

## ACCESS TO INFORMATION MANUAL

Prepared in accordance with Section 51 of the Promotion of Access to Information Act No. 2 of 2000 ("PAIA")

Prepared for: M-ortgage.com

### INFORMATION REQUIRED UNDER SECTION 51(1) OF THE ACT

A. COMPANY DETAILS Name of company: M-ortgage.com

Telephone number: 065 827 8898

Email address: niki@m-ortgage.com

Website: <https://m-ortgage.com>

B. INFORMATION OFFICER Name: Niki Sultz

Designation: Information Officer

Phone number: 065 827 8898

Email: niki@m-ortgage.com

C. THE ACT The Act grants a requester 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 a request, the public body must be acting in the public interest.

Requests in terms of the Act shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariffs are dealt with in sections 53 and 54 of the Act.

D. GUIDE OF THE SOUTH AFRICAN HUMAN RIGHTS COMMISSION The South African Human Rights Commission has compiled a guide, in terms of Section 10 of the Act, to assist persons wishing to exercise their rights under the Act. This guide is available from the SAHRC. Please direct queries to:

The South African Human Rights Commission

PAIA Unit

Private Bag 2700

Houghton 2041

Tel: +27 11 877 3600

Fax: +27 11 403 0625

Website: [www.sahrc.org.za](http://www.sahrc.org.za)

E. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION Records are kept in accordance with the following legislation (where applicable): - Basic Conditions of Employment Act No. 75 of 1997 - Companies Act No. 71 of 2008 - Compensation for Occupational Injuries and Diseases Act No. 130 of 1993 - Employment Equity Act No. 55 of 1998 - Income Tax Act No. 58 of 1962 - Labour Relations Act No. 66 of 1995 - Skills Development Levies Act No. 9 of 1999 - Unemployment Insurance Act No. 30 of 2001 - Value Added Tax Act No. 89 of 1991

F. SUBJECTS AND CATEGORIES OF RECORDS HELD BY M-ORTGAGE.COM 1. PERSONNEL RECORDS - Personal records provided by employees - Conditions of employment and other personnel-related contractual records - Training material - Internal evaluation records

1. CLIENT-RELATED RECORDS

2. Records provided by clients for application or business purposes
3. Records a third party has provided about clients
  
4. Records generated during services provided to clients

5. PRIVATE BODY RECORDS

6. Financial records
7. Operational records
8. Databases
9. Internal correspondence
10. Records relating to products and services
  
11. Records held for regulatory or compliance purposes

12. OTHER PARTY RECORDS

13. Records held by M-ortgage.com pertaining to other parties, including contracts and correspondence

G. PROCESSING OF PERSONAL INFORMATION Purpose of processing: - For processing home loan applications - For assessing affordability and creditworthiness - For client support and ongoing communication - For regulatory and compliance obligations (e.g., FICA)

H. GENERAL DESCRIPTION OF INFORMATION SECURITY MEASURES M-ortgage.com applies appropriate, reasonable technical and organisational measures to protect the integrity and confidentiality of personal information in its possession to prevent loss, damage, unauthorised destruction and unlawful access.

I. REQUEST PROCEDURE To request a record, the requester must complete Form C (available on the SAHRC website) and submit it to the Information Officer. A requestor must pay the prescribed fee before the request will be processed. The Information Officer will respond within the prescribed period.

Requests must include: - Full name, identity number and contact details - Proof of capacity (if requesting on behalf of someone else) - Full description of the record requested - Preferred method of access

J. AVAILABILITY OF THIS MANUAL This manual is available: - On request from the Information Officer - At the offices of M-ortgage.com - On the M-ortgage.com website: <https://m-ortgage.com>

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For any further information, please contact the Information Officer: Niki Sueltz at [niki@m-ortgage.com](mailto:niki@m-ortgage.com) or 065 827 8898.