

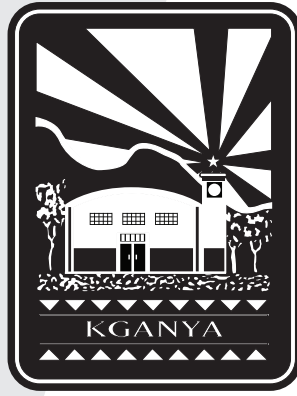


**LIGHTING** THE WAY  
THROUGH **SERVICE**

**KGANYA INVESTMENT HOLDINGS (PTY) LTD**  
**KGANYA BENEFITS FUND TRUST**  
**KGANYA INSURANCE ADMINISTRATORS (PTY) LTD (RF)**  
**KGANYA BRANDS (PTY)LTD**  
**KGANYA STRATEGIC ALLIANCES (PTY)LTD**  
**KGANYA PROJECTS NPC**  
**(“KGANYA”)**

**THE PROMOTION OF ACCESS TO INFORMATION**  
**MANUAL**  
**(“Manual”)**





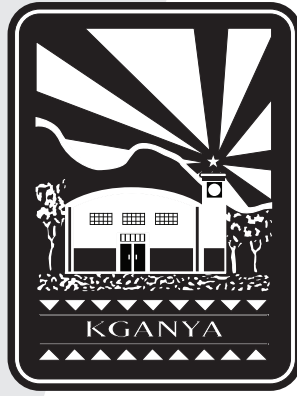
## 1. PREAMBLE

The Promotion of Access to Information Act, 2000 (“**PAIA**”) came into operation on 9 March 2001. PAIA seeks, among other things, to give effect to the Constitutional right of access to any information held by the State or by any other person where such information is required for the exercise or protection of any right and gives natural and juristic persons the right of access to records held by either a private or public body, subject to certain limitations, in order to enable them to exercise or protect their rights. Where a request is made in terms of PAIA to a private body, that private body must disclose the information if the requester is able to show that the record is required for the exercise or protection of any rights and provided that no grounds of refusal contained in PAIA are applicable. PAIA sets out the requisite procedural issues attached to information requests.

Section 51 of PAIA obliges private bodies to compile a manual to enable a person to obtain access to information held by such body and stipulates the minimum requirements that the manual must comply with.

This Manual constitutes KGANYA’s PAIA manual. This Manual is compiled in accordance with section 51 of PAIA as amended by the Protection of Personal Information Act, 2013 (“**POPIA**”), which gives effect to everyone’s Constitutional right to privacy and largely commenced on 1 July 2020. POPIA promotes the protection of personal information processed by public and private bodies, including certain conditions to establish minimum requirements for the processing of personal information. POPIA amends certain provisions of PAIA, balancing the need for access to information against the need to ensure the protection of personal information by providing for the establishment of an Information Regulator to exercise certain powers and perform certain duties and functions in terms of POPIA and PAIA, providing for the issuing of codes of conduct and providing for the rights of persons regarding unsolicited electronic communications and automated decision making in order to regulate the flow of personal information and to provide for matters concerned therewith.

This PAIA manual also includes information on the submission of objections to the processing of personal information and requests to delete or destroy personal information or records thereof in terms of POPIA.



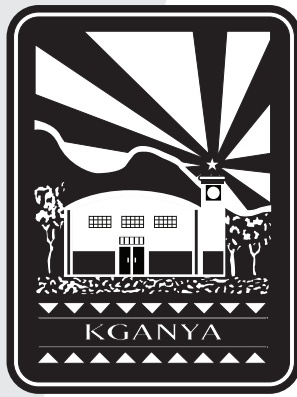
VERSION	POLICY OWNER	DATE
1	Compliance and Risk Management Division	February 2021

## 2. ABOUT KGANYA

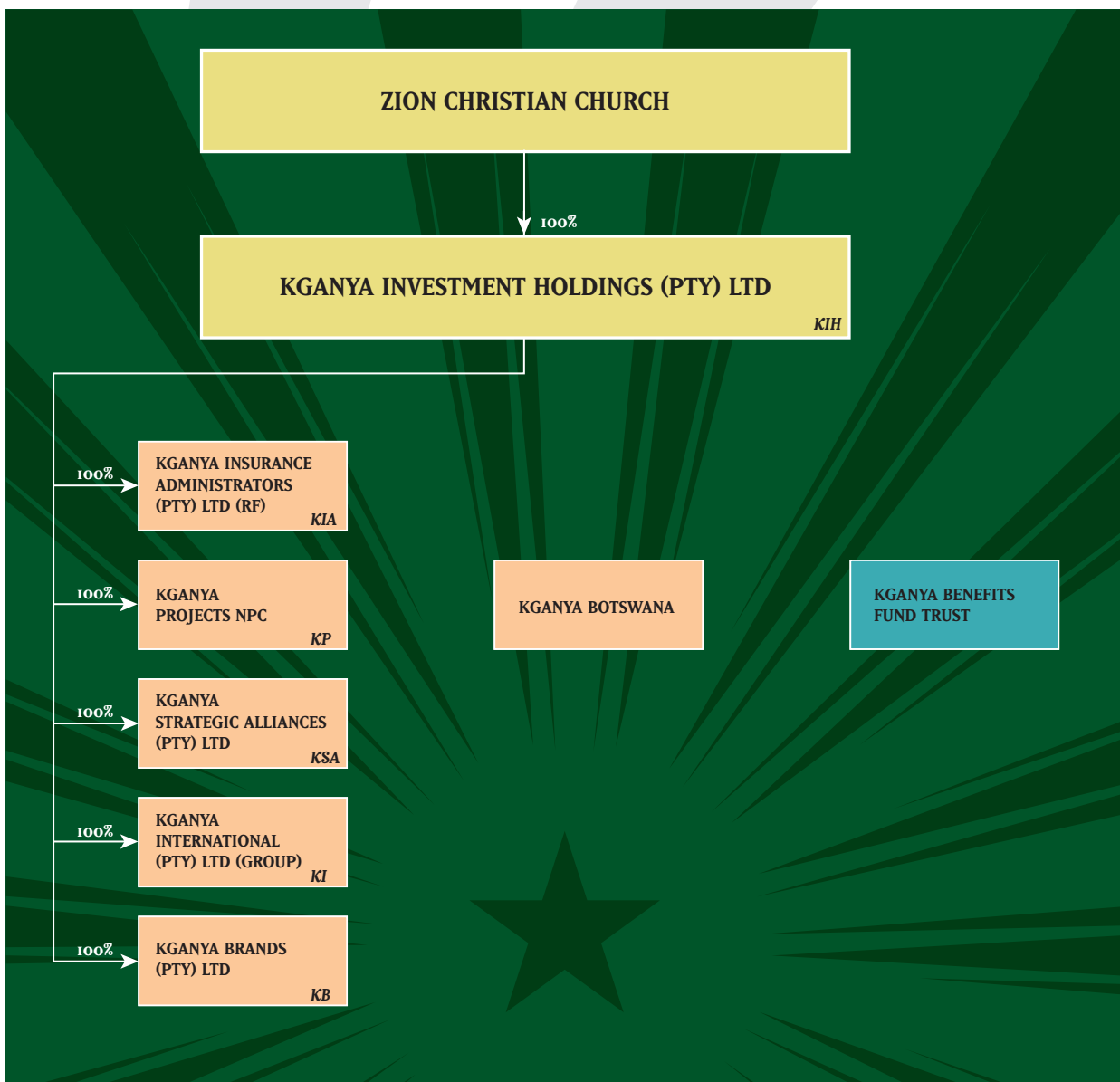
Kganya Investment Holdings (Pty) Ltd was established by His Grace the Bishop BE Lekganyane in 1995 to operationalise one of the Kganya Benefits Fund Trust's objectives of providing Church members with access to insurance benefits.

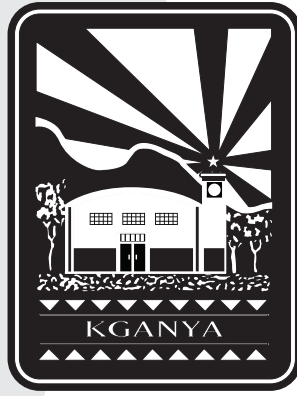
This company's role is to establish and perpetuate an appropriate group of independent companies owned by ZCC that will:

- Implement and maintain efficient processes with the necessary support functions for providing and servicing various insurance benefits for its members;
- Own, protect and promote the Kganya brand, as directed by the Trust;
- Cultivate a strong service ethic along with professionalism and integrity in its day-to-day operations; and
- Ensure committed employees are provided with a stable work environment as well as equal opportunity for learning and personal growth.



### 3. ORGANOGRAM/STRUCTURE





#### 4. CONTACT DETAILS

328 Rivonia Blvd, Rivonia, 2128  
PO Box 394 Rivonia, 2128.

**Information Officer:**

C Ahlers [christellea@Kganya.co.za](mailto:christellea@Kganya.co.za)  
011-807 4440

**Sharecall:** 0800 000 538

**Email:** [christellea@Kganya.co.za](mailto:christellea@Kganya.co.za)

**Fax:** 011-803 9555

**Physical address**

328 Rivonia Blvd, Rivonia, 2128

**Postal address**

PO Box 394 Rivonia, 2128

#### 5. INFORMATION REGULATORS GUIDE

An official Guide has been compiled which contains information to assist a person wishing to exercise a right of access to information in terms of PAIA and POPIA. This Guide is made available by the Information Regulator (established in terms of POPIA). Copies of the updated Guide are available from Information Regulator in the manner prescribed. Any enquiries regarding the Guide should be directed to:

**Postal Address:**

33 Hoofd Street  
Forum III, 3rd Floor Braampark  
Braamfontein, Johannesburg

**Telephone Number:**

+27 (0) 10 023 5207



**E-mail Address:** [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)  
**Website:** <https://www.justice.gov.za/infoereg/>

## 6. OBJECTIVES OF THIS MANUAL

The objectives of this Manual are:

- to provide a list of all records held by Kganya;
- to set out the requirements with regard to who may request information in terms of PAIA as well as the grounds on which a request may be denied;
- to define the manner and form in which a request for information must be submitted; and
- to comply with the additional requirements imposed by POPIA.

## 7. ENTRY POINT FOR REQUESTS

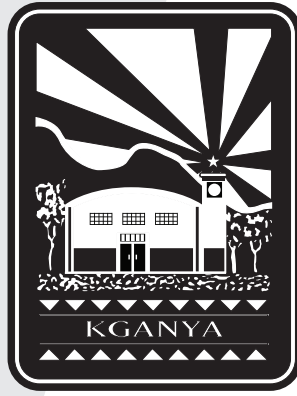
PAIA provides that a person may only make a request for information, if the information is required for the exercise or protection of a legitimate right.

Information will therefore not be furnished unless a person provides sufficient particulars to enable Kganya to identify the right that the requester is seeking to protect as well as an explanation as to why the requested information is required for the exercise or protection of that right. The exercise of a data subject's rights is subject to justifiable limitations, including the reasonable protection of privacy, commercial confidentiality and effective, efficient and good governance. PAIA and the request procedure contained in this Manual may not be used for access to a record for criminal or civil proceedings, nor should information be requested after the commencement of such proceedings.

The Information Officer has been delegated with the task of receiving and co-ordinating all requests for access to records in terms of PAIA, to ensure proper compliance with PAIA and POPIA.

The Information Officer will facilitate the liaison with the internal legal team on all these requests.

All requests in terms of PAIA and this Manual must be addressed to the Information Officer using the details in paragraph 3 above.



## 8. RECORDS HELD BY KGANYA

### **Personnel Information:**

These records include employment contracts of all KGANYA employees, employment policies and remuneration details.

### **Business records of Kganya:**

These records include:

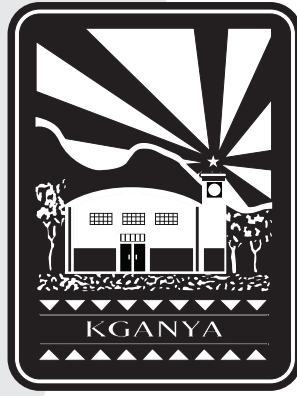
- (a) Financial records
- (b) Minutes of meetings of the executive committee, departmental meetings and staff meetings.
- (c) Strategic plans and other operational policies
- (d) Annual reports and other statutory reports
- (e) Newsletters, press releases and other publications.

## 9. AUTOMATICALLY AVAILABLE INFORMATION

Information that is obtainable via Kganya's website about Kganya is automatically available and need not be formally requested in terms of this Manual.

### **DISCLOSURES ON REQUEST**

<b>Communications</b>	Press releases
<b>Human resources</b>	Kganya's Code of Conduct



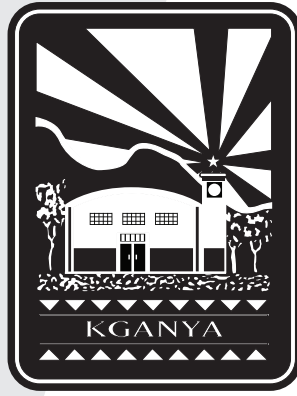
## 10. INFORMATION AVAILABLE IN TERMS OF POPIA

### 10.1. Categories of personal information collected by KGANYA

Kganya may collect information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to-

- information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;
- information relating to the education or the medical, financial, criminal or employment history of the person;
- any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
- the biometric information of the person;
- the personal opinions, views or preferences of the person;
- correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
- the views or opinions of another individual about the person; and
- the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.





## **10.2. The purpose of processing personal information**

In terms of POPIA, personal information must be processed for a specified purpose. The purpose for which personal information is processed by KGANYA will depend on the nature of the personal information and the particular data subject. This purpose is ordinarily disclosed, explicitly or implicitly, at the time the personal information is collected.

In general, personal information is processed for purposes of dealing with complaints under the CPA, procurement purposes, records management, security, employment and related matters.

## **10.3. A description of the categories of data subjects**

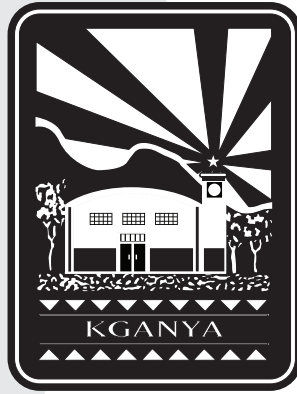
Kganya holds information and records on the following categories of data subjects:

- Employees / personnel of Kganya;
- Customers of Kganya;
- Any third party with whom Kganya conducts business;
- Contractors of Kganya;
- Suppliers of Kganya.

## **10.4. The recipients or categories of recipients to whom the personal information may be supplied:**

Depending on the nature of the personal information, Kganya may supply information or records to the following categories of recipients:

- Statutory oversight bodies, regulators or judicial commissions of enquiry making a request for personal information;
- Any court, administrative or judicial forum, arbitration, statutory commission, or ombudsman making a request for personal information or discovery in terms of the applicable rules;
- South African Revenue Services, or another similar authority;
- Anyone making a successful application for access in terms of PAIA or POPIA; and



- Subject to the provisions of POPIA and other relevant legislation, Kganya may share information about a client's creditworthiness with any credit bureau or credit providers industry association or other association for an industry in which Kganya operates.

#### **10.5. Planned transborder flows of personal information**

If a data subject visits Kganya's website from a country other than South Africa, the various communications will necessarily result in the transfer of information across international boundaries.

Kganya may need to transfer a data subject's information to service providers in countries outside South Africa, in which case it will fully comply with applicable data protection legislation.

These countries may not have data-protection laws which are similar to those of South Africa.

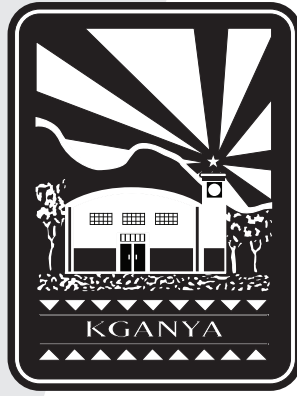
#### **10.6. A general description of information security measures to be implemented by Kganya**

Kganya takes extensive information security measures to ensure the confidentiality, integrity and availability of personal information in our possession. Kganya takes appropriate technical and organisational measures designed to ensure that personal information remains confidential and secure against unauthorised or unlawful processing and against accidental loss, destruction or damage.

### **11. INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION**

Information is available in terms of certain provisions of the following legislation to the persons or entities specified in such legislation:

- Basic Conditions of Employment Act 75 of 1997
- Consumer Protection Act
- Close Corporations Act 69 of 1984
- Companies Act 61 of 1973
- Compensation for Occupational Injuries and Health Diseases Act 130 of 1993
- Employment Equity Act 55 of 1998

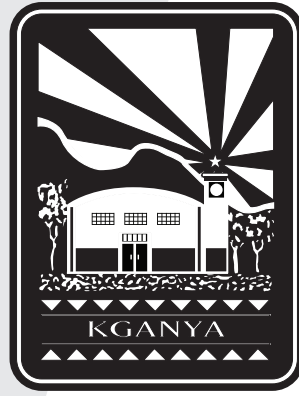


- Income Tax Act 58 of 1962
- Insolvency Act No. 24 of 1936
- Labour Relations Act 66 of 1995
- Occupational Health & Safety Act 85 of 1993
- Pension Funds Act 24 of 1956
- Skills Development Act 97 of 1998
- Skills Development Levies Act 9 of 1999
- Unemployment Contributions Act 4 of 2002
- Unemployment Insurance Act 30 of 1966
- Value Added Tax Act 89 of 1991

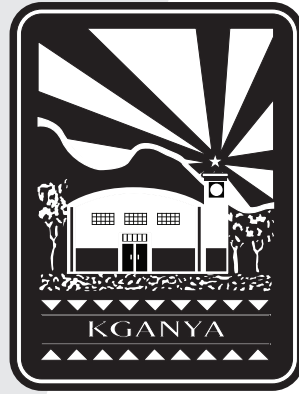
## **12. CATEGORIES OF RECORDS AVAILABLE UPON REQUEST**

Kganya maintains records on the categories and subject matters listed below. Please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be granted. All requests for access will be evaluated on a case by case basis in accordance with the provisions of PAIA.

Please note further that many of the records held by Kganya are those of third parties, such as clients and employees, and Kganya takes the protection of third party confidential information very seriously. For further information on the grounds of refusal of access to a record please see paragraph 13.5 below. Requests for access to these records will be considered very carefully. Please ensure that requests for such records are carefully motivated.



Category of records	Records
<p>Internal records</p> <p>The records listed pertain to Kganya’s own affairs</p> <p>Personnel records</p> <p>For the purposes of this section, “personnel” means any person who works for or provides services to or on behalf of Kganya and receives or is entitled to receive any remuneration and any other person who assists in carrying out or conducting the business of Kganya. This includes partners, directors, all permanent, temporary and part-time staff as well as consultants and contract workers.</p>	<ul style="list-style-type: none"> <li>• Memoranda and Articles of Association</li> <li>• Financial records</li> <li>• Operational records</li> <li>• Intellectual property</li> <li>• Marketing records;</li> <li>• Internal correspondence;</li> <li>• Service records;</li> <li>• Statutory records;</li> <li>• Internal policies and procedures;</li> <li>• Minutes of meetings;</li> <li>• Any personal records provided to us by our personnel;</li> <li>• Any records a third party has provided to us about any of their personnel;</li> <li>• Conditions of employment and other personnel-related contractual and quasi legal records;</li> <li>• Employment policies and procedures;</li> <li>• Internal evaluation and disciplinary records; and</li> <li>• Other internal records and correspondence.</li> </ul>



Category of records	Records
Client-related records	<ul style="list-style-type: none"> <li>• Contracts with the client and between the client and other persons;</li> </ul>
<p>Other third party records</p> <p>Records are kept in respect of other parties, including without limitation joint ventures and consortia to which KGANYA is a party, contractors and sub-contractors, suppliers, service providers, and providers of information regarding general market conditions. In addition, such other parties may possess records which can be said to belong to KGANYA.</p>	<ul style="list-style-type: none"> <li>• Personnel, client, or Kganya records which are held by another party as opposed to being held by Kganya; and</li> <li>• Records held by Kganya pertaining to other parties, including financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors or suppliers.</li> </ul>
Other records	<ul style="list-style-type: none"> <li>• Information relating to Kganya; and</li> <li>• Research information belonging to Kganya or carried out on behalf of a third party.</li> </ul>



## 13. REQUEST PROCEDURE

### 13.1 Completion of the prescribed form

Any request for access to a record from a public body in terms of PAIA must substantially correspond with the form included in Appendix A hereto.

A request for access to information which does not comply with the formalities as prescribed by PAIA will be returned to you.

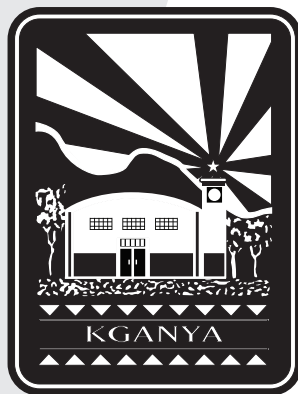
POPIA provides that a data subject may, upon proof of identity, request Kganya to confirm, free of charge, all the information it holds about the data subject and may request access to such information, including information about the identity of third parties who have or have had access to such information.

POPIA also provides that where the data subject is required to pay a fee for services provided to him/her, Kganya must provide the data subject with a written estimate of the payable amount before providing the service and may require that the data subject pays a deposit for all or part of the fee.

Grounds for refusal of the data subject's request are set out in PAIA and are discussed below. POPIA provides that a data subject may object, at any time, to the processing of personal information by Kganya, on reasonable grounds relating to his/her particular situation, unless legislation provides for such processing. The data subject must complete the prescribed form attached hereto as Appendix C and submit it to the Information Officer at the postal or physical address, facsimile number or electronic mail address set out above.

A data subject may also request Kganya to correct or delete personal information about the data subject in its possession or under its control that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or obtained unlawfully; or destroy or delete a record of personal information about the data subject that Kganya is no longer authorised to retain records in terms of POPIA's retention and restriction of records provisions.





A data subject that wishes to request a correction or deletion of personal information or the destruction or deletion of a record of personal information must submit a request to the Information Officer at the postal or physical address, facsimile number or electronic mail address set out above on the form attached hereto as Appendix D.

### **13.2. Proof of identity**

Proof of identity is required to authenticate your identity and the request. You will, in addition to this prescribed form, be required to submit acceptable proof of identity such as a certified copy of your identity document or other legal forms of identity.

### **13.3. Payment of the prescribed fees**

There are two categories of fees which are payable:

- **The request fee:** R50
- **The access fee:** This is calculated by taking into account reproduction costs, search and preparation costs, as well as postal costs. These fees are set out in Appendix B.

Section 54 of PAIA entitles Kganya to levy a charge or to request a fee to enable it to recover the cost of processing a request and providing access to records. The fees that may be charged are set out in Regulation 9(2)(c) promulgated under PAIA.

Where a decision to grant a request has been taken, the record will not be disclosed until the necessary fees have been paid in full.

### **13.4. Timelines for consideration of a request for access**

Requests will be processed within 30 (thirty) days, unless the request contains considerations that are of such a nature that an extension of the time limit is needed.

Should an extension be required, you will be notified, together with reasons explaining why the extension is necessary.



### **13.5. Grounds for refusal of access and protection of information**

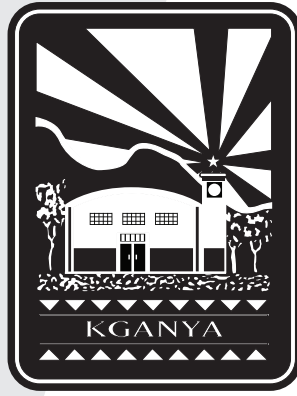
There are various grounds upon which a request for access to a record may be refused. These grounds include:

- the protection of personal information of a third person (who is a natural person) from unreasonable disclosure;
- the protection of commercial information of a third party (for example: trade secrets; financial, commercial, scientific or technical information that may harm the commercial or financial interests of a third party);
- if disclosure would result in the breach of a duty of confidence owed to a third party;
- if disclosure would jeopardise the safety of an individual or prejudice or impair certain property rights of a third person;
- if the record was produced during legal proceedings, unless that legal privilege has been waived;
- if the record contains trade secrets, financial or sensitive information or any information that would put KGANYA (at a disadvantage in negotiations or prejudice it in commercial competition); and/or
- if the record contains information about research being carried out or about to be carried out on behalf of a third party or by KGANYA.

Section 70 PAIA contains an overriding provision. Disclosure of a record is compulsory if it would reveal (i) a substantial contravention of, or failure to comply with the law; or (ii) there is an imminent and serious public safety or environmental risk; and (iii) the public interest in the disclosure of the record in question clearly outweighs the harm contemplated by its disclosure.

If the request for access to information affects a third party, then such third party must first be informed within 21 (twenty one) days of receipt of the request. The third party would then have a further 21 (twenty one) days to make representations and/or submissions regarding the granting of access to the record.





#### **14. REMEDIES AVAILABLE TO A REQUESTER ON REFUSAL OF ACCESS**

If the Information Officer decides to grant you access to the particular record, such access must be granted within 30 (thirty) days of being informed of the decision.

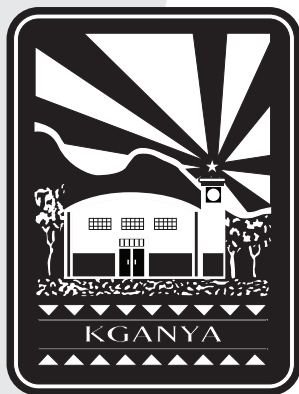
There is no internal appeal procedure that may be followed after a request to access information has been refused. The decision made by the Information Officer is final. In the event that you are not satisfied with the outcome of the request, you are entitled to apply to the Information Regulator or a court of competent jurisdiction to take the matter further.

Where a third party is affected by the request for access and the Information Officer has decided to grant you access to the record, the third party has 30 (thirty) days in which to appeal the decision in a court of competent jurisdiction. If no appeal has been lodged by the third party within 30 (thirty) days, you must be granted access to the record.

#### **15. AVAILABILITY OF THIS MANUAL**

Copies of this Manual are available for inspection, free of charge, at the offices of Kganya and at [www.mykganya.com](http://www.mykganya.com)





**Appendix A**



**REPUBLIC OF SOUTH AFRICA**

**FORM C**

**REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY**

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

**[Regulation 10]**

**A. Particulars of A. private body**

The Head:

**B. Particulars of person requesting access to the record**

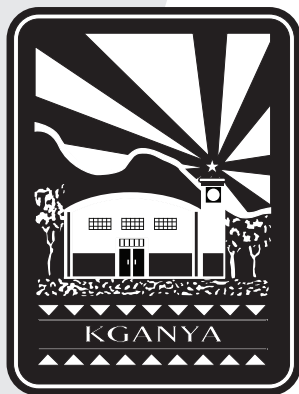
- (a) The particulars of the person who requests access to the record must be given below.
- (b) The address and/or fax number in the Republic to which the information is to be sent must be given.
- (c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname: .....

Identity number: 

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Postal address: .....



Telephone number: (.....) .....

Fax number: (.....) .....

E-mail address: .....

Capacity in which request is made, when made on behalf of another person:

.....

**1. C. Particulars of person on whose behalf request is made**

This section must be completed ONLY if a request for information is made on behalf of another person.

Full names and surname: .....

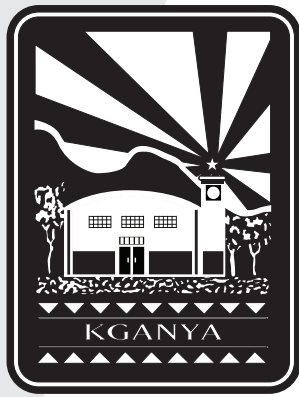
Identity number: 

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**2. D. Particulars of record**

- (a) 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.
- (b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.





1. Description of record or relevant part of the record:

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2. Reference number, if available:

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3. Any further particulars of record:

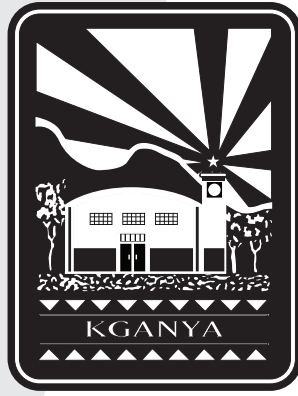
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**3. E. Fees**

- (a) 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.
- (c) 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.
- (d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

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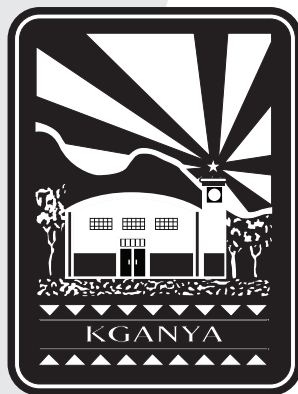
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**4. F. Form of access to record**

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 below, state your disability and indicate in which form the record is required.





Disability:

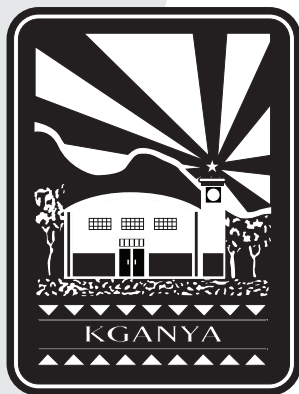
Form in which record is required:

Mark the appropriate box with an **X**.

**NOTES:**

- (a) Compliance with your request for access in the specified form may depend on the form in which the record is available.
- (b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.
- (c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

1. If the record is in written or printed form:				
<input type="checkbox"/>	copy of record*	<input type="checkbox"/>	inspection of record	<input type="checkbox"/>
2. If record consists of visual images - (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):				
<input type="checkbox"/>	view the images	<input type="checkbox"/>	copy of the images*	<input type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>	transcription of the images*	<input type="checkbox"/>
3. If record consists of recorded words or information which can be reproduced in sound:				
<input type="checkbox"/>	listen to the soundtrack (audio cassette)	<input type="checkbox"/>	transcription of soundtrack* (written or printed document)	<input type="checkbox"/>
4. If record is held on computer or in an electronic or machine-readable form:				
<input type="checkbox"/>	printed copy of record*	<input type="checkbox"/>	printed copy of information derived from the record*	<input type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>	copy in computer readable form* (stiffy or compact disc)	<input type="checkbox"/>



*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.	YES	NO
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**5. G. Particulars of right to be exercised or protected**

If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Indicate which right is to be exercised or protected:

.....

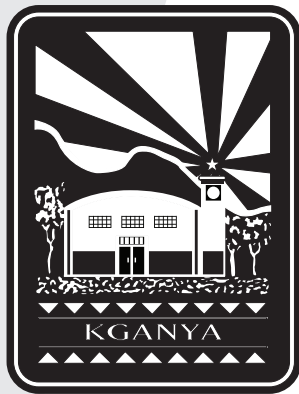
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2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

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**6. H. Notice of decision regarding request for access**

You will be notified in writing whether your request has been approved / denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

.....

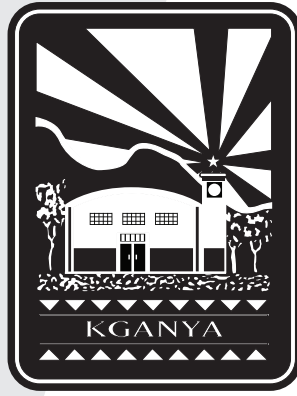
.....

Signed at ..... this day ..... of ..... year .....



.....  
SIGNATURE OF REQUESTER /  
PERSON ON WHOSE BEHALF REQUEST IS MADE





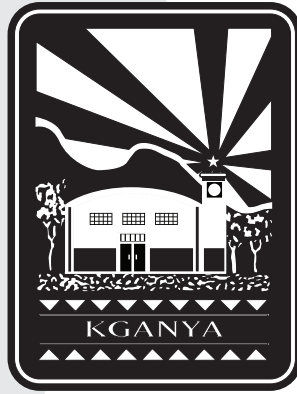
## Appendix B - FEES IN RESPECT OF PRIVATE BODIES

1. The “request fee” payable by a requester, other than a personal requester, referred to in section 54(1) of the Act, is R50
2. The “fees for reproduction” referred to in section 52(3) and “access fees” payable by a requester referred to in section 54(7), unless exempted under section 54(8) of the Act, are as follows:
  - (a) for every photocopy of an A4-size page or part thereof R1 - R10
  - (b) for every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form R0 - R75
  - (c) for a copy in a computer-readable form on: (i) stiffer disc R7 - R50; (ii) compact disc R70
  - (d) (i) for a transcription of visual images, for an A4-size page or part thereof R40; (ii) for a copy of visual images R60
  - (e) (i) for transcription of an audio record, for an A4-size page or part thereof R20; (ii) for a copy of an audio record R30
  - (f) To search for the record for disclosure, R30 for each hour or part of an hour reasonably required for such search.

The actual postal fee is payable when a copy of a record must be posted to a requester Exemptions from paying “access fees”

Person or persons exempted from paying access fees:-

- (i) A single person whose annual income does not exceed R14,712.00; or
- (ii) Married persons or a person and his/her life partner whose annual income does not exceed R27,192.00



## Appendix C

### FORM 1 OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION

#### IN TERMS OF SECTION 11(3) OF POPIA

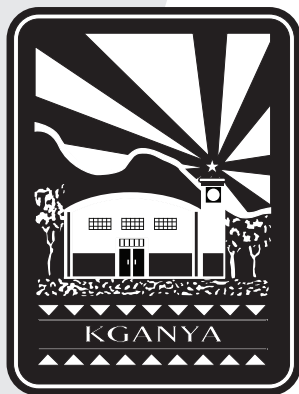
#### REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018

[Regulation 2]

Note:

1. Affidavits or other documentary evidence as applicable in support of the objection may be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

A	DETAILS OF DATA SUBJECT
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
	Code (     )
Contact number(s):	
Fax number / E-mail address:	



<b>B</b>	<b>DETAILS OF RESPONSIBLE PARTY</b>
Name(s) and surname/ Registered name of responsible party:	
Residential, postal or business address:	
	Code (    )
Contact number(s):	
Fax number/ E-mail address:	
<b>C</b>	<b>REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) (Please provide detailed reasons for the objection)</b>

Signed at ..... this ..... day of ..... 20.....

.....  
Signature of data subject/designated person