



CONSILIUM
Wealth Management

Section 51 Manual for Consilium Wealth Management
(Pty) Ltd in terms of the promotion of access to
information act 2 of 2000

Consilium Wealth Management (Pty) Ltd
Registration Number: 2013/181710/07
Authorised Financial Service Provider - FSP Licence Number 45004





CONSILIUM

Wealth Management

INDEX

1. INTRODUCTION TO CONSILIUM WEALTH MANAGEMENT (PTY) LTD
2. INTRODUCTION & THE ACT
3. CONTACT DETAILS
4. RECORDS HELD BY CONSILIUM WEALTH MANAGEMENT (PTY) LTD
5. RECORDS AVAILABLE IN ACCORDANCE WITH OTHER LEGISLATION
6. FORM OF REQUEST
7. PRESCRIBED FEES
8. AVAILABILITY OF THE MANUAL
9. CONSIDERATION OF YOUR REQUEST

ANNEXURE A: REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY



CONSILIUM

Wealth Management

1. INTRODUCTION TO CONSILIUM WEALTH MANAGEMENT (PTY) LTD

Consilium Wealth Management (Pty) Ltd is a private company, providing financial advisory services and specialising in investment management, business management and tax structuring. Consilium Wealth Management (Pty) Ltd is an Authorised Financial Service Provider in terms of the Financial Advisory & Intermediary Services Act. The Consilium Wealth Management (Pty) Ltd Financial Service Provider licence number is 45004.

2. INTRODUCTION & THE ACT

This manual gives every individuals right to access to information held by the state and information that is held by another person or company and that is required for the exercise or protection of any rights. A guide to the Promotion of Access to Information Act is available from the South African Human Rights Commission (SAHRC) website: www.sahrc.org.za

Should you have any queries in this regard, please contact the SAHRC:

The South Africa Human Rights Commission: PAIA Unit
Research & Documentation Department
Private Bag 2700
Houghton
2041

Telephone Number: +27 11 484 8300
Fax Number: +27 11 484 0582
Website: www.sahrc.org.za
E-mail: paia@sahrc.org.za

3. CONTACT DETAILS

Director: Mr Malcolm Stretch
Company Registration Number: 2013/181710/07
Auditor: PKF (PE) Incorporated
Postal Address: PO Box 34662, Newton Park, Port Elizabeth, 6055
Physical Address: 1st Floor, Building 3, Ascot Office Park, Conyngham Road, Newton Park, Port Elizabeth, 6001
Telephone Number: 086 187 8396
Fax Number: 086 606 7484
E-mail Address: info@consiliumwm.co.za
Website: www.consiliumwm.co.za

4. RECORDS HELD BY CONSILIUM WEALTH MANAGEMENT (PTY) LTD

Consilium Wealth Management (Pty) Ltd

- a) must, during office hours and upon request, make available for public inspection a copy of the manual;
- b) may not charge a fee for a public inspection referred to in paragraph (a); and
- c) may, in respect of a copy of the manual or part thereof made available in a manner other than that contemplated in paragraph (a), charge the fee prescribed and the actual postage if a copy must be posted.

Consilium Wealth Management (Pty) Ltd maintains the types and categories of records as listed below. Requests for information will be dealt with on a case by case basis and the mere fact that the record is listed doesn't mean that access to that record will be granted.



CONSILIUM

Wealth Management

Consilium Wealth Management (Pty) Ltd holds the following records:-

Administration & Management

Statutory records
Minutes of meetings
Correspondence
Insurance records
Contracts & agreements
Client databases

Financial Records

Annual financial statements
Tax returns
Accounting records
Debtors & creditors records
Bank statements
Asset register
Invoices
Commission statements

Income Tax Records

PAYE records
Documents issued to employees for income tax purposes
Records of payments made to SARS on behalf of employees
All other statutory compliances:

- UIF
- Skills Development Levies
- Workmens'Compensation

Personal Documents & Records

Employment contracts
Personnel records
Performance reviews
Disciplinary records
Salary records
Leave records

Subjects on which records are kept

Clients
Policyholders
Service providers
Product suppliers

Products & Services

Retirement annuities
Pension & Provident funds
Living annuities
Savings products
Risk products
Tax structuring



CONSILIUM

Wealth Management

Trust services

All these records are kept in terms of legislation applicable to any of the above products or services and the Financial Services Industry in general.

5. RECORDS AVAILABLE IN ACCORDANCE WITH OTHER LEGISLATION

Consilium Wealth Management (Pty) Ltd keeps information in accordance with the following legislation:

- Basic Conditions of Employment Act Number 75 of 1997
- Companies Act Number 71 of 2008
- Compensation for Occupational Injuries & Diseases Amendment Act Number 61 of 1997
- Income Tax Act Number 28 of 1997
- Financial Advisory & Intermediary Services Act Number 37 of 2002
- Financial Intelligence Centre Act Number 38 of 2001
- Financial Services Board Amendment Act Number 12 of 2000
- Occupational Health & Safety Act Number 85 of 1993
- Unemployment Insurance Act Number 63 of 2001

6. FORM OF REQUEST

Kindly complete the prescribed Annexure A form and return the completed form via e-mail, facsimile or by post to Consilium Wealth Management (Pty) Ltd.

No requests will be considered unless the requester has provided the following information to enable Consilium Wealth Management (Pty) Ltd to identify the record(s) requested and to identify the requester:-

- The record of records sought
- The identity of the person requesting the record(s)
- The form of request required
- The postal address or fax number of the requester in the Republic
- The person requesting the record must identify the right that is sought to be exercised or to be protected and provide an explanation of why the requested record is required for the exercise or protection of that right
- If a request is made on behalf of another person, the person requesting the record must then submit proof of the capacity in which they are making the request to the satisfaction of Consilium Wealth Management (Pty) Ltd.
- If in addition to a written reply, the requester wishes to be informed of the decision on the request in any other matter, it is required to state that manner, and the necessary particulars to be informed in the other matter

7. PRESCRIBED FEES

Promotion of Access to Information Act prescribes a fee payable in respect of request made in terms of the Act.

Should you be requesting a personal record there will be no prescribed fee. If you are not requesting a personal record, there is a prescribed fee of R 50.00 which is payable before submitting your request. Proof of the payment of this fee must accompany your request to Consilium Wealth Management (Pty) Ltd.

Should your request be granted, you will be notified should there be any additional costs payable for accessing the records. Costs for accessing the record may include costs of reproduction for the record as well as time needed to locate and prepare the record.



CONSILIUM

Wealth Management

The fee structure is available on the website of the South African Human Rights Commission at www.sahrc.org.za or on the website of The Department of Justice & Constitutional Development at <http://www.doj.gov.za>.

8. AVAILABILITY OF THE MANUAL

The manual is available at the offices and on the website of Consilium Wealth Management (Pty) Ltd and copies are also available at the SAHRC.

9. CONSIDERATION OF YOUR REQUEST

Consilium Wealth Management (Pty) Ltd undertakes to process a request for a record for a record within 30 days. You will be notified in writing whether your request has been granted or denied and the decision of Consilium Wealth Management (Pty) Ltd is final.



CONSILIUM

Wealth Management

ANNEXURE A / PRESCRIBED FORM REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

A. Particulars of Consilium Wealth Management (Pty) Ltd

Attention: Mr Malcolm Stretch
Postal Address: PO Box 34662, Newton Park, Port Elizabeth, 6055
Physical Address: 1st Floor, Building 3, Ascot Office Park, Conyngham Road, Newton Park, Port Elizabeth, 6001
Telephone Number: 086 187 8396
Fax Number: 086 606 7484
E-mail: malcolm@consiliumwm.co.za

B. Particulars of person requesting access to the record

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

First Name(s): _____
Surname: _____
Identity Number: _____
Preferred Language: _____
Postal Address: _____
Fax Number: _____
Telephone Number: _____
E-mail Address: _____

C. Particulars of person on whose behalf request is made

Complete this section only if a request for information is made on behalf of another person.

First Name(s): _____
Surname: _____
Identity Number: _____
Relationship to person on whose behalf the request is being made: _____



CONSILIUM

Wealth Management

D. Particulars of record

Provide full particulars of the record to which access is requested.

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

2. Any further particulars of record that could assist us in locating it:

E. Fees

- (a) A request for access to a record, other than record containing personal information about yourself, will be processed only after the prescribed fee has been paid.
- (b) Should your request be successful, you will be notified of the amount required to be paid as the access 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 below.

Reason for exemption of payment of fees:



CONSILIUM

Wealth Management

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 in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Consilium Wealth Management (Pty) Ltd will endeavour to provide the record to you in the requested form but this may not always be possible depending on the form of the record. Should this be the case, Consilium Wealth Management (Pty) Ltd will inform you as to what form the record is available.

The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

Disability:

1. If the record is written or in printed form:	
	Copy of record
	Inspection of record
2. If record consists of visual images:	
	View the images
	Copy of the images
	Transcription of the images
3. If record consists of recorded words of information which can be reproduced in sound:	
	Listen to the soundtrack
	Transcription of the soundtrack
4. If records are held on computer or in an electronic or machine-readable form:	
	Printed copy of record
	Printed copy of information derived from the record
	Copy in computer readable form



CONSILIUM

Wealth Management

G. Particulars of right to be exercised or protected:

1. Indicate which right will be exercised or protected:

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

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 thereof 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 record?

Signed at _____ on _____ 20____

Signature of Requester / Person on whose
behalf request is made