



Discovery Life Limited

1966/003901/06



Access to Information Manual

PREPARED IN TERMS OF SECTION 51 OF
THE PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000 (PAIA)
(AS AMENDED)





Document administration

Document owner	Discovery Group Chief Privacy Officer
Document level	SA Composite
Level of approval	Exco
Frequency of review	Annual

Document administration

Revision history

Revision date	Document version	Summary of changes	Author
January 2021	V2	Review to align with POPIA and change ownership	Group Compliance
August 2021	V2.1	Updating of Information Regulator complaints details	Group Chief Privacy Officer
December 2022	V3	Responsible party updates	Group Chief Privacy Officer
January 2023	V4	IR Template alignment	Group Chief Privacy Officer

Document approvals

This Manual was approved by:

Name	Title	Document version	Approval email and date
Riaan Van Reenen	Chief Executive Officer, Discovery Life Limited	V4	2023/07/20

Document reference

Please read this manual together with the following documents:

	Document name	Location
1.	Discovery Group Privacy Statement	Discovery Privacy Portal <ul style="list-style-type: none"> https://www.discovery.co.za/corporate/privacy/
2.	PAIA Guidelines	Information Regulator of South Africa <ul style="list-style-type: none"> https://inforegulator.org.za/paia-guidelines/
3.	The Promotion of Access to Information Act (PAIA), Act 2 of 2000 – as amended	Information Regulator of South Africa <ul style="list-style-type: none"> https://inforegulator.org.za/acts/



Contents

1. List of acronyms and abbreviations	4
2. Introduction.....	4
3. Access to the Manual.....	5
4. The purpose of the access to information manual.....	5
5. Key contact details for access to information of Discovery Life Limited	6
6. Guide on how to use PAIA and how to obtain access to the guide.....	7
7. Categories of records of Discovery Life Limited which are available without a person having to request access	8
8. Description of the records of Discovery Life Limited which are available in terms of any other legislation	8
9. Description of the subjects on which Discovery Life Limited holds records and categories of records held on each subject by Discovery Life Limited.....	8
10. The purpose of processing personal information	9
10.1. The purpose of processing Personal Information	9
11. Description of the categories of data subjects and of the information or categories of information relating thereto	10
12. The recipients or categories of recipients to whom personal information may be supplied	11
13. Planned transborder flows of personal information	11
14. General description of information security measures to be implemented by Discovery Life Limited to ensure the confidentiality, integrity and availability of information.....	12
15. Availability of this Manual.....	12
16. Access procedure.....	12
17. Third-party notification.....	13
18. Grounds for refusal of access to records	14
19. Refusal when the record cannot be found.....	15
20. Remedies available when Discovery Life Limited refuses a request for information.....	15
21. Complaints to the Information Regulator	15
22. Application to Court.....	16
23. Updating of the manual	16
24. Prescribed Fees.....	17
24.1. Payment of Fees.....	17
24.2. Request fee	17
24.3. Access fee	17
24.4. Reproduction fee.....	17
24.5. Deposit.....	17



1. List of acronyms and abbreviations

Acronyms and Abbreviations	Description
CEO	Chief Executive Officer
DIO	Deputy Information Officer
DL	Discovery Life (Pty) Ltd
IO	Information Officer
Minister	Minister of Justice and Correctional Services
PAIA	Promotion of Access to Information Act, Act No. 2 of 2000 as amended
POPIA	Protection of Personal Information Act, Act No. 4 of 2013
Regulations	Regulations relating to both PAIA and POPIA as published by the Information Regulator
Regulator	Information Regulator
Republic	Republic of South Africa

2. Introduction

Your privacy is very important to us and Discovery Life Limited is committed to protecting your right to privacy as well as your right to access any information that Discovery Life Limited has about you.

This access to information manual ('Manual') is prepared in compliance with the Promotion of Access to Information Act (Act 2 of 2000) (PAIA) and the Protection of Personal Information Act (Act 4 of 2013) (POPIA). In terms of this legislation, everyone has the right to access their personal information that is processed by a private body, responsible party or appointed operator, such as Discovery Life Limited. The purpose of this Manual is to enable requesters to get access to the records to which they are entitled in a quick and easy way.

PAIA aims to give effect to the constitutional right of everyone in South Africa to access their information held by a public or a private body. This information can be accessed to exercise or protect any right contained in the Bill of Rights.

When a request for access is made, Discovery Life Limited is obliged to give it, except where the law expressly says 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 include:

- The reasonable protection of the right to privacy
- Commercial confidentiality
- Effective, efficient and good governance

The limitation must balance 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 Manual

In line with the law, this Manual serves as Discovery Life Limited's access to information manual and provides information on both the types and categories of records held by Discovery Life Limited. This includes the following:

- A description of the records held by and on behalf of Discovery.
- The procedure to be followed.
- Any fees payable when requesting access to any of these records.

A copy of the Manual is available:

- On the Discovery website (<https://www.discovery.co.za/corporate/privacy/>);
- At the head office of Discovery Life Limited for public inspection during normal business hours.
- To any person upon request and upon the payment of a reasonable prescribed fee.
- To the Information Regulator upon request.

4. The purpose of the access to information manual

This Manual is useful for the public to:

- Check which categories of records Discovery Life Limited holds, without having to submit a formal PAIA request.
- Understand how to make a request for access to a record of Discovery Life Limited by providing a description of the subjects on which Discovery Life Limited holds records and the categories of records held on each subject.
- Know the description of the records of Discovery Life Limited which are available in terms of any other legislation.
- Access all the relevant contact details of the Information Officer (IO) and Deputy Information Officer (DIO) who will assist the public with the records they intend to access.
- Know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it.
- Know the description of the guide on how to use PAIA, as updated by the Regulator, and how to obtain access to it.
- Know if Discovery Life Limited will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the relevant information or categories of information.
- Know the description of the categories of data subjects and of the relevant information or categories of information.
- Know the recipients or categories of recipients to whom the personal information may be supplied.



- Know if Discovery Life Limited has planned to transfer or process personal information outside the Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied.
- Know whether Discovery Life Limited has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

5. Key contact details for access to information of Discovery Life Limited

Information officer and deputy information officer/s

- Information Officer

Name	Pieter van der Walt
Tel.	011 529 0345
Email	privacy@discovery.co.za

- Deputy Information Officer/s

Name	Chris Booyse
Tel.	011 529 1935
Email	privacy@discovery.co.za

Name	Deshni Naicker
Tel.	011 529 2959
Email	privacy@discovery.co.za

Name	Lerato Kebile
Tel.	011 529 2888
Email	privacy@discovery.co.za

Name	Lorraine Dichabe
Tel	011 529 5374
Email	privacy@discovery.co.za

- Access to information general contacts

Email	privacy@discovery.co.za
-------	--

- Head Office

Postal Address	P O BOX 786722 SANDTON 2196
Physical Address	1 Discovery Place SANDTON 2196



Telephone **011 529 9023**
Email privacy@discovery.co.za
Website www.discovery.co.za

6. Guide on how to use PAIA and how to obtain access to the guide.

The Information Regulator has, in terms of section 10 (1) of PAIA, as amended, updated and made available the revised Guide on how to use PAIA (the 'Guide') easily, as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA and POPIA.

- The Guide is available in English only.
- The Guide contains the following information:
 - The objectives of PAIA and POPIA
 - How to request access to a record of a private body contemplated in section 50 of PAIA.
 - The assistance available from the Regulator in terms of PAIA and POPIA.
 - All remedies in law available regarding an act or failure to act in respect of a right or duty conferred or imposed by PAIA and POPIA, including the manner of lodging:
 - An internal appeal
 - A complaint to the Regulator
 - An application with a court against a decision by the information officer of a public body, a decision on internal appeal or a decision by the Regulator or a decision of the head of a private body
 - The provisions of sections 14 and 51 of PAIA requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual.
 - The provisions of sections 15 and 52 of PAIA providing for the voluntary disclosure of categories of records by a public body and private body, respectively.
 - The notices issued in terms of sections 22 and 54 of PAIA regarding fees to be paid for requests for access.
 - The regulations made in terms of section 92 of PAIA.
- Members of the public can inspect or make copies of the Guide from the offices of the public and private bodies, including the office of the Regulator, during normal working hours.
- The Guide can also be obtained:
 - Upon request to the Information Officer
 - From the website of the Regulator (see: <https://info regulator.org.za/paia-guidelines/>)



7. Categories of records of Discovery Life Limited which are available without a person having to request access

Category of records	Types of the Record	Available online	Available upon request
Commercial records	Product portfolio or policy schedule and correspondence, application form, tax certificates.	X	X
Commercial records	Publications, media releases	X	X
Governance records	Annual financial statements as part of Discovery Ltd's annual disclosures	X	X
Privacy/Information	Access to information manual (PAIA Manual)	X	X
Commercial records	Marketing, newsletters	X	X

8. Description of the records of Discovery Life Limited which are available in terms of any 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 the following categories of records and applicable legislation:

Category of records	Type of record/s	Applicable Legislation*
Financial	Record of advice, customer due diligence records	Financial Intelligence Centre Act (Act 38 of 2001)
Regulatory	Complaints and appeals	Financial Sector Regulation Act (Act 9 of 2017)
Commercial	Complaints, transactional records, call recordings, client records, etc.	Consumer Protection Act (Act 68 of 2008)
Regulatory	Record of advice	Financial Advisory and Intermediary Services Act (Act 37 of 2002)
Financial	Licenses	Pension Fund Act (Act 24 of 1956)
Financial	Customer due diligence	National Credit Act (34 of 2005)
Privacy/Information	Privacy statement	Protection of Personal Information Act (Act 4 of 2013)
Governance	Memorandum of incorporation and alterations or amendments, notice and minutes, annual financial statements, accounting records, securities register, etc.	Companies Act (Act 71 of 2008)

*The above is not an exhaustive list of legislation that may require Discovery Life Limited to keep records.

9. Description of the subjects on which Discovery Life Limited holds records and categories of records held on each subject by Discovery Life Limited

Subjects on which the body holds records	Categories of records*
Governance	Governance, such as annual reports, minutes
Client records	Commercial, such as client accounts, policies, statements
Employee records	Employment files, such as qualifications, certifications, CVs
Finance records	Finance, such as financial statements
Product and offerings	Commercial, such as brochures
Research	Commercial, such as research papers
Statements	Commercial, such as claim statements
Sustainability	Governance, such as environmental, reports



*The above is not an exhaustive list of records that is kept by Discovery Life Limited.

10. The purpose of processing personal information

We process personal information (PI) and special personal information (SPI) – where applicable to:

- Develop, monitor and improve our systems and processes.
- Communicate with our clients, members, vendors, partners, service providers etc.
- Share basic contact information across the Discovery Group for data quality and to make sure records are up to date and complete.
- Administer and manage products, benefits and services across the Discovery Group, which includes assessing and paying claims, determining and collecting premiums and providing any information, services or benefits that clients/members are entitled to.
- Conduct underwriting, risk and fraud assessments before accepting applications for any products.
- Make decisions about applications for any product or service using automated means and without human intervention in the decision-making process.
- Resolve complaints or queries.
- Improve our existing products and services and develop new products and services for the Discovery Group through research and development.
- Improve customer experience and service efficiency by conducting surveys and analysing service interactions.
- Fulfil legal or contractual obligations, including assisting with law enforcement, anti-money laundering and counterterrorist financing initiatives or complying with information requests by regulators and meeting our regulatory reporting obligations.
- Comply with codes of conduct and industry agreements.
- Manage promotions and competitions.
- Give rewards in relation to products held by clients/members.
- Manage Discovery events and award continuing professional development points to attendees where applicable.
- Make clients/members aware of benefits that they are entitled to on any of their existing products.
- Offer personalised discounts on any existing or new products that clients/members may be interested in.
- Provide managed care services to clients/members.
- Support the early identification of medical conditions or other lifestyle risks and to encourage clients/members to change their lifestyle to lessen the impact of these conditions.
- Through cookies on the Discovery websites, authenticate clients/members, provide security against the fraudulent use of login details and for the protection of the Discovery websites, personalise content and better understand how to use advertisements that are relevant to clients/members, and perform analytics to improve the digital experience.



- Trace or locate clients/members, a beneficiary or dependant, if tracing becomes necessary for any reason relating to the administration and management of products or services provided by Discovery Life Limited.

11. Description of the categories of data subjects and of the information or categories of information relating thereto

Below is a list of data subjects and a non-exhaustive list of personal information that may Discovery Life Limited process.

Categories of Data Subjects	Personal Information that may be processed
Client or Member	Name, personal contact information (including in some instances residential address and phone number), email address, user id, job title, gender, due diligence information, professional contact information (email address, business phone number, job title, employer), travel and expenses data, complaints, marketing preferences, geolocation data, financial data, health data, user account details, surveillance data to combat fraud, product and service usage data, purchase history, CCTV footage, Life information any other related personal information
Employee	Name, personal contact information, date of birth, email address, user id, job title, employment history, personal interests, educational history, gender, manager, nationality, salary and benefit details, images, date of hire, performance reviews, details of internal training undertaken, professional contact information (email address, business phone number, job title, division), travel and expenses data, grievances, record of app and website visits, IP address, cookie data, preferences, financial data, user account details, compliance Lifestyle data such as whistle-blower reports, editorial content, CCTV footage, any other related personal information from time to time.
Financial Adviser	Name, personal contact information, date of birth, email address, user id, job title, gender, commission and benefit details, licence number, compliance office details, images, professional contact information (email address, business phone number, job title, division), grievances, record of website visits, clickstream data, IP address, cookie data, preferences, financial data, user account details, compliance Lifestyle data such as whistle-blower reports, editorial content, CCTV footage, any other related personal information
Juristic Entities, including service providers, vendors, suppliers	Name, Company/Entity registration number, income tax and VAT registration details, BEE certificates, address, bank details, agreements, any other related individual data
Prospective client or member	Name, personal contact information (including in some instances residential address and phone number), email address, due diligence information, professional contact information (email address, business phone number, job title, employer), complaints, marketing preferences, financial data, product and service usage data, any other related personal information
Prospective employee	Name, personal contact information, date of birth, email address, job title, employment history, personal interests, educational history, gender, nationality, salary and benefit details, images, professional contact information (email address, business phone number, job title, division), CCTV footage, any other related personal information
Visitors to premises	Name, personal contact information, email address, professional contact information (email address, business phone number, job title),



Categories of Data Subjects	Personal Information that may be processed
	vehicle registration information, CCTV footage, any other related personal information
Website, app users	User id, record of website visits, clickstream data, IP address, cookie data, preferences
Other	Vehicle registration number, Vehicle Identification Number (VIN)

12. The recipients or categories of recipients to whom personal information may be supplied

Category of personal information	Recipients or categories of recipients to whom their personal information may be supplied
Commercial, financial, fraud or criminal records or as required to meet purpose specification	Local and foreign regulatory bodies, statutory oversight bodies, regulators, data protection authorities, fraud prevention bodies, law enforcement, due diligence agencies, or judicial commissions of enquiry making a request for data.
Commercial or financial records or as required to meet purpose specification	Any court, administrative or judicial forum, arbitration, statutory commission or ombud making a request for data.
Commercial, financial or tax records or as required to meet purpose specification	South African Revenue Service, or another similar authority.
Personal information as required to meet purpose specification, e.g. name, surname, contact details, transactional information, call recordings, etc	Third parties with whom Discovery Life Limited have a contractual relationship for the processing of data (for example, a third-party archiving service or payment provider, benefit partners, service providers and Discovery Life Limited professionals, who you have already consented to receiving personal information, as academics and researchers, including those outside South Africa. Discovery Life Limited will ensure that the academics and researchers only use information that has been de-identified.
Commercial or financial records or as required to meet purpose specification	Auditing and accounting bodies (internal and external).
Personal information as requested, subject to the provisions of PAIA and POPIA	Anyone making a successful application for access in terms of PAIA and POPIA.
Commercial or financial records or as required to meet purpose specification	Credit bureau or credit providers, industry association or other association for an industry sector in which Discovery operates.
Benefits usage, biographic information, account information, purchase information to meet purpose specification	Other Discovery entities, such as Discovery Vitality

13. Planned transborder flows of personal information

Discovery Life Limited may transfer personal information outside South Africa to:

- Communicate using an email address which you give us that is hosted outside South Africa.
- Administer certain services, for example, cloud and IT services.
- Administer any offshore product or service.
- Share with entities within the Discovery Group, when they process personal or special personal information as envisaged in the privacy statement.

We will ensure that any authorised party that we pass personal information to for processing is subject to a binding agreement or is required by local data protection law or regulation to treat personal information with the same level of protection as we are obliged to.



14. General description of information security measures to be implemented by Discovery Life Limited to ensure the confidentiality, integrity and availability of information

Discovery Life Limited takes extensive information security measures to ensure the confidentiality, integrity and availability of personal information in its possession or under its control. Discovery Life Limited 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.

Personal information is stored on secured servers, personal computers and mobile devices and in secure manual record-keeping systems.

A range of physical, electronic and other security measures have been deployed to protect the security, confidentiality and integrity of the personal information that we hold. Examples include the following:

- We control access to our information systems through identity and access management controls.
- Employees and our contracted service providers are bound by internal information security policies and must process information securely.
- All employees must complete training about privacy and information security.
- We regularly monitor and review our compliance with internal policies and industry best practice.

15. Availability of this Manual

A copy of this Manual is available:

- On our website at <https://www.discovery.co.za/corporate/privacy/>
- At the head office of Discovery Life Limited for public inspection during normal business hours
- To any person upon request and upon the payment of a reasonable prescribed fee
- To the Information Regulator upon request.

A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, must be paid for each A4-size photocopy made.

16. Access procedure

Note: The request for access to information is processed centrally by the Discovery Group Privacy Office (a shared services function within Discovery Central Services (Pty) Ltd) under the authority of Discovery



Life Limited. All requests to access to information are captured onto the Discovery Group's central privacy information management system for purposes of collection and communication to the requester in a secure manner.

A requester requiring access to information held by Discovery Life Limited must complete the Access Request Form or visit <https://www.discovery.co.za/corporate/privacy/> to complete the online form. If a manual form is completed it must be submitted to the Information Officer at the postal address, physical address or email address provided. The requester must pay an access request fee (and a deposit, if applicable) unless that fee is waived by the Information Officer.

The Access Request Form must contain sufficient details to enable the Information Officer to identify the following:

- 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 the Information Officer and the requester must clearly disclose the right they wish to protect.
- If a person is unable to complete the prescribed form because of illiteracy or disability, they 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.

A copy of the manual form (Form 2) can be downloaded from the Information Regulator's website at: <https://inforegulator.org.za/wp-content/uploads/2020/07/InfoRegSA-PAIA-Form02-Reg7.pdf>

17. Third-party notification

Discovery Life Limited will take all reasonable steps to inform a third party to whom a requested record relates if the disclosure of that record would involve the disclosure of any of the following:

- Personal information about that third party
- Trade secrets of that third party
- Financial, 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 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, Discovery Life Limited will take all reasonable steps to inform a third party to whom a requested record relates if the disclosure of that record 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.

Discovery Life Limited 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 the Information Officer, explaining why the request for access should be refused;
- Give written consent for the disclosure of the record to the requester. Discovery Life Limited 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.

18. Grounds for refusal of access to records

Discovery Life Limited 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 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 Discovery Life Limited 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.
- Protection of the commercial information of Discovery Life Limited, which may include:
 - Trade secrets of Discovery Life Limited;
 - Intellectual property of Discovery Life Limited;
 - Financial information that, if disclosed, could put Discovery Life Limited at a disadvantage in negotiations or commercial competition.
 - A computer program, algorithm, actuarial modelling or application that is owned by Discovery Life Limited and that is protected by copyright.
- Protection of the research information of Discovery Life Limited 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.
- The request is clearly frivolous or involves an unreasonable diversion of resources.

19. Refusal when the record cannot be found

If all reasonable steps have been taken by Discovery to find the record requested by the requester and it cannot be found for reasons justifiable in terms of section 55 of PAIA, the Information Officer shall provide an affidavit or affirmation to the requester advising that it is not possible to give access to the record requested.

If the record is found subsequently, Discovery Life Limited undertakes to contact the requester to gain access to it, after the payment of the applicable access fee and subject to the provisions of this Manual.

20. Remedies available when Discovery Life Limited refuses a request for information

The decision of the Information Officer is final and binding. Discovery Life Limited does not have internal appeal procedures. Therefore, the decision made by the Information Officer is final. Requesters who are dissatisfied with a decision of the Information Officer 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 in paragraphs 21 and 22 below.

21. Complaints to the Information Regulator

The requester or third party may submit a complaint in writing to the Information Regulator, within 180 days of the decision to refuse a request for information, alleging that the decision was not in 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.

22. Application to Court

An application to court may be brought in the ordinary course. For this purpose, any reference to an application to court includes an application to a relevant magistrate's court.

23. Updating of the manual

The head of Discovery Life Limited will update this Manual on a regular basis.

Issued by Riaan Van Reenen

Chief Executive Officer, Discovery Life Limited



24. Prescribed Fees

24.1. Payment of Fees

Payment details can be obtained from the Information Officer. Payment can be made by direct deposit into the nominated Discovery Life Limited bank account. 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

24.2. Request fee

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

24.3. Access fee

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

24.4. 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.

24.5. Deposit

If the search for, and the preparation of, the record for disclosure would, in the opinion of the Information Officer, 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 Information Officer 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.

Discovery Life Limited 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 Discovery declines the requester's request to waive the fees.

Where Discovery Life Limited receives a request for access to information held on a person other than the requester and the Information Officer, 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 to 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. Therefore, the fees reflected below include VAT.

REPRODUCTION FEES	
Where Discovery Life Limited has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access, the only charge that may be levied for obtaining these records will be a fee for reproduction of the record in question.	
Applicable fees for reproduction (including VAT)	Amount in rand
For every photocopy of an A4-size page or part thereof	2.00
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	2.00
For a copy in a computer-readable form on compact disc	
Provided by the requester	40.00
Provided by Discovery	60.00
For a copy in a computer-readable form on a flash drive provided by the requester	40.00
For a transcription of visual images for an A4-size page or part thereof	Service to be outsourced. Cost will depend on the quotation from a service provider
For a copy of visual images	Service to be outsourced. Cost will depend on the quotation from a service provider
For a transcription of an audio record, for an A4-size page or part thereof	24.00
For a copy of an audio record on	
Flash drive (to be provided by the requester)	40.00
Compact disc provided by the requester	40.00
Compact disc provided by Discovery	60.00
REQUEST FEES	
Request fee payable by every requester	140.00
ACCESS FEES	
An access fee is always payable where a request for access to information is granted, except 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 (including VAT)	Amount in rand



For every photocopy of an A4-size page or part thereof	2.00
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	2.00
Applicable fees for a copy in a computer-readable form (including VAT)	Amount in rand
Compact disc	
Provided by the requester	40.00
Provided by Discovery	60.00
A transcription of visual images for an A4-size page or part thereof	Service to be outsourced. Cost will depend on the quotation from a service provider
For a copy of visual images	Service to be outsourced. Cost will depend on the quotation from a service provider
For a transcription of an audio record, for an A4-size page or part thereof	24.00
For a copy of an audio record	
Compact disc provided by the requester	40.00
Compact disc provided by Discovery	60.00
Flash drive to be provided by the requester	40.00
To search for a record that must be disclosed (per hour or part of an hour reasonably required for such search, excluding the first hour)	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