria, 0081.
Postal Address:	P.O. Box 3695 Northcliff 2115
Telephone:	+27 11 516-5500
Email:	<a href="mailto:info@betterid.co.za">info@betterid.co.za</a>
<b>BetterID operating under TGDPC NCRCB License -</b>	
The Good People Data Company ("TGDPC")	<b>Registration Number: 2018/405198/07</b> <b>NCR Number: NCRCB63</b>
Website:	<a href="http://www.tgpc.co.za">www.tgpc.co.za</a>

For more information regarding the Information Officer and Deputy Information Officer(s) of the subsidiaries, please refer to **Annexure A** for the full list.

#### 4. Further guidance

- 4.1. Requesters are referred to the 'Guide' compiled by the Information Regulator, which is available in a range of official languages and contains information for the purposes of exercising constitutional rights. Please contact the Information Regulator or visit their website for more information on how you can get access to information under PAIA, and to access the Guide.
- 4.2. The contact details of the Information Regulator are:
  - **Postal address:** P.O Box 3153, Braamfontein, Johannesburg, 2017
  - **Physical address:** Woodmead North Office Park, Maxwell Drive, Woodmead, Johannesburg, 2191
  - **Phone number:** 010 023 5200
  - **Website:** [www.inforegulator.org.za](http://www.inforegulator.org.za)
  - General e-mail: [enquiries@inforegulator.org.za](mailto:enquiries@inforegulator.org.za)
  - PAIA Complaints email: [PAIAComplaints@inforegulator.org.za](mailto:PAIAComplaints@inforegulator.org.za)
  - POPIA Complaints email: [POPIAComplaints@inforegulator.org.za](mailto:POPIAComplaints@inforegulator.org.za)

**For further guidance on how you can get access to information, please visit:**  
[www.inforegulator.org.za](http://www.inforegulator.org.za)

#### 5. Records we hold to comply with the law

- 5.1. For purposes of PAIA, the Company holds records across various subjects and categories in electronic and/or physical form, which are created and retained in compliance with applicable South African legislation, some of which are automatically available and others accessible only upon request in accordance with this Manual.
- 5.2. Please note that records that are 'not automatically available,' must be requested using the process outlined in the 'How to request access' section of this manual. We have not published any notices under Section 52 of PAIA. This means that, aside from records automatically available through legislation or voluntarily disclosed in this manual, access to our records will only be granted in accordance with the procedures outlined in this manual.

**We hold various subjects and categories of records in electronic or physical form that are available automatically or in other ways.**

- 5.3. The following legislation applies across multiple categories of records, depending on the nature, purpose and content of the record:
  - Promotion of Access to Information Act 2 of 2000

- Protection of Personal Information Act 4 of 2013
- Prevention of Organised Crime Act 121 of 1998
- Prevention of Constitutional Democracy Against Terrorist and Related Activities Act 33 of 2004
- Prevention & Combating of Corrupt Activities Act 12 of 2004
- Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000
- Protected Disclosures Act 26 of 2000
- Prescription Act 18 of 1943

5.4. These Acts are therefore read together with the category-specific legislation listed below.

#### 5.4.1. Company records

Company records are all our records related to the incorporation and administration of our company. Some of them are available from the Companies and Intellectual Property Commission (“CIPC”).

Type of Record	Availability	Applicable Legislation
<b>Memorandum of Incorporation</b>	Automatically available from CIPC	Companies Act 71 of 2008; Companies Act 61 of 1973 (legacy)
<b>Directors’ names</b>	Automatically available from CIPC	Companies Act 71 of 2008
<b>Documents of incorporation</b>	Automatically available from CIPC	Companies Act 71 of 2008
<b>Minutes of board of directors’ meetings</b>	Not automatically available	Companies Act 71 of 2008; Protection of Personal Information Act (“POPIA”) 4 of 2013; Promotion of Access to Information Act (“PAIA”) 2 of 2000
<b>Written resolutions</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Records relating to appointment of directors, auditors, company secretary, public officer or other officers</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Share register and other statutory registers</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>BBBEE certificates and verification records</b>	Not automatically available	Broad Based Black Economic Empowerment Act 53 of 2003; PAIA 2 of 2000

**Company records include our memorandum of incorporation and directors’ names.**

#### 5.4.2. Business records

Business records include documents that have economic, commercial or operational value to the business.

Type of Record	Availability	Applicable Legislation
<b>Operational records</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Databases and systems</b>	Not automatically available	POPIA 4 of 2013; PAIA 2 of 2000; ECTA 25 of 2002;

		Regulation of Interception of Communications Act ("RICA") 70 of 2002
<b>Published works</b>	Not automatically available	Copyright Act 98 of 1978; Intellectual Property Laws Amendment Acts 38 of 1997 & 28 of 2013
<b>Internal correspondence</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Product and service records</b>	Not automatically available	Consumer Protection Act 68 of 2008; Competition Act 89 of 1998; PAIA 2 of 2000

**5.4.3. Financial records**

Financial records relate to the financial affairs, accounting and banking activities of the Company.

<b>Type of Record</b>	<b>Availability</b>	<b>Applicable Legislation</b>
<b>Financial statements</b>	Not automatically available (NDA may be required)	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Tax returns</b>	Not automatically available	Income Tax Act 58 of 1962; Tax Administration Act 28 of 2011; PAIA 2 of 2000
<b>VAT records</b>	Not automatically available	Value Added Tax Act 89 of 1991; PAIA 2 of 2000
<b>Other taxation documents</b>	Not automatically available	Tax Administration Act 28 of 2011; PAIA 2 of 2000
<b>Accounting records</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Auditor reports</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Banking and payment records</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Banking details</b>	Automatically available on request	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Asset register</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Invoices</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Financial agreements</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000

**Financial records include our financial statements and banking details.**

**5.4.4. Insurance records**

Insurance records are all our records related to our insurable assets.

Type of Record	Availability	Applicable Legislation
<b>Insurance policies covering company-owned assets</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Records of insurance claims relating to company assets</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Registers of insured movable and immovable assets</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
Public liability and business insurance policies	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000

#### 5.4.5. Income tax and Statutory Contribution records

Income tax records are all our records related to our income tax obligations.

Type of Record	Availability	Applicable Legislation
<b>PAYE records</b>	Not automatically available	Income Tax Act 58 of 1962; Tax Administration Act 28 of 2011; PAIA 2 of 2000; POPIA 4 of 2013
<b>UIF records</b>	Not automatically available	Unemployment Insurance Act 63 of 2001; Unemployment Insurance Contributions Act 4 of 2002; PAIA 2 of 2000
<b>Skills Development Levy records</b>	Not automatically available	Skills Development Act 97 of 1998; Skills Development Levies Act 9 of 1999; PAIA 2 of 2000
<b>Workmen's Compensation records</b>	Not automatically available	Compensation for Occupational Injuries and Disease Act ("COIDA") 130 of 1993; PAIA 2 of 2000

#### 5.4.6. Personnel records

Personnel records are all our records about anyone who works for us, provides services to us, or provides services on our behalf and who receives or is entitled to receive remuneration, including our employees, contractors, and other personnel.

Type of Record	Availability	Applicable Legislation
<b>Employee records and personal information</b>	Not automatically available	PAIA 2 of 2000; POPIA 4 of 2013
<b>Employment contracts and conditions of service</b>	Not automatically available	Labour Relations Act 66 of 1995; Basic Conditions of Employment Act ("BCEA") 75 of 1997; PAIA 2 of 2000
<b>Employment applications, appointment letters and CVs</b>	Not automatically available	Labour Relations Act 66 of 1995; BCEA; PAIA 2 of 2000; POPIA 4 of 2013
<b>Salaries, remuneration and payroll records</b>	Not automatically available	BCEA 75 of 1997; Income Tax Act 58 of 1962; Tax

		Administration Act 28 of 2011; PAIA 2 of 2000; POPIA 4 of 2013
<b>Leave, attendance and time-keeping records</b>	Not automatically available	BCEA 75 of 1997; PAIA 2 of 2000
<b>UIF contribution records</b>	Not automatically available	Unemployment Insurance Act 63 of 2001; Unemployment Insurance Contributions Act 4 of 2002; PAIA 2 of 2000
<b>Skills Development and training records</b>	Not automatically available	Skills Development Act 97 of 1998; Skills Development Levies Act 9 of 1999; PAIA 2 of 2000
<b>Employment Equity Plans and reports</b>	Not automatically available	Employment Equity Act 55 of 1998; PAIA 2 of 2000; POPIA 4 of 2013
<b>Health and safety records</b>	Not automatically available	Occupational Health and Safety Act 85 of 1993; COIDA 130 of 1993; PAIA 2 of 2000
<b>Disciplinary and performance records</b>	Not automatically available	Labour Relations Act 66 of 1995; PAIA 2 of 2000
<b>Training materials and internally developed manuals</b>	Not automatically available	Copyright Act 98 of 1978; Intellectual Property Laws Amendment Acts 38 of 1997 and 28 of 2013; PAIA 2 of 2000
<b>Accreditation, licensing and “fit and proper” records (where applicable)</b>	Not automatically available	Applicable sector legislation: Financial Advisory and Intermediaries Services Act (“FAIS”) Act 37 of 2002; PAIA 2 of 2000
<b>Whistleblowing and disclosures</b>	Not automatically available	Protected Disclosures Act 26 of 2000; PAIA 2 of 2000
<b>FICA-related personnel records (where employees perform accountable-institution functions)</b>	Not automatically available	Financial Intelligence Centre Act 38 of 2001; POPIA; PAIA
<b>Equality, discrimination and harassment complaints</b>	Not automatically available	Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000; PAIA 2 of 2000
<b>Personnel records relating to fraud, corruption or misconduct</b>	Not automatically available	Prevention & Combating of Corrupt Activities Act 12 of 2004; Prevention of Organised Crime Act 121 of 1998; PAIA 2 of 2000
<b>Records required for record-keeping and retention</b>	Not automatically available	Companies Act 71 of 2008; Companies Act 61 of 1973 (legacy); Prescription Act 18 of 1943; PAIA 2 of 2000

**Personnel records include records about our employees and contractors.**

#### 5.4.7. Policies and directives

Policies and directives include both internal and external documents.

Type of Record	Availability	Applicable Legislation
<b>Internal relating to employees and the company</b>	Not automatically available	Labour Relations Act 66 of 1995; BCEA 75 of 1997; Employment Equity Act 55 of 1998; PAIA 2 of 2000
<b>External relating to clients and other third parties</b>	Not automatically available	POPIA 4 of 2013; PAIA 2 of 2000; Consumer Protection Act 68 of
<b>Information technology systems and documents</b>	Not automatically available	POPIA 4 of 2013; ECTA 25 of 2002; RICA 70 of 2002; PAIA 2 of 2000
<b>Whistleblowing, ethics and anti-corruption policies</b>	Not automatically available	Protected Disclosures Act 26 of 2000; Prevention & Combating of Corrupt Activities Act 12 of 2004; PAIA 2 of 2000
<b>Equality, transformation and diversity policies</b>	Not automatically available	Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000; Broad-Based Black Economic Empowerment Act 53 of 2003; PAIA
<b>FAIS-related intermediary policies and procedures</b>	Not automatically available	FAIS 37 of 2002; PAIA 2 of 2000; POPIA 4 of 2013

#### 5.4.8. Agreements or contracts

Agreements or contracts include the documents themselves and all related documents.

Type of Record	Availability	Applicable Legislation
<b>Standard agreements</b>	Not automatically available	Consumer Protection Act 68 of 2008; Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Credit and bond-related agreements</b>	Not automatically available	National Credit Act 34 of 2005; PAIA 2 of 2000; POPIA 4 of 2013
<b>Supplier and service contracts</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>NDA's and MOUs</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000; POPIA 4 of 2013
<b>Policyholder agreements and intermediary mandates</b>	Not automatically available	FAIS 37 of 2002; Consumer Protection Act 68 of 2008; PAIA 2 of 2000; POPIA 4 of 2013

#### 5.4.9. Regulatory and Compliance documents

Regulatory documents include any documents required to comply with any laws.

<b>Type of Record</b>	<b>Availability</b>	<b>Applicable Legislation</b>
<b>Licences and permits</b>	Not automatically available	Applicable sector legislation; PAIA 2 of 2000
<b>FAIS compliance records (where acting as intermediary)</b>	Not automatically available	FAIS 37 of 2002; PAIA 2 of 2000
<b>FICA compliance and KYC records</b>	Not automatically available	Financial Intelligence Centre Act 38 of 2001; POPIA 4 of 2013; PAIA 2 of 2000
<b>Regulatory approvals, authorities and registrations</b>	Not automatically available	Applicable sector legislation; PAIA 2 of 2000
<b>Anti-corruption and ethics records</b>	Not automatically available	Prevention & Combating of Corrupt Activities Act 12 of 2004; PAIA 2 of 2000
<b>Complaints and regulatory correspondence</b>	Not automatically available	PAIA 2 of 2000; applicable sector legislation

#### 5.4.10. Published information

Published information includes any document that we prepare and produce.

<b>Type of Record</b>	<b>Availability</b>	<b>Applicable Legislation</b>
<b>Brochures and newsletters</b>	Automatically available on request	Consumer Protection Act 68 of 2008
<b>External newsletters and circulars</b>	Automatically available	Companies Act 71 of 2008
<b>Website information</b>	Automatically available	Electronic Communications and Transactions Act 25 of 2002
<b>Internal newsletters</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Third-party published information</b>	Not automatically available	Copyright Act 98 of 1978; PAIA 2 of 2000

#### 5.4.11. Customer information

Customer information includes any information about anyone that we provide goods or services to, including our customers, leads, or prospects.

<b>Type of Record</b>	<b>Availability</b>	<b>Applicable Legislation</b>
<b>Customer personal and contact details</b>	Not automatically available	POPIA 4 of 2013; PAIA 2 of 2000; FICA 38 of 2001
<b>Customer communications</b>	Not automatically available	POPIA 4 of 2013; PAIA 2 of 2000
<b>Transactional records</b>	Not automatically available	Companies Act 71 of 2008; PAIA 2 of 2000
<b>Credit applications and affordability assessments</b>	Not automatically available	National Credit Act 34 of 2005; POPIA 4 of 2013; PAIA 2 of 2000
<b>Marketing records</b>	Not automatically available	POPIA 4 of 2013; Consumer Protection Act 68 of 2008; PAIA 2 of 2000

#### 5.4.12. Reference materials

Reference materials include any sources of information that we contribute to.

Type of Record	Availability	Applicable Legislation
Books	Not automatically available	Copyright Act 98 of 1978
Journals and newsletters	Not automatically available	Copyright Act 98 of 1978
Magazines	Not automatically available	Copyright Act 98 of 1978
Newspaper articles	Not automatically available	Copyright Act 98 of 1978

### 6. How to request access

6.1. We have authorised and designated our information officer to deal with all matters relating to PAIA in order to comply with our obligations in terms of PAIA. To request access to a record for BetterHome Group Limited, a public company, or the respective subsidiary, please complete Form 2 which is available from

- The Information Regulator website at <https://info regulator.org.za/wp-content/uploads/2020/07/InfoRegSA-PAIA-Form02-Reg7.pdf>

6.2. Please submit the completed form to our information officer together with the relevant request fee (details here: [how-much-it-will-cost-you](#)) at our information officer's email address, or our physical address, in terms of our details provided above. Please ensure that the completed form:

- has enough information for the information officer to identify you, the requested records, and which form of access you require;
- specifies your email address, or postal address,
- describes the right that you seek to exercise or protect;
- explains why you need the requested record to exercise or protect that right;
- provides any other way you would like to be informed of our decision other than in writing; and
- provides proof of the capacity in which you are making the request if you are making it on behalf of someone else (we will decide whether this proof is satisfactory).

6.3. If you do not use the standard form we may:

- reject the request due to lack of procedural compliance;
- refuse it if you do not provide sufficient information; or
- delay it.

**You may request information by completing a request for access form and submitting it to our information officer together with a request fee.**

### 7. Grounds for refusal

7.1. We may have to refuse you access to certain records in terms of PAIA to protect:

- someone else's privacy;
- another company's commercial information;
- someone else's confidential information;
- the safety of individuals and property;
- records privileged from production in legal proceedings; or
- research information.

7.2. We will notify you in writing whether your request has been approved or denied within 30 calendar days after we have received a completed request for access form. If we cannot find any requested record or

it does not exist, then we will notify you by way of affidavit that it is not possible to give access to that particular record.

**We may have to refuse you access to a record to protect others.**

## **8. How we will give you access**

We will evaluate and consider all requests to us in terms of PAIA. If we approve your request for access to our records, then we will decide how to provide access to you – unless you have asked for access in a specific form. Publication of this manual does not give rise to any rights to access information records, except in terms of PAIA.

## **9. How much it will cost you**

- 9.1. You must pay us a request fee as required by law when submitting a request for access to information. Please refer to 'Form 03: Outcome of request and of fees payable [Regulation 8]' which is available on the website of the Information Regulator at [www.inforegulator.org.za](http://www.inforegulator.org.za) under the section 'PAIA /Forms'.
- 9.2. You must pay us the fees before we will hand over any information. You may have to pay a further access fee if we grant the request for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

## **10. How we process and protect personal information**

We process the personal information of various categories of people for various purposes as set out in this clause.

### **10.1. Categories of people**

We process the personal information of the following categories of people:

- customers or clients;
- prospects or leads;
- employees;
- recruiters and medical practitioners providing services related to employees;
- contractors, vendors, or suppliers;
- children and their guardians;
- debtors and creditors;
- dealers; and
- directors and shareholders.

### **10.2. Purposes**

We process the personal information to:

- provide our goods or supply our services;
- better understand our data subjects' needs when doing so;
- keep our data subject records up-to-date;
- manage employees in general;
- manage supplier contracts in general;
- manage dealer relationships in general;
- manage customers in general;
- manage customer credit in general;
- market to customers in various countries;
- educate children in general;

- enforce debts;
- market goods and services to prospects;
- run promotional competitions for businesses;
- process customer requests or complaints; and
- process personal information of employees for forensic purposes.

### **10.3. Categories of personal information**

We process many different categories of personal information, including:

- contact details, such as phone numbers, physical and postal addresses, and email addresses;
- personal details, such as names and ages;
- demographic details, such as races and age groups;
- health information;
- biometric information;
- account numbers;
- background information;
- contract information;
- credit information;
- market intelligence information;
- learner information; and
- debt and debtor information.

### **10.4. Third-party disclosures**

We give the following people personal information that we process in the ordinary course of business to fulfil our obligations to our customers or clients:

- law enforcement or regulatory bodies, attorneys, contractors, vendors, or suppliers;
- agents, distributors, law enforcement bodies or other resellers;
- operators, other responsible parties, or co-responsible parties; and
- third party vendors (such as software developers) to help us maintain our services.

### **10.5. Cross-border transfers**

We send personal information outside of South Africa to various countries. We will only transfer data to other countries who have similar privacy laws to South Africa's, or recipients who can guarantee the protection of personal information to the same standard we must protect it.

### **10.6. Security**

We implement reasonable technical and organisational measures to safeguard the security, confidentiality, integrity and availability of personal information, including secure system hosting, access controls, restricted employee access, data retention controls, and procedures to support business continuity and respond to security incidents. These measures are applied in accordance with applicable data protection laws, and further detail regarding such security safeguards is set out in our Privacy Policy, which is available on the Company's website or upon request.

<b>We do our best to keep all data in our possession secure and up-to-date.</b>
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### **10.7. Data subject requests**

A data subject has the right to:

- Request what personal information the company holds about them and the purpose for which it is being processed.
- Be informed of how their personal information is being processed, kept and how to keep it up to date

**We give effect to data subjects rights.**

## **11. Remedies**

If your request for access is denied, you may:

- apply to a court with appropriate jurisdiction, or
- lodge a complaint with the Information Regulator, for the necessary relief.

## **12. Availability of this Manual**

This manual is available in English and will be available on our website, and at our company offices. The manual is also electronically available on our website at: [www.betterhome.co.za](http://www.betterhome.co.za).

## **13. Updates to this Manual**

This manual will be updated whenever we make material changes to the current information.

## Annexure A

Company		Information Officer	Deputy Information Officer	Email Addresses:
1	BetterHome Group Limited	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
2	BetterLife Origination Services (Pty) Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
3	BetterSure Holdings (Pty) Ltd	Regard Budler	Monique Slabbert and Chantal Schoonderwoerd	<a href="mailto:regard.budler@bettersure.co.za">regard.budler@bettersure.co.za</a> ; <a href="mailto:monique.slabbert@bettersure.co.za">monique.slabbert@bettersure.co.za</a> ; <a href="mailto:chantal.schoonderwoerd@bettersure.co.za">chantal.schoonderwoerd@bettersure.co.za</a>
4	BetterSure Life Limited	Regard Budler	Monique Slabbert and Chantal Schoonderwoerd	<a href="mailto:regard.budler@bettersure.co.za">regard.budler@bettersure.co.za</a> ; <a href="mailto:monique.slabbert@bettersure.co.za">monique.slabbert@bettersure.co.za</a> ; <a href="mailto:chantal.schoonderwoerd@bettersure.co.za">chantal.schoonderwoerd@bettersure.co.za</a>
5	BetterSure Home Limited	Regard Budler	Monique Slabbert and Chantal Schoonderwoerd	<a href="mailto:regard.budler@bettersure.co.za">regard.budler@bettersure.co.za</a> ; <a href="mailto:monique.slabbert@bettersure.co.za">monique.slabbert@bettersure.co.za</a> ; <a href="mailto:chantal.schoonderwoerd@bettersure.co.za">chantal.schoonderwoerd@bettersure.co.za</a>
6	BetterSure Financial Consultants (Pty) Ltd	Regard Budler	Monique Slabbert and Chantal Schoonderwoerd	<a href="mailto:regard.budler@bettersure.co.za">regard.budler@bettersure.co.za</a> ; <a href="mailto:monique.slabbert@bettersure.co.za">monique.slabbert@bettersure.co.za</a> ; <a href="mailto:chantal.schoonderwoerd@bettersure.co.za">chantal.schoonderwoerd@bettersure.co.za</a>
7	BetterSure Insurance Brokers (Pty) Ltd	Regard Budler	Monique Slabbert and Chantal Schoonderwoerd	<a href="mailto:regard.budler@bettersure.co.za">regard.budler@bettersure.co.za</a> ; <a href="mailto:monique.slabbert@bettersure.co.za">monique.slabbert@bettersure.co.za</a> ; <a href="mailto:chantal.schoonderwoerd@bettersure.co.za">chantal.schoonderwoerd@bettersure.co.za</a>
8	Resize Home Loans (Pty) Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
9	Snappy Home (Pty) Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
10	BetterID (Pty) Ltd	Corne Kooyman	Nathan Kettles	<a href="mailto:corne.kooyman@betterhome.co.za">corne.kooyman@betterhome.co.za</a> <a href="mailto:nathan.kettles@betterhome.co.za">nathan.kettles@betterhome.co.za</a>
11	Real Estate OS (Pty) Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
12	PA Group Mortgage Alliance Fund Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
13	BetterLife Foundation	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
14	Property Engine Software Technologies (Pty) Ltd	Corne Kooyman	Nathan Kettles	<a href="mailto:corne.kooyman@betterhome.co.za">corne.kooyman@betterhome.co.za</a> <a href="mailto:nathan.kettles@betterhome.co.za">nathan.kettles@betterhome.co.za</a>
15	Private Property SA (Pty) Ltd	Martine Gous	Ricky Burrell	<a href="mailto:martineg@privateproperty.co.za">martineg@privateproperty.co.za</a> <a href="mailto:rickyb@privateproperty.co.za">rickyb@privateproperty.co.za</a>
16	Fusion Agency Solutions (Pty) Ltd	Martine Gous	Ricky Burrell	<a href="mailto:martineg@privateproperty.co.za">martineg@privateproperty.co.za</a> <a href="mailto:rickyb@privateproperty.co.za">rickyb@privateproperty.co.za</a>
17	Even Wise Trading (Pty) Ltd	Martine Gous	Ricky Burrell	<a href="mailto:martineg@privateproperty.co.za">martineg@privateproperty.co.za</a> <a href="mailto:rickyb@privateproperty.co.za">rickyb@privateproperty.co.za</a>

18	Business Venture Investments No 1830 (Pty) Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
19	BetterLife Training Academy (Pty) Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
20	Resize Home Loans (Pty) Ltd	Sugen Naidoo	James Gregory	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:james.gregory@betterhome.co.za">james.gregory@betterhome.co.za</a>
21	LOOM Property Insights (Pty) Ltd	Lydia Govender	Jacques Rossouw	<a href="mailto:lydia.govender@loom.co.za">lydia.govender@loom.co.za</a> <a href="mailto:jrossouw@loom.co.za">jrossouw@loom.co.za</a>
22	BlueDoor Investments (Pty) Ltd	Sugen Naidoo	Ilze Koch	<a href="mailto:sugen.naidoo@betterhome.co.za">sugen.naidoo@betterhome.co.za</a> ; <a href="mailto:ilze.koch@betterhome.co.za">ilze.koch@betterhome.co.za</a>

## SECTION 23 POPIA REQUEST FORM

Request for Access to Personal Information

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In terms of Section 23 of the Protection of Personal Information Act, 4 of 2013 ("POPIA")

### 1. Requester Details ("Data Subject")

Full Name	
ID/Passport Number	
Contact Number	
Email Address	
Postal Address	

### 2. Proof of Identity

*(Attach a certified copy of your identity document/passport to verify your identity.)*

### 3. Nature of the Request

*(Please tick the appropriate box and provide details where necessary)*

- I request confirmation as to whether the organisation holds personal information about me.
- I request access to a record or description of the personal information held about me.
- I request information about the categories of third parties who have, or have had, access to my personal information.

### 4. Description of the Personal Information Requested

*(Provide sufficient detail to enable the responsible party to locate the record/information.)*

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### 5. Preferred Method of Access

- Email
- Printed copy (collection/post)
- Other (please specify): \_\_\_\_\_

### 6. Declaration

I declare that the information provided in this request is accurate and that I am entitled to request access to the personal information under section 23 of POPIA. I understand that the responsible party may request additional information to verify my identity and may charge a reasonable fee (if applicable) as prescribed.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### 7. For Office Use Only

Date Received	
Reference Number	
Identity Verified	
Date Responded	
Outcome	

# FORM 2

## REQUEST FOR ACCESS TO RECORD

[Regulation 7]

**NOTE:**

1. Proof of identity must be attached by the requester.
2. If requests made on behalf of another person, proof of such authorisation, must be attached to this form.

**TO:** The Information Officer


(Address)

E-mail address:

Fax number:

Mark with an "X"

Request is made in my own name

Request is made on behalf of another person.

PERSONAL INFORMATION			
Full Names			
Identity Number			
Capacity in which request is made <i>(when made on behalf of another person)</i>			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B):		Facsimile: <input type="text"/>
	Cellular:		
Full names of person on whose behalf request is made <i>(if applicable):</i>			
Identity Number			
Postal Address			

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
<b>PARTICULARS OF RECORD REQUESTED</b>			
<i>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 page and attach it to this form. All additional pages must be signed.)</i>			
Description of record or relevant part of the record:			
Reference number, if available			
Any further particulars of record			
<b>TYPE OF RECORD</b> <i>(Mark the applicable box with an "X")</i>			
Record is in written or printed form			
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>			
Record consists of recorded words or information which can be reproduced in sound			
Record is held on a computer or in an electronic, or machine-readable form			

**FORM OF ACCESS**  
(Mark the applicable box with an "X")

Printed copy of record (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
Transcription of soundtrack (written or printed document)	
Copy of record on flash drive (including virtual images and soundtracks)	
Copy of record on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	

**MANNER OF ACCESS**  
(Mark the applicable box with an "X")

Personal inspection of record at registered address of public/private body (including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format (including transcriptions)	
E-mail of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language (Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)	

**PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED**

*If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.*

Indicate which right is to be exercised or protected	

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

<b>FEEES</b>	
a)	<i>A request fee must be paid before the request will be considered.</i>
b)	<i>You will be notified of the amount of the access fee to be paid.</i>
c)	<i>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.</i>
d)	<i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i>
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication <i>(Please specify)</i>

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
**Signature of Requester / person on whose behalf request is made**

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**FOR OFFICIAL USE**

Reference number:	
Request received by: <i>(State Rank, Name And Surname of Information Officer)</i>	
Date received:	
Access fees:	
Deposit (if any):	

\_\_\_\_\_  
**Signature of Information Officer**

**FORM 3**  
**OUTCOME OF REQUEST AND OF FEES PAYABLE**  
 [Regulation 8]

Note:

1. If your request is granted the—
  - (a) amount of the deposit, (if any), is payable before your request is processed; and
  - (b) requested record/portion of the record will only be released once proof of full payment is received.
2. Please use the reference number hereunder in all future correspondence.

Reference number: \_\_\_\_\_

TO: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Your request dated \_\_\_\_\_, refers.

**1. You requested:**

Personal inspection of information at registered address of public/private body ( <i>including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form</i> ) is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Annexure B.	
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**OR**

**2. You requested:**

Printed copies of the information ( <i>including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form</i> )	
Written or printed transcription of virtual images ( <i>this includes photographs, slides, video recordings, computer-generated images, sketches, etc</i> )	
Transcription of soundtrack ( <i>written or printed document</i> )	
Copy of information on flash drive ( <i>including virtual images and soundtracks</i> )	
Copy of information on compact disc drive ( <i>including virtual images and soundtracks</i> )	
Copy of record saved on cloud storage server	

**3. To be submitted:**

Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format ( <i>including transcriptions</i> )	
E-mail of information ( <i>including soundtracks if possible</i> )	
Cloud share/file transfer	
Preferred language: ( <i>Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available</i> )	

Kindly note that your request has been:

Approved

Denied, for the following reasons:

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**4. Fees payable with regards to your request:**

Item	Cost per A4-size page or part thereof/item	Number of pages/items	Total
Photocopy			
Printed copy			
For a copy in a computer-readable form on:			
(i) Flash drive	R40.00		
• To be provided by requestor			
(ii) Compact disc	R40.00		
• If provided by requestor			
• If provided to the requestor	R60.00		
For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on the quotation of the service provider		
Copy of visual images			
Transcription of an audio record, per A4-size	R24.00		
Copy of an audio record			
(i) Flash drive	R40.00		
• To be provided by requestor			
(ii) Compact disc	R40.00		
• If provided by requestor			
• If provided to the requestor	R60.00		
Postage, e-mail or any other electronic transfer:	Actual costs		
<b>TOTAL:</b>			

**5. Deposit payable (if search exceeds six hours):**

Yes

No

Hours of search	Amount of deposit (calculated on one third of total amount per request)

The amount must be paid into the following Bank account:

Name of Bank: \_\_\_\_\_  
 Name of account holder: \_\_\_\_\_  
 Type of account: \_\_\_\_\_  
 Account number: \_\_\_\_\_  
 Branch Code: \_\_\_\_\_  
 Reference Nr: \_\_\_\_\_  
 Submit proof of payment to: \_\_\_\_\_

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
 Information officer