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Momentum Insure Company Limited (Momentum Insure)

Information Manual prepared in terms of section 51 of the Promotion of Access to Information Act 2 Of 2000 as Amended (PAIA 31 OF 2019)

Momentum Insure Company Limited Reg no 2005/026378/06 (FSP22789)

Table of Contents

1.	Applicability to Momentum Insure Company Limited	P4
2.	Business and Management Structure	P4
3.	Contact Detail	P4
4.	Guide of the Information Regulator of South Africa	P4
5.	Information Requests	P6
6.	Voluntary Disclosure	P6
7.	Access Form	P6
8.	Access Fees	P6
9.	Procedure to request a record	P6
10.	Record types that may be requested	P7
11.	Records that cannot be found or do not exist	P7
12.	Decision on request and notice thereof	P7
13.	Grounds for refusal of access to records	P8
14.	Third party notification and intervention	P8
15.	Categories of Data Subjects, the information relating to Data Subjects, and Purposes that Momentum Insure processes Personal Information	P8
16.	Categories of Data Subjects on which Momentum Insure holds records	P10
17.	Description of records available in accordance with other legislation	P11
18.	Recipients to whom personal information may be supplied to	P11
19.	Transborder flows of personal information	P11
20.	Measures implemented by the Responsible Party to ensure the confidentiality, integrity, and availability of the information to be processed	P11
21.	Table of fees	p12
22.	Deposit	p13
23.	Application form	p13

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Definitions, Acronyms and Abbreviations

CEO	Chief Executive Officer
DIO	Deputy Information Officer
IO	Information Officer
Minister	Minister of Justice and Correctional Services
PAIA	Promotion of Access to Information Act No. 2 of 2000 (as Amended)
POPIA	Protection of Personal Information Act No. 4 of 2013
Regulator	Information Regulator
Republic	Republic of South Africa

Introduction

The Promotion of Access to Information Act, no 2 of 2000 as amended through the Promotion of Access to Information Amendment Act 31 of 2019 (“the Act”) gives effect to the constitutional right of access to any information in records held by public (government) or private (non-government) bodies that is required for the exercise of protection of any rights. Where a valid request is made in terms of the Act, Momentum Insure is obliged to release the information, except where the Act expressly provides that the information may or must not be released.

This manual informs requesters of procedural and other requirements which a request must meet as prescribed by the Act. This Manual has therefore been prepared in terms of section 51 of the Act.

Section 14 of the Constitution of the Republic of South Africa, 1996, provides the right to privacy. POPIA gives affect to the constitutional right to privacy provided in section 14 of the Constitution: -

- i) By safeguarding a person’s personal information when processed by public and private bodies.
- ii) In a manner which balances the right to privacy with any other rights, including the rights in the Bill of Rights in Chapter 2 of the Constitution, particularly the right to access to information; and
- iii) Subject to justifiable limitations, including but not limited to effective, efficient, and good governance and the free flow of personal information, particularly trans-border transfers.

Section 9 of PAIA recognises that the right of access to information is subject to certain justifiable limitations aimed at, amongst others:

- a) the reasonable protection of privacy.
- b) commercial confidentiality; and
- c) effective, efficient, and good governance.

The Protection of Personal Information Act 4 of 2013

Section 55(2) of POPIA requires Momentum Insure to register its Information Officers and Deputy Information Officers with the Regulator before taking up their respective duties in terms of the Protection of Personal Information Act, 2013 (Act No. 4 of 2013) and the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000).

Regulation 4 (1) (c) of the POPIA Regulations confirms the publication requirement of PAIA when it stipulates that “...a manual is developed, monitored, maintained and made available as prescribed in sections 14 and 15 of PAIA.” The requirement for a manual is then extended to include POPIA requirements when section 17 of POPIA provides that a “...responsible party must maintain the documentation of all processing operations under its responsibility as referred to in section 14 or 51 of the Promotion of Access to Information Act”.

Purpose of this PAIA manual

The purpose of this manual is to provide assurance to the regulator and the public on the processes at Momentum Insure to avail information to requesters, and that Momentum Insure complies with the requirements of both PAIA and POPIA.

The manual is useful for the public to:

- Understand how to make a request for access to a record held at Momentum Insure
- Access all the relevant contact details of the persons who will assist the public with records they intend to access
- Know the remedies available from Momentum Insure regarding request for accessing information before approaching the Information Regulator or Courts
- A description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it
- If Momentum Insure will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the information or categories of information relating thereto
- If Momentum Insure has planned to transfer or process personal information outside the Republic of South Africa, the recipients, or categories of recipients to whom the personal information may be supplied
- Know whether Momentum Insure has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

It is important to note that the Act recognises certain limitations to the right of access to information, including, but not limited to limitations aimed at the reasonable protection of privacy, commercial confidentiality, and effective, efficient, and good governance, and in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution of the Republic of South Africa.

1. Applicability to Momentum Insure Company Limited

Momentum Insure is a licenced non-life insurer and authorised financial services provider. Momentum Insure is part of Momentum Metropolitan Holdings Limited and the purpose of the company is to provide financial advice and intermediary services on commercial and personal lines insurance products.

This manual applies to Momentum Insure Company Limited and is available for inspection, free of charge, at the physical address of Momentum Insure. This manual is reviewed annually.

2. Business and management structure

The registered office for the company is 268 West Avenue, Centurion, 0157.

2.1 Directors

SC Jurisich (Chairman), SG Pretorius (Executive), RF Schmidt (Executive), SH Schoeman, JJ Sieberhagen, FJC Truter, MT Moutlane, LJ Botha.
Company Secretary: NC Ntshalintshali

2.2 Executive Committee

SG Pretorius, RJF Britz, IP van der Merwe, V Swanevelder, L Moalusi, PW Brugman, MJJ Prinsloo, RF Schmidt, DD Radia, ML Tlhapane, F Ngewu.

3. The Momentum Insure Information Officers

Responsible Officer: Mr. Douw Lotter by delegation

Information Officer: Jeanine Norden

Deputy Information Officer: Ms.NC Ntshalintshali

Phone: 0860 00 6784

Email: mipublicofficer@momentum.co.za

Postal Address: PO BOX 7400
Centurion
0046

Physical Address: 268 West Avenue
Centurion
0157

4. PAIA Guidelines: The Information Regulator of South Africa

The Information Regulator is required in terms of the Act to compile a guide in every official language, in an easily comprehensible form and manner, as may be required by a person who wishes to exercise any right contemplated in the Act.

Any enquiries regarding this guide should be directed to:

The Information Regulator
P.O Box 31533
Braamfontein
2017

Telephone Number: +27(0) 10 023 5200

Email Address: General enquiries: enquiries@inforegulator.org.za

Email address: Complaints: PAIAComplaints@inforegulator.org.za

Website: <https://inforegulator.org.za/acts> (For the PAI Act and guides to PAIA)

5. Information requests

In terms of chapter 1 Section 50 of the Act, any person may request access to information from Momentum Insure provided that:

1. The record is required for exercising or protection of rights;
2. The requestor complies with the procedural requirements as defined in the Act for a request to access a record; and
3. Access to a record is not refused on any ground for refusal as contemplated in the Act.

6. Voluntary disclosure

In terms of Section 52 of the Act, the following categories of Momentum Insure records are available without a person having to request access:

1. Annual financial reports;
2. Product information;
3. Advertising pamphlets and brochures; and
4. Newsletters.

Information is available on request or on the website: www.momentum.co.za.

7. Access form

Momentum Insure will entertain a request for access to a record as defined in terms of chapter 3, Section 53 of the Act provided that, the request is received on the prescribed form and addressed to the contact person as given in paragraph 3 above. A form for use is added to this manual. A request may also be made verbally as a result of illiteracy or disability of a requester. The requester will then be assisted with the completion of the required form.

8. Access fees

In terms of chapter 3 Section 54 of the Act, unless it is a personal request*, a request fee may be levied as prescribed before any further processing is made.

*A personal request means a requestor seeking access to a record containing personal information about them.

9. Request procedure for accessing records

The following is the basic procedure to be followed when requesting a record:

- (a) The attached application form must be completed providing as much detail as possible.
- (b) Momentum Insure will only process your application if we receive it on the prescribed form.

When completing the form:

1. Provide your full personal and contact details.
2. If you are acting on behalf of another person, state in what capacity; for example: legal guardian, next of kin etc. Note that proof of capacity must be attached.
3. If you are making the request on behalf of another person, you must provide that person's full names and identity number.

4. Provide a detailed description of the record required including any reference numbers if possible.
5. If the request is for a record other than a record containing personal information about you, then prescribed fees may be payable. Should you qualify for exemption full details must be provided.
6. If you are unable to read, view or listen to the record requested due to illiteracy or disability, you must provide details of your disability and, in what form we must supply the record to you.
7. Mark with an (X) the appropriate record type option as provided on the form i.e., written, visual, audio or data that you require.
8. The right to be exercised or protected by you must be detailed as well as the reason for exercising or protecting this right.
9. The form must be dated and signed in the places provided for this purpose.
10. Once you have completed the application form it must be emailed or posted to the Information Officer at the address given on the form or, faxed/delivered to the offices of Momentum Insure as provided in this manual.
11. On receipt of your application, the Information Officer or authorised representative at Momentum Insure will make a decision based on the information provided.
12. You will then receive a written notification of the decision made and our further advice.

Please note that all attachments/additional folios you add to the form must be signed by you.

10. Record types that may be requested

1. Personnel records;
2. Financial records;
3. Sales records;
4. Client care records;
5. Claim records;
6. Information Technology records;
7. Secretariat records; and
8. "Other Parties" records **

** Other Parties records are defined as those records pertaining to other parties held by Momentum Insure or vice versa.

11. Records that cannot be found or do not exist

In terms of chapter 3 Section 55 of the Act, Momentum Insure will, after all reasonable steps have been taken to find the record requested, notify the requestor as prescribed by affidavit or affirmation should the record not be found or, does not exist.

12. Decision on request and notice thereof

In terms of chapter 3 Section 56 of the Act, Momentum Insure will respond to the request within 30 days or such other reasonable time period agreed between the parties as per the provisions prescribed and notify the requestor of the decision made.

13. Grounds for refusal of access to records

Momentum Insure (MI) may refuse a request for information based on the following:

- a) Mandatory protection of the privacy of a third party who is a natural person, that would involve the unreasonable disclosure of personal information of that natural person.
- b) Mandatory protection of the commercial information of a third party, if the record contains:
 - i. Trade secrets of that third party.
 - ii. Financial, commercial, scientific, or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party; and
 - iii. Information disclosed in confidence by a third party to MI, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition.
- c) Mandatory protection of confidential information of third parties if it is protected in terms of any agreement or legislation.
- d) Mandatory protection of the safety of individuals and the protection of property.
- e) Mandatory protection of records which would be regarded as privileged in legal proceedings.
- f) The commercial activities of MI, which may include:
 - i. Trade secrets of MI.
 - ii. Financial, commercial, scientific, or technical information which disclosure could likely cause harm to the financial or commercial interests of MI.
 - iii. Information which, if disclosed, could put MI at a disadvantage in negotiations or commercial competition.
 - iv. A computer program which is owned by MI, and which is protected by copyright.
- g) The research information of MI 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.
- h) Requests for information that is clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

14. Third party notification and intervention

In terms of chapter five of the Act and its sections and sub-sections Momentum Insure will take all reasonable steps to inform a third party of a request received that pertains to them in the manner so prescribed in this chapter.

15. Categories of Data Subjects, the information relating to Data Subjects, and Purposes that Momentum Insure processes Personal Information

In terms of POPIA, data may only be processed for a specific purpose. Momentum Insure has various products and services and the reason for processing data differs based on the nature of the data that is collected, the data subject, and the specific product and/or service applicable. The purpose is disclosed either explicitly or implicitly when the data is collected. The Momentum Insure Privacy Policy ([click here](#)) elaborates on how data is collected in Momentum Insure.

Below follows the categories of Data Subjects, the information held relating to Data Subjects, and purposes that Momentum Metropolitan processes Personal Information.

Client Data:

Client data is collected at various collection points as part of engagements with clients and provides Momentum Insure the ability to provide products and services to our clients. By means of example, the data may be collected as part of an application process, during a claims process in assessing a client's financial needs, assessing a client's risk profile or for research purposes. Momentum Insure may also acquire data about our clients from third parties and process the data provided from credit bureaus or other industry bodies, a client's employer, or other providers in order to*:

- conduct underwriting
- perform a risk assessment on a client
- consider claims
- provide financial advice
- process a product/service application
- conduct research

*Note: the list above may not be an exhaustive list

Employee Data:

Momentum Insure processes employee data for business administration purposes, such as payroll purposes. Employee data is also processed to the extent required by legislation. For example, the disclosure of employee's financial information to the Commissioner for the South African Revenue Services (SARS) in terms of the Income Tax Act 58 of 1962 and employees' special personal information in terms of the Employment Equity Act 55 of 1998.

Momentum Insure Company Data:

These records include, but are not limited to, the records that pertain to Momentum Insure's own affairs. These include the following:

- Financial records and reports
- Operational Records
- Communication
- Product and services records
- Administrative records (E.g., Legal Agreements, contracts, service-level agreements)
- Information Technology
- Statutory records and reports
- Internal policies, procedures, and standards
- Human Resources data and records
- Company Intellectual Property

Third Party and External Records:

These records include data acquired either in the public domain or from third party providers directly and include, but may not be an exhaustive list, to be able to process payments or perform functions on Momentum Insure's behalf, as the result of an outsourced service or as part that is provided by the third party.

In performing these tasks Momentum Insure may process, collect, store, collate or disclose personal or special personal information. This may include the following information:

- Employee, client (being juristic or non-juristic entities) or private body records that are held by external third parties, other than subsidiaries of the MMH group.
- Financial records, correspondence, contractual records, payment records, records provided by other parties or records that third parties provided to MMH or its subsidiaries that are held within the MMH group that may pertain to other parties.
- Momentum Insure may keep records pertaining to other parties, including contractors, suppliers subsidiaries, holdings, joint-venture entities, service providers or entities that Momentum Insure may have a shareholding in.

16. Categories of Data Subjects on which Momentum Insure holds records

Momentum Insure holds data of the categories of information listed below of data subjects:

Category of data subject	Categories of information and records*
Employees of Momentum Insure	Name, ID number, physical address, health information, disability information, employee benefit information, bank details, tax number, letter of appointment, vehicle registration information, performance records, payslips, training records, CV, records of qualifications, psychometric assessment results, credit check results, criminal record check results, CCTV footage, next of kin information, beneficiary information, sexual health, sexual orientation, trade union membership, religious or philosophical beliefs, biometric information (photos)
Clients of Momentum Insure	Name, ID or registration number, address, financial information, credit check results, health information, application form, policy documents, VAT number, tax number, tax certificates, CCTV footage, biometric information (photos), call recordings, vehicle, and driver registration information, payment records, geo-location (SafeDayz), policy information, contact person information in the event that the client is a juristic person.
Business partners that Momentum Insure partners with to deliver certain products	Name, registration number, contact details, cashbacks, CCTV footage
Third parties with whom Momentum Insure conducts business to deliver services	Name, registration number, financial information, contract details, CCTV footage
Contractors at Momentum Insure	Name, surname, physical address, registration number, financial information, contract, contractor name, ID number of contractors, CCTV footage, vehicle and driver registration information, biometric information (photos)
Suppliers and Vendors of Momentum Insure	Name, registration number, financial information, contract, tender documents, CCTV footage

17. Description of records available in accordance with other legislation

A requester may also request information that is available in terms of other legislation. Please refer to Annexure A for such legislation and records.

18. Recipients to whom personal information may be supplied to

A requester is any party who may request access to a record that is held by Momentum Insure. A requester is entitled to request access to their own information or information pertaining to third parties, where the requester has a legitimate interest to protect or is appropriately authorised. Subject to the nature of the information requested, Momentum Insure may supply information or records to the following categories of recipients:

- Statutory oversight bodies, regulators or judicial commissions of enquiry making a request for data (such as the National Credit Regulator in terms of the National Credit Act 34 of 2005) – please see reference list above in 15.4 for more examples.
- Any court, administrative or judicial forum, arbitration, statutory commission or ombud making a request for data held by Momentum Insure in terms of the applicable rules (such as the Competition Commission of the Competition Act 89 of 1998)
- The South African Revenue Service, or another similar authority
- The Department of Labour, or other similar authority
- Anyone making a successful application for access in terms of PAIA
- Auditing and accounting bodies (both internal and external)
- Research or academic institutions (where applicable)
- Information regarding a data subject's creditworthiness with any credit bureau or credit provider, industry association or other association where Momentum Insure operates in, provided it is in line with the provisions in POPIA, the relevant POPIA codes of conduct and the National Credit Act 34 of 2005.

19. Transborder flows of personal information

Momentum Insure may transfer personal information to third parties who are outside the borders of South Africa. When transferring the data to alternative jurisdictions, it is done for certain products or services. Personal information may also be stored (processed) in the cloud or on data servers that are located outside the borders of South Africa.

Momentum Insure will only do so in line with the provisions set out in POPIA and after a full assessment has been performed on the provider and the country has been fully assessed, with sufficient security safeguards and measures in place.

20. Measures implemented by the Responsible Party to ensure the confidentiality, integrity, and availability of the information to be processed

20.1 Information Security

The confidentiality and protection of a client's data is a high priority for Momentum Insure. Information Security deals with Momentum Insure's Information, IT and Cyber security capability and practices.

Information Security specifically deals with the upholding of:

- Confidentiality: Ensuring that the relevant information is accessible only by parties who are authorised to have access to the correct information at the right time.
- Integrity: Upholding the integrity of the information to ensure that accurate and complete data and processing of data to ensure a consistent and reliable outcome with no bias or discrimination.
- Availability: The availability of the relevant data for the right time period by only the right individuals (users) to the right data and associated assets when required.

Information security is implemented in Momentum Insure through robust, repeatable, and tested processes which will define responsibilities and controls in place. Policies, Standards controls, roles and responsibilities, reporting structures and escalation structures have been put in place with reporting structures to ensure that the structure is consistently evaluated and reported on.

21. Table of fees

Ref	Charges	Cost
1	Electronic PDF copy of the manual	Free
2	Posted paper copy of the manual	R 15,00
3	Request fee (other than a personal requestor)	R 100,00
4	Access fee: Electronic record format: A4 per page Reproduce: Electronic record format: A4 per page	R 0,75 R 0,75
5	Access Fee: Photocopy record format: A4 per page Reproduce: Photocopy record format: A4 per page	R 1,50 R 1,50
6	Access Fee: Record on flash drive Reproduce: Record on flash drive	R 40,00 R 40,00
7	Flash drive (to be provided by requestor) Record on compact disc: If provided by requestor If provided to the requestor	R 40,00 R 40,00 R 60,00
8	Access fee: Transcription of visual images: A4 page Reproduce: Transcription of visual images: A4 page	Service to be outsourced. Dependant on the quotation from a service provider
9	Access fee: Copy of visual images Reproduce: Copy of visual images	R 60,00 R 60,00
10	Access fee: Transcription of audio record: A4 page Reproduce: Transcription of audio record: A4 page	R 24,00 R 24,00
11	Flash drive (to be provided by requestor) Record on compact disc: If provided by requestor If provided to the requestor	R 40,00 R 40,00 R 60,00

22. Deposit

In terms of Section 54 (2) of the Act, Momentum Insure may require a deposit in cases where searching for the record exceeds 6 hours. The deposit will represent one-third of the access fee payable by the requester.

23. Application form - Form 2

Request for access to a record

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

The Information Officer
 Momentum Insure Company Limited
 P.O.BOX 7400
 Centurion 0046

Email: mipublicofficer@momentum.co.za

Request details

Particulars of person requesting access to the record

Full names and surname:	
Identity number:	
Postal address:	
Physical address:	
Telephone number:	
Email address:	
Capacity in which request is made, when made on behalf of another person:	

(Proof of identity must be attached by the requestor.)

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.

Proof of authorisation, must be attached to this form.)

Full names and surname:	
Identity number:	
Postal address:	
Physical address:	
Telephone number:	
Email address:	

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.

Description of record or relevant part of the record

Reference number, if available:

Any further particulars of record:

Fees

- A request for access to a record, other than a record containing personal information about you, will be processed only after a request fee has been paid.
- You will be notified of the amount to be paid as a request fee.
- The fee payable for access to a record depends on the form in which access is required and the time reasonably required to search for and prepare a record.
- If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

Form of access to record

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

Disability:	
Form in which record is required:	

- Compliance with your request in the specified form may depend on the form in which the record is available.
- 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.
- The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

Type of record (mark the applicable box with an X)

- 1. Record is in written or printed form.
- 2. Record comprises virtual images (including photographs, slides, video recordings and computer-generated images, sketches, etc).
- 3. Record consists of recorded words or information which can be reproduced in sound.
- 4. Record is held on a computer or in an electronic format.

Form of access (mark the applicable box with an X)

- 1. Printed copies of the information (including copies of virtual images, transcriptions and information held in electronic form).
- 2. Written or printed transcription of virtual images (including photographs, slides, video recordings, computer generated images and sketches).
- 3. Transcription of a soundtrack (written or printed document).
- 4. Copies of information on a flash drive (including virtual images and soundtracks).
- 5. Copies of information on a compact disk (CD) (including virtual images and soundtracks).
- 6. Copy of record stored on a cloud storage server.

Manner of access (mark the applicable box with an X)

- 1. Personal inspection of information at the registered address of Momentum Insure (including listening to recorded words, information which can be reproduced in sound or information held on a computer or in electronic format).
- 2. Postal service to postal address.
- 3. Courier service to street address.
- 4. Email of information (where possible).
- 5. Cloud share / file transfer.

* If you requested a copy or transcription of a record, do you wish the copy or transcription to be couriered to you?

Yes No

Particulars of right to be exercised or protected

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

Indicate which right is to be exercised or protected:

Explain why the record requested is required for the exercise or protection of the said 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 advised 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 _____

Signature of requester / person on whose behalf request is made

Annexure A

Description of the records which are available in accordance with any other legislation.

***Note: The below is not an exhaustive list of legislation and records related to legislation that is available.**

*Legislation	*Available records held at Momentum Insure
Basic Conditions of Employment Act 75 of 1997	Employee and contractor contracts, Leave policy, etc.
Collective Investment Schemes Act 45 of 2002	Application forms, withdrawal forms etc. Fund fact sheets
Companies Act 71 of 2008, as Amended	Audited Financial statements
Compensation of Occupational Injuries and Diseases Act 130 of 1993	Workman's compensation application forms Rules
Competition Act 89 of 1998	Momentum Metropolitan Dawn Raid Policy, Momentum Metropolitan Code of Conduct, Momentum Metropolitan Conflict of Interest Policy
Consumer Protection Act 68 of 2008	Momentum Metropolitan Application forms, contracts etc advises the public among others, of Momentum Metropolitan promoting fair business practices and protecting consumers from unconscionable, unfair, unreasonable, unjust, or improper trade practices and deceptive, misleading, unfair or fraudulent conduct.
Copyright Act 98 of 1978	Reference to trademarks and intellectual property rights as indicated on Momentum Metropolitan designs, documents, services et.
Electronic Communications and Transactions Act 25 of 2002	Details of application of electronic transactions, signatures related to Application forms, withdrawal forms etc
Employment Equity Act 55 of 1998	BBEE Certificates, legally required submissions, standards, and applications
Financial Intelligence Centre Act 38 of 2001as Amended	Momentum Metropolitan Risk Management and Compliance programmes
Financial Institutions Protection of Funds Act 28 of 2001	Advice documents, Fund fact sheets to confirm safe custody and administration of funds and trust property by Momentum Metropolitan.
Financial Markets Act 19 of 2012	Personal account trading policy: Prohibit insider trading, and other market abuses.
Income Tax Act 58 of 1862 and Value Added Tax Act 89 of 1991	Value Added Tax Registration IRP2/3/5's to employees and investors VAT invoicing

Labour Relations Act 66 of 1995	Momentum Metropolitan Code of Conduct, Momentum Metropolitan Grievance and Disciplinary Policy, etc
Long-Term Insurance Act 52 of 1998	Financial Service Provider certificates, Product descriptions, product rules and advice records etc.
Medical Schemes Act 131 of 1998	Applications forms, claim forms, administration rules etc.
National Credit Act 34 of 2005, as Amended	Momentum Metropolitan guidance note on application of NCA. Reports to NCA.
Occupational Health and Safety Act 85 of 1993	Training notes and guidance notes to employees to provide for the health and safety of employees at work and for the health and safety of persons.
Pension Funds Act 24 of 1956	Policyholder Protection Rules Pension Fund Regulations
Protection of Personal Information Act 4 of 2013	Momentum Metropolitan Privacy Policy, details of Information officers, Deputy Information officers, Appointment certificates, POPIA and PAIA manuals
Short-term Insurance Act 53 of 1998, as Amended	Financial Service Provider certificates, Product descriptions, product rules and advice records etc.
Skills Development Levies Act 9 of 1999	Legally required submissions, standards, and applications
Trade Marks Act 194 of 1993	Reference to trademarks and intellectual property rights as indicated on Momentum Metropolitan designs, documents, services and information on registered trademarks held by Momentum Metropolitan.
Trust Property Control Act 57 of 1998	Momentum Metropolitan Trust trading guidelines, application forms, i.e., services rendered to trust property owners.
Unemployment Insurance Act 63 of 2001	Information on salary deductions, contributions, and applications to Fund