

ACCESS TO INFORMATION MANUAL

As required by Section 51 of the Promotion to Access of Information Act No 2 of 2000 (“PROATIA”)

SAHL INVESTMENT HOLDINGS (PROPRIETARY) LIMITED (“the Holding Company”)

and

SA HOME LOANS (PROPRIETARY) LIMITED (“the Company”)

including all Special Purpose Vehicles managed by the Company;
SAHL Life Assurance Company Limited;
and SAHL Insurance Company Limited

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A FRESH APPROACH TO HOME FINANCE **SA Home Loans**

Last updated 27 August 2008

ACCESS TO INFORMATION MANUAL

As required by Section 51 of the Promotion to Access of Information Act No 2 of 2000 ("PROATIA") in respect of **SAHL INVESTMENT HOLDINGS (PROPRIETARY) LIMITED ("the Holding Company")** and **SA HOME LOANS (PROPRIETARY) LIMITED ("the Company")** including all Special Purpose Vehicles managed by the Company, SAHL Life Assurance Company Limited and SAHL Insurance Company Limited. For full details of all entities to which this manual applies, please refer to Annexure A.

INTRODUCTION

The object of PROATIA is to give you access to the records of the Company under certain circumstances. PROATIA seeks to promote a society in which you have access to information to enable you to exercise and protect your rights, and to promote a culture of transparency and accountability. Section 51 of PROATIA requires all private bodies to compile a manual containing various details including the Company details, a description of the records of the Company, as well as the means by which a record may be accessed. The Company is a private body and therefore this manual has been compiled in terms of and in order to comply with Section 51 of PROATIA.

COMPANY DETAILS

The Company details are as follows –

REGISTRATION NUMBER	2006/035436/0707
POSTAL ADDRESS	PO BOX 3918, Durban, 4000
PHYSICAL ADDRESS	No. 1 The Glades, 78 Armstrong Avenue, La Lucia, 4051
TELEPHONE NUMBER	031-560 5300
FACSIMILE NUMBER	0866 763 961
GENERAL E-MAIL ADDRESS FOR COMPANY	sandys@sahomeloans.com
E-MAIL ADDRESS FOR HEADS OF THE COMPANY	coreent@sahomeloans.com
WEBSITE	www.sahomeloans.com

The Group provided mortgage finance at discounted rates to the South African public since inception in 1998. The Company is dedicated to continued excellence in the field of home loan finance, while also pursuing its objectives of diversification, with continued dedication to its leadership in the management of securitisation entities. Recently, the activities in the insurance industry have been grown, with the successful launch of a short Term Insurance business, namely SAHL Insurance Company Limited, which compliments the credit life assurance offered by SAHL Life Assurance Company Limited.

This manual applies to all entities listed in Annexure A hereto.

HUMAN RIGHTS COMMISSION'S PROATIA GUIDE

In Terms of Section 10 of PROATIA, the South African Human Rights Commission ("SAHRC") is required to compile a guide, in each official language, containing information for any person who wishes to exercise any right contemplated in PROATIA. This guide is available from the SAHRC. Should you wish to obtain access to the abovementioned guide, the SAHRC can be contacted on either 0860 120 120 or via their website, www.sahrc.org.za

RECORDS OF THE COMPANY

A description of the records held by the Company, as required by section 51(1)(e) of PROATIA, is set out in the Description of Records Table which is either attached to this manual as Annexure B.

REQUEST FOR ACCESS TO A RECORD

In order to comply with our obligations in terms of PROATIA the Company has authorised and designated Sandy Smith to deal with all matters relating to PROATIA. In order to request access to a record please complete the Request for Access Form which is attached to this manual as Annexure C. and submit it to the Company at its physical address, to its fax number or by e-mail to the e-mail address provided above.

INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION

The Company holds information as required in terms of certain legislation and regulations. From to time, the Company may hold information in accordance with the following legislation:

1. Administration of Estates Act, No. 66 of 1965
2. Alienation of Land Act No. 68 of 1961
3. Arbitration Act No. 42 of 1965
4. Banks Act No. 94 of 1990
5. Basic Conditions of Employment No. 75 of 1997
6. Companies Act No. 61 of 1973
7. Compensation for Occupational Injuries and Health Diseases Act No. 130 of 1993
8. Credit Agreements Act No. 75 of 1980
9. Currency and Exchanges Act No. 9 of 1933
10. The Custody and Administration of Securities Act No. 85 of 1992

11. Debt Collectors Act No. 114 of 1998
12. Employment Equity Act No. 55 of 1998
13. Financial Services Board Act No. 97 of 1990
14. Financial Advisory and Intermediary Services Act 37 of 2002
15. Financial Relations Act No. 65 of 1976
16. Harmful Business Practices Act No. 23 of 1999
17. The Home Loan and Mortgage Disclosure Act No. 63 of 2000
18. Income Tax Act No. 95 of 1967
19. Insolvency Act No. 24 of 1936
20. Insurance Act No. 27 of 1943
21. Labour Relations Act No. 66 of 1995
22. Long Term Insurance Act No. 52 of 1998
23. Medical Schemes Act No. 131 of 1998
24. Occupational Health & Safety Act No. 85 of 1993
25. Pension Funds Act No. 24 of 1956
26. Post Office Act No. 44 of 1958
27. Regional Services Councils Act No. 109 of 1985
28. SA Reserve Bank Act No. 90 of 1989
29. Short Term Insurance Act No. 53 of 1998
30. Skills Development Levies Act No. 9 of 1999
31. Skills Development Act No. 97 of 1998
32. Stamp duties Act no. 77 of 1968
33. Stock Exchange Control Act No. 1 of 1985
34. Unemployment Contributions Act No. 4 of 2002
35. Unemployment Insurance Act No. 63 of 2001
36. Usury Act No. 73 of 1968
37. Value Added Tax Act No. 89 of 1991

Please note that the above list of legislation is not exhaustive.

OTHER INFORMATION AS MAY BE PRESCRIBED

The Minister of Justice and Constitutional Development has not made any regulations in terms of section 51(f) of the Act.

DECISION REGARDING REQUEST

PROATIA provides for numerous grounds upon which the Company may refuse to grant you access to a record of the Company. The grounds for refusal protect –

- the privacy of a third party who is a natural person
- the commercial information of a third party
- confidential information of a third party
- the safety of individuals, and protection of property
- the confidentiality of records privileged from production in legal proceedings
- commercial information of a private body
- research information of a third party, and protection of research information of a private body

You will be notified in writing whether your request has been approved or denied within 30 calendar days after receipt by the Company of the completed Request for Access Form. Should any record of the Company requested by you not be found or not exist, the Company will, by way of affidavit, notify you that it is not possible to give access to that particular record.

ACCESS TO RECORDS

If your request for access to records of the Company is approved, access will be provided in the form as the Company reasonably determines, unless you have requested access in a specific form.

FEES

Section 52 (3) states that fees payable for access to records are to be prescribed. The prescribed fees are as set out in the Fee Schedule which is available at www.sahrc.org.za, a summary of which is attached to this manual marked Annexure D.

FREQUENTLY ASKED QUESTIONS

Who may request access to a record?

Any person including a department of state and a person acting on behalf of another person.

To which entities does this Manual apply?

A full list of all entities covered by this Manual is attached marked Annexure A. SAHL Investment Holdings (Proprietary) Limited manages a number of Special Purpose Vehicles which will not publish independent manuals in terms of PROATIA. Any requests relating to such entities can be referred to SAHL Investment Holdings (Proprietary) Limited. Information relating to SAHL Life Assurance Company Limited and SAHL Insurance Company Limited, subsidiaries of SAHL Investment Holdings (Proprietary) Limited can likewise be referred to SAHL Investment Holdings (Proprietary) Limited

ANNEXURE A - LIST OF ENTITIES

Information relating to the following entities may be accessed in terms of this Manual.

NAME OF ENTITY	REGISTRATION NUMBER
SAHL INVESTMENT HOLDINGS (PROPRIETARY) LIMITED (FORMERLY SOUTH AFRICAN HOME LOANS (PROPRIETARY) LIMITED)	1998/004570/07
SA HOME LOANS (PROPRIETARY) LIMITED	2006/035436/07
SAHL LIFE ASSURANCE COMPANY LIMITED	2004/014380/06
SAHL INSURANCE COMPANY LIMITED	2006/008359/06
THE SOUTH AFRICAN HOME LOANS HEDGE COMPANY (PROPRIETARY) LIMITED	2005/013298/07
MAIN STREET 65 (PROPRIETARY) LIMITED	2001/004041/07
BLUE BANNER SECURITISATION VEHICLE RC1 (PROPRIETARY) LIMITED	2001/003182/07
THE THEKWINI FUND 1 LIMITED	2000/014666/06
THE THEKWINI FUND 2 (PROPRIETARY) LIMITED	2002/015220/07
THE THEKWINI FUND 2 SECURITY SPV (PROPRIETARY) LIMITED	2002/021343/07
THE THEKWINI FUND 3 (PROPRIETARY) LIMITED	2003/004691/07
THE THEKWINI FUND 3 SECURITY SPV (PROPRIETARY) LIMITED	2003/020103/07
THE THEKWINI FUND 4 (PROPRIETARY) LIMITED	2004/008479/07
THE THEKWINI FUND 4 SECURITY SPV (PROPRIETARY) LIMITED	2004/009480/07
THE THEKWINI FUND 5 (PROPRIETARY) LIMITED	2004/034376/07
THE THEKWINI FUND 5 SECURITY SPV (PROPRIETARY) LIMITED	2004/034115/07
THE THEKWINI WAREHOUSING CONDUIT (PROPRIETARY) LIMITED	2005/007604/07
THE THEKWINI WAREHOUSING CONDUIT SECURITY SPV (PROPRIETARY) LIMITED	2005/006599/07
THE RCS HOME LOANS WAREHOUSE (PROPRIETARY) LIMITED	2005/029295/07
THE THEKWINI FUND 6 (PROPRIETARY) LIMITED	2006/024381/07
THE THEKWINI FUND 6 SECURITY SPV (PROPRIETARY) LIMITED	2006/024201/07
THE THEKWINI FUND 7 (PROPRIETARY) LIMITED	2007/017480/07
THE THEKWINI FUND 7 SECURITY SPV (PROPRIETARY) LIMITED	2007/0174444/07
THE THEKWINI FUND PRIVATE PLACEMENT (PROPRIETARY) LIMITED	2008/009869/07
THE THEKWINI FUND PRIVATE PLACEMENT SECURITY SPV (PROPRIETARY) LIMITED	2008/009878/07

The following contact details relate to all entities:

POSTAL ADDRESS	PO BOX 3918, Durban, 4000
PHYSICAL ADDRESS	No. 1 The Glades, 78 Armstrong Avenue, La Lucia, 4051
TELEPHONE NUMBER	031-560 5300
FACSIMILE NUMBER	0866 763 961
GENERAL CONTACT E-MAIL ADDRESS FOR THE COMPANY	sandys@sahomeloans.com
E-MAIL ADDRESS FOR HEADS OF THE COMPANY	coreent@sahomeloans.com

ANNEXURE B - DESCRIPTION OF RECORDS TABLE

CATEGORIES OF RECORDS ON EACH SUBJECT	FORM HELD	AVAILABILITY
1. COMPANY SECRETARIAL RECORDS		
Company Incorporation Documents	Physical	Not automatically available
Names of Directors	Electronic and physical	Automatically available
Salaries of Directors	Electronic and physical	Not automatically available
2. FINANCIAL RECORDS OF THE COMPANY		
Financial statements	Electronic and physical	Not automatically available
Documents relating to taxation of the Company	Physical	Not automatically available
Financial Agreements	Physical	Not automatically available
Banking Details	Electronic and physical	Automatically available.
3. INSURANCE OF COMPANY		
Insurance Policies held by the Company	Physical	Not automatically available
Register of all immovable property owned by the Company	Physical	Not automatically available
4. EMPLOYEES		
List of Employees	Electronic and/or physical	Not automatically available
Personal information of employees	Electronic and/or physical	Not automatically available
Employee contracts of employment	Electronic and/or physical	Not automatically available
Pension Funds & Provident Fund	Electronic and/or physical	Not automatically available
Salaries of Employees	Electronic and/or physical	Not automatically available
Leave records	Physical	Not automatically available
5. COMPANY POLICIES AND DIRECTIVES		
Internal relating to employees and the Company	Electronic and/or physical	Not automatically available
External relating to clients and other third parties	Electronic and/or physical	Automatically available
6. AGREEMENTS OR CONTRACTS		
Standard Agreements	Physical	Not automatically available
Contracts concluded with customers	Physical	Not automatically available
Letters of Intent	Physical	Not automatically available
Third party contracts (such as JV agreements etc.)	Physical	Not automatically available
Office management contracts	Physical	Not automatically available
Supplier contracts	Physical	Not automatically available
7. REGULATORY		
Permits, Licences or Authorities	Physical	Not automatically available
8. PUBLISHED INFORMATION		
External Newsletters and Circulars	Electronic and/or physical	Not automatically available
Internal Newsletters and Circulars	Electronic and/or physical	Not automatically available
Information on the Company published by third parties	Electronic and/or physical	Not automatically available
9. CUSTOMER INFORMATION		
Customer Details	Electronic and/or physical	Not automatically available
Contact details of individuals within customers	Electronic and/or physical	Not automatically available
Communications with customers	Electronic and/or physical	Not automatically available
10. REFERENCE MATERIALS		
Books	Physical	Not automatically available
Newsletters and journals articles	Electronic and/or physical	Not automatically available
Magazines	Electronic and/or physical	Not automatically available
Newspaper articles	Electronic and/or physical	Not automatically available

ANNEXURE C

REQUEST FOR ACCESS FORM (IN TERMS OF THE PROMOTION OF ACCESS TO INFORMATION ACT)

NAME OF THE COMPANY TO WHOM THE REQUEST IS MADE

Please insert the name of the entity:.....

PARTICULARS OF PERSON REQUESTING ACCESS TO INFORMATION

Surname:..... First names:.....

Identity number:..... E-mail address:.....

Telephone no..... Facsimile no.....

Postal address:.....

PARTICULARS OF PERSON ON WHOSE BEHALF REQUEST IS MADE (IF APPLICABLE)

Surname:..... First names:.....

Identity number:..... E-mail address:.....

Telephone no..... Facsimile no.....

Postal address:.....

PARTICULARS OF RECORDS REQUESTED

REFERENCE (if applicable):.....

FORM OF ACCESS TO RECORD

- NOTES: a) Compliance with your request 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.

(Mark the appropriate shaded box with an X.)

1. If the record is in written or printed form:

copy of record* inspection of record

2. If the record consists of visual images: (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):

view the images copy of the images* transcription of the images*

3. If the record consists of recorded words or information which can be reproduced in sound:

listen to the soundtrack transcription of soundtrack* (written or printed)

4. If record is 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* (stiffy or compact disc)

*If you requested a copy or transcription of a record (above), do you wish the copy or transactions to be posted to you? Yes No

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 above, state your disability and indicate in which form the record is required.

Disability:.....

Form in which record is required:.....

Particulars of right to be exercised or protected:.....

Explanation of why record is required for exercise or protection of abovementioned right:.....

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.

Signed at..... Date.....

Signature of the Requester:.....

ANNEXURE D

FEE SCHEDULE

FEES FOR REPRODUCTION

For every photocopy of an A4 page or part thereof	R1.10
For every printed copy of an A4 page or part thereof held on a computer or in electronic or machine-readable form	R0.75
For a copy in a computer readable form on stiffer disc	R7.50
For a copy in a computer-readable form on compact disc	R70.00
For a transcription of visual images per A4 page or part thereof	R40.00
For a copy of visual images	R60.00
For a transcription of an audio record per A4 page or part thereof	R20.00
For a copy of an audio record	R30.00

REQUEST FEE

For a person requesting access to information other than a personal requester i.e. a requester seeking access to a record containing personal information about the requester.	R50.00
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SEARCH FEE

Per hour or part thereof required to search for and prepare the record for disclosure.	R30.00
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DEPOSIT

A deposit of one third of the access fee is payable as a deposit if the search for a record requires more than six hours.