PROMOTION OF ACCESS TO INFORMATION ACT
SECTION 51 MANUAL

EFFICIENT GROUP LTD

This manual applies to Efficient Group Limited (company registration number 2006/036947/06) and its subsidiaries, including Trusts associated with the Efficient Group Limited and its subsidiaries hereafter referred to both individually and collectively as "Efficient Group".

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Registration number</th>
<th>Nature of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Boutique Collective Investments (RF) Pty Ltd</td>
<td>2003/024082/07</td>
<td>Collective Investments</td>
</tr>
<tr>
<td>2. Boutique Investment Partners (Pty) Ltd</td>
<td>2013/095013/07</td>
<td>Investments</td>
</tr>
<tr>
<td>3. Dinamika Fondsbestuurders (Pty) Ltd</td>
<td>2000/006692/07</td>
<td>Solutions</td>
</tr>
<tr>
<td>4. Efficient Board of Executors (Pty) Ltd</td>
<td>1960/001080/07</td>
<td>Solutions</td>
</tr>
<tr>
<td>5. Efficient Benefit Consulting (Pty) Ltd</td>
<td>2007/032869/07</td>
<td>Solutions</td>
</tr>
<tr>
<td>6. Efficient Capital (Pty) Ltd</td>
<td>2003/001425/07</td>
<td>associated company</td>
</tr>
<tr>
<td>7. Efficient Equity (Pty) Ltd</td>
<td>2017/438922/07</td>
<td>associated company</td>
</tr>
<tr>
<td>9. Efficient Group Central Services (Pty) Ltd</td>
<td>2011/005710/07</td>
<td>associated company</td>
</tr>
<tr>
<td>10. Efficient Group Share Trust</td>
<td>IT2137/2011</td>
<td>associated trust</td>
</tr>
<tr>
<td>11. Efficient Group Swaziland (Pty) Ltd</td>
<td>201307181011054</td>
<td>Dormant</td>
</tr>
<tr>
<td>12. Efficient Select (Pty) Ltd</td>
<td>2002/024671/07</td>
<td>Investments</td>
</tr>
<tr>
<td>13. Efficient Select Swaziland (Pty) Ltd</td>
<td>201307181011063</td>
<td>Dormant</td>
</tr>
<tr>
<td>14. Efficient Private Clients (Pty) Ltd</td>
<td>2005/020582/07</td>
<td>Solutions</td>
</tr>
<tr>
<td>15. Efficient Ulwazi Educational Trust</td>
<td>IT000850/2018</td>
<td>associated trust</td>
</tr>
<tr>
<td>17. Institut (Pty) Ltd</td>
<td>2011/001126/07</td>
<td>Investments</td>
</tr>
<tr>
<td>18. Midnight Masquerade Investments (Pty) Ltd</td>
<td>2005/025453/07</td>
<td>Dormant</td>
</tr>
<tr>
<td>19. Naviga Solutions (Pty) Ltd</td>
<td>2001/005392/07</td>
<td>Solutions</td>
</tr>
<tr>
<td>20. Secure Capital Investments (Pty) Ltd</td>
<td>2017/372638/07</td>
<td>Financial services</td>
</tr>
<tr>
<td>21. Select Manager (Pty) Ltd</td>
<td>2000/029812/07</td>
<td>Solutions</td>
</tr>
<tr>
<td>22. Twist Street Collective Investments (Pty) Ltd</td>
<td>2011/100969/07</td>
<td>Dormant</td>
</tr>
<tr>
<td>23. WAllen-White Brokers (Pty) Ltd</td>
<td>2016/522494/07</td>
<td>Financial services</td>
</tr>
</tbody>
</table>

The scope of this Manual where possible may exclude associated companies and will exclude Efficient Group’s operations outside South Africa serve to provide a reference regarding the records held by Efficient Group at its Corporate Office and various businesses.

1. INTRODUCTION

This Manual is published in terms of Section 51 of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) ("the Act"). It is intended to foster a culture of transparency and accountability by giving effect to the right to information that is required for the exercise or protection of any right and actively promotes a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights.

The Act gives effect to the provisions of Section 32 of the Constitution of the Republic of South Africa ("the Constitution"), which provides for the right of access to information held by the State and to information held by another person that is required for the exercise and / or protection of any right.
Section 9 of the Act however recognises that such right to access to information cannot be unlimited and should be subject to justifiable limitations, 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.

This Manual applies in respect of each subsidiary of Efficient Group as set out in this manual, as well as any future subsidiaries of Efficient Group. The Information Officer named below is accordingly appointed in respect of Efficient Group and each of the private bodies constituting Efficient Group.

2. EFFICIENT GROUP OVERVIEW

Efficient Group Ltd, a public company duly incorporated in the Republic of South Africa, with registration number 2006/036947/06, is a diversified financial services business, specializing, through its various subsidiaries, in asset management-, financial planning- and asset administration services.

Efficient Group supports the constitutional right of access to information and we are committed to provide you with access to our records in accordance with the provisions of the Act, the confidentiality we owe to third parties and the principles of South African law.

3. AVAILABILITY OF THIS MANUAL

A copy of this Manual is available on our website (www.efgroup.co.za) or by sending a request for a copy to the Information Officer by email. The Manual may also be obtained from our head office or from the South African Human Rights Commission (“SAHRC”) at the addresses set out below. This Manual will be updated from time to time, as and when required.

4. HOW TO REQUEST ACCESS TO RECORDS HELD BY EFFICIENT GROUP

Requests for access to records held by Efficient Group must be made on the Access Request form that is available from our website and office, from the SAHRC website (www.sahrc.org.za) or the Department of Justice and Constitutional Development (http://www.justice.gov.za/forms/pajai/752_pajai_Form%20C.pdf). Not using this form could cause your request to be refused (if you do not provide sufficient information or otherwise) or delayed.

A request fee may be payable (the schedule of fees is available on our website). You can submit a request without paying the request fee but please note that payment of the prescribed fees must be made before the request will be processed.

Requests for access to records must be made to our Information Officer at the address, fax number or electronic mail address provided for below.

The requester must provide sufficient detail on the Access Request form to enable the Information Officer to identify the record and the requester. The requester should also indicate which form of access is required and indicate if he or she wishes to be informed in any other manner and state the necessary particulars to be so informed.

Please take note that the prescribed Access Request form must be completed in full, failure to do so will result in the process being delayed until such additional information is provided. Efficient Group will not be held liable for delays due to receipt of incomplete forms. Due cognisance should be taken when completing the Access Request form because the Information Officer shall not process any request for access to a record until satisfied that all requirements have meet met.
Where you know which company in Efficient Group holds the record/s you are requesting, please indicate this fact. Where you are unsure which company holds the record/s please provide as much detail as possible about the record to facilitate our search and to avoid any possible delays.

The requester must identify the right that he or she is seeking to exercise or protect 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 a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the Information Officer of Efficient Group. Proof of identity is required to authenticate the identity of the requester. If the requester acts as an agent requester, the requester shall provide proof of the identity of the person on whose behalf the request is made, the authority or mandate given to the requester by such person and proof of the identity of the requester.

Kindly note that all requests to Efficient Group will be evaluated and considered in accordance with the Act. Publication of this Manual and providing a description of the categories and subject matter of information held by Efficient Group does not give rise to any rights (in contract or otherwise) to access such information or records except in terms of the Act.

5. CONTACT DETAILS

<table>
<thead>
<tr>
<th>Name of Private Body</th>
<th>Efficient Group Ltd and Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Designated Information Officer</td>
<td>Mr Heiko Weidhase</td>
</tr>
<tr>
<td>Email address of Information officer</td>
<td><a href="mailto:info@efgroup.co.za">info@efgroup.co.za</a></td>
</tr>
<tr>
<td>Postal address</td>
<td>81 Dely Road, Hazelwood, Pretoria, 0081</td>
</tr>
<tr>
<td>Street address</td>
<td>81 Dely Road, Hazelwood, Pretoria, 0081</td>
</tr>
<tr>
<td>Phone number</td>
<td>087 944 7999</td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.efgroup.co.za">www.efgroup.co.za</a></td>
</tr>
</tbody>
</table>

6. HOW TO ACCESS THE GUIDE AS DESCRIBED IN SECTION 10 OF THE ACT

A Guide has been compiled in terms of Section 10 of the Act by the Human Rights Commission. It contains information required by a person wishing to exercise any right, contemplated by the Act. It is available in all of the official languages. Any enquiries regarding this guide should be directed to:

The South African Human Rights Commission:
PAIA Unit (The Research and Documentation Department)
Postal address: Private Bag X2700
Houghton
2041
Telephone: +27 11 877-3600
Fax: +27 11 403 0625
Website: www.sahrc.org.za
E-mail: paia@sahrc.org.za
7. VOLUNTARY DISCLOSURE AND AUTOMATIC AVAILABILITY OF CERTAIN RECORDS

At this stage, no notice has been published in terms of section 52(2) on the categories of records that are automatically available without a person having to request access in terms of the Act.

8. RECORDS AVAILABLE IN TERMS OF ANY OTHER LEGISLATION

Information may be available in terms of, amongst others, the following legislation and directives, to the persons or entities specified in such legislation:

<table>
<thead>
<tr>
<th>Investment Management, Advice and Administration</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Financial Advisory and Intermediary Services Act 37 of 2002</td>
</tr>
<tr>
<td>3. Financial Intelligence Centre Act 38 of 2001</td>
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<tr>
<td>4. FSB Directives and Circulars (not legislation)</td>
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<tr>
<td>6. JSE Ltd Rules and Directives</td>
</tr>
<tr>
<td>7. Pensions Funds Act 24 of 1956</td>
</tr>
<tr>
<td>8. Administration of Estates Act 66 of 1965</td>
</tr>
<tr>
<td>9. Trust Property Control Act 57 of 1988</td>
</tr>
<tr>
<td>10. Intestate Succession Act 81 of 1987</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. Tax Administration Act 28 of 2011</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Human Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Basic Conditions of Employment Act 57 of 1997</td>
</tr>
<tr>
<td>18. Compensation for Occupational Injuries and Diseases Act 130 of 1993</td>
</tr>
<tr>
<td>23. Protected Disclosures Act 26 of 2000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>General</th>
</tr>
</thead>
<tbody>
<tr>
<td>25. Copyright Act, 98 of 1978</td>
</tr>
<tr>
<td>27. Competitions Act 89 of 1998</td>
</tr>
<tr>
<td>29. Protection of Constitutional Democracy against Terrorist and Related Activities Act 33 of 2004</td>
</tr>
<tr>
<td>30. Protection of Personal Information Act 4 of 2013</td>
</tr>
<tr>
<td>32. Prevention and Combating of Corrupt Activities Act 12 of 2004</td>
</tr>
<tr>
<td>33. Consumer Protection Act 68 of 2008</td>
</tr>
<tr>
<td>34. Insolvency Act 24 of 1936</td>
</tr>
<tr>
<td>35. Long term Insurance Act 52 of 1998</td>
</tr>
</tbody>
</table>
37. National Credit Act 34 of 2005
38. Promotion of Administrative Justice Act 3 of 2000
39. Promotion of Access to Information Act, 2 of 2000
40. Broad Based Black Economic Empowerment Act 53 of 2003
41. Trademark Act, 194 of 1993

Although we have used our best endeavours to supply you with a list of applicable legislation it is possible that the above list may be incomplete.

Where it come to our attention that existing or new legislation allow a requester access on a basis other than that set out in the Act, we shall update the list accordingly.

9. RECORDS HELD BY EFFICIENT GROUP

Efficient Group maintains records on the following categories and subject matters. However, please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be honoured. All requests for access will be evaluated on a case by case basis in accordance with the provisions of the Act.

In addition, please note that each company within Efficient Group does not hold records in respect of every category and subject matter listed here. If you are uncertain which entity holds the relevant record, please provide the Information Officer with as much detail as possible to minimise delays.

If Efficient Group has searched for a record and it is believed that the record either does not exist or cannot be found, the requester will be notified accordingly in compliance with the provisions of the Act.

a. Administrative records

The following are records pertaining to Efficient Group’s own affairs and those of its divisions, subsidiary and associated companies:

- Memorandum of Incorporation;
- Operational records;
- Licences;
- Intellectual property;
- Marketing records;
- Internal correspondence;
- Product records;
- Statutory records;
- Internal policies and procedures; and
- Records held by officials of Efficient Group.

b. Personnel records

Personnel refers to any person who works for or provides services to, or on behalf of, Efficient Group and who receives, or is entitled to receive, any remuneration, as well as any other person who assists in carrying out or conducting the business of Efficient Group. This includes, without limitation, directors, executive directors, non-executive directors, all permanent, temporary and part-time staff as well as contract workers. Personnel records include the following:

- Any personal records provided to Efficient Group by their personnel;
- Any records a third party has provided to Efficient Group about any of their personnel;
• Conditions of employment and other personnel-related contractual and legal records;
• Internal evaluation records; and
• Other internal records and correspondence.

c. **Client related records**

Please note that Efficient Group is committed to protect any confidential information relating to its customers. Please therefore take care in motivating any request for customer information, having regard to Sections 63 to 67 of the Act.

Customer information includes the following:

• Any records a customer has provided to Efficient Group or a third party acting for or on behalf of Efficient Group;
• Contractual information;
• Customer needs assessments;
• Personal records of customers;
• Credit information and other research conducted in respect of customers;
• Any records a third party has provided to Efficient Group about customers;
• Confidential, privileged and contractual records of customers;
• Customer evaluation records;
• Customer profiling;
• Performance research conducted on behalf of customers or about customers; and
• Records generated by or within Efficient Group pertaining to customers, including transactional records.

d. **Third Party records**

Records are kept in respect of other parties, including without limitation contractors, suppliers, joint ventures, service providers, and general market conditions. In addition, such other parties may possess records, which can be said to belong to Efficient Group. The following records fall under this category:

• Personnel, customer or Efficient Group records which are held by another party as opposed to being held by Efficient Group; and
• Records held by Efficient Group pertaining to other parties, including financial records, correspondence, contractual records, electronic mail, logs, cached information, records provided by the other party, and records third parties have provided about the contractors/suppliers or customer.

e. **Other Records**

Further records are held including:

• Information relating to Efficient Group’s own commercial activities;
• Research carried out on behalf of a client by Efficient Group or commissioned from a third party for a customer; and
• Research information belonging to Efficient Group, whether carried out itself or commissioned from a third party.

f. **Financial records**

• Annual Financial Statements;
• Asset register;
• Rental agreements;
• Banking records;
• Electronic banking records;
• Client identification;
• Invoices;
• Tax returns;
• Paid cheques;
• Audit records; and
• Bank statements.

g. Automatically available records

• Financial Advisory and Intermediary Services Act licence
• Financial Advisory and Intermediary Services Act conflict of interest policy
• Financial Advisory and Intermediary Services Act complaints policy

10. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS (Chapter 4 of the Act)

Apart from Section 7 of the Act, and subject to section 70 of the Act, the main grounds for Efficient Group to refuse a request for information as contemplated by the Act relates to:

i. Protection of the privacy of a third party, if that third party is a natural person, which would involve the unreasonable disclosure of personal information of that natural person (section 63 (1));

ii. Protection of commercial information of a third party as defined by the Act, if the record contains:
   • Trade secrets of that third party;
   • Financial, commercial, scientific or technical information other than trade secrets of a third party, the disclosure of which would be likely to cause harm to the commercial or financial interests of that third party;
   • Information disclosed in confidence to Efficient Group by a third party, the disclosure of which could put that third party at a disadvantage in contractual or other negotiations, would prejudice that third party at a disadvantage in contractual or other negotiations, or would prejudice that third party in commercial competition (section 64).

iii. Protection of confidential information if the disclosure would constitute a breach of a duty or confidence to a third party in terms of an agreement (section 65);

iv. Protection of safety of individuals and protection of property (section 66);

v. Protection of records which would be regarded as privileged in any legal proceedings, unless the person so entitled to privilege waives the privilege (section 67);

vi. Protection of commercial activities of Efficient Group which includes:
   • Trade secrets of Efficient Group;
   • Financial, commercial, scientific or technical information, disclosure of which could cause harm to the financial or commercial interests of Efficient Group;
   • Information which, if disclosed, could put Efficient Group at a disadvantage in negotiations or commercial competition;
   • A computer programme owned by Efficient Group, and which is protected by copyright. (section 68)
vii. The research information of Efficient Group or a third party on behalf of Efficient Group if the disclosure would expose the third party, Efficient Group, the researcher or the subject matter of the research to serious disadvantage (Section 69).

Efficient Group will protect the confidentiality of information provided to it by third parties, subject to Efficient Groups' obligations to disclose information in terms of any applicable law or a court order requiring disclosure of the information. If access is requested to a record that contains information about a third party, Efficient Group is obliged to attempt to contact this third party to inform them of the request.

This enables the third party the opportunity of responding by either consenting to the access or by providing reasons why the access should be denied. In the event that the third-party furnishing reasons for the support or denial of access, the Information Officer will consider these reasons in determining whether access should be granted, or not

11. REMEDIES AVAILABLE IN REFUSAL OF A REQUEST FOR INFORMATION (part 4 of the Act)

i. Efficient Group does not have internal appeal procedures and as such, the decision made by the information Officer is final.

ii. Should the requester be dissatisfied with the Information Officer’s decision to refuse access, that person may within 30 days after notification of the refusal apply to a Court for the appropriate relief.

iii. Should a third party be dissatisfied with the information officers decision to grant a request for information relating to that third party, it (the third party) may within 30 days of notification of such decision, apply to a court for the appropriate relief. For purposes of the Act, courts that have jurisdiction are the Constitutional court, the High court, or another court of similar status.

12. SIGNED

HEIKO WEIDHASE
CHIEF EXECUTIVE OFFICER

DATE: 10 October 2019
SCHEDULE OF FEES

Where Efficient Group has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question.

For every photocopy of an A4-size page or part thereof .......................... R 1.10
For every printed copy of an A4-size page or part thereof held on a computer or machine readable form .................. R 0.75
For a copy in a computer-readable form on
Stiffy disc .................................................................................. R 7.50
Compact disc .................................................................................. R 70.00
A transcription of visual images for an A4-size page or part thereof ..................... R 40.00
For a copy of visual images .................................................................. R 60.00
A transcription of an audio record, for an A4-size page or part thereof ................. R 20.00
For a copy of an audio record .......................................................... R 30.00

THE APPLICABLE FEES FOR REPRODUCTION AS REFERRED TO ABOVE ARE:

Request fees:

Where a requester submits a request for access to information held by an institution on behalf of a person other than the requester himself/herself, a request fee in the amount of R50,00 is payable up-front before the institution will further process the request received.

Access fees:

An access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specifically excluded in terms of the Act or an exclusion is determined by the Minister in terms of Section 54 (8).

The applicable access fees which will be payable are:

For every photocopy of an A4-size page or part thereof .................................. R 1.10
For every printed copy of an A4-size page or part thereof held on a computer or machine readable form .................. R 0.75
For a copy in a computer-readable form on:
- Stiffy disc .................................................................................. R 7.50
- Compact disc .................................................................................. R 70.00
A transcription of visual images, for an A4-size page or part thereof ..................... R 40.00
For a copy of visual images .................................................................. R 60.00
A transcription of an audio record, for an A4-size page or part thereof ................. R 20.00
For a copy of an audio record .......................................................... R 30.00
To search for a record that must be disclosed ........................................... R 30.00 per hour or part of an hour reasonably required for

Where a copy of a record needs to be posted the actual postal fee is payable.
Deposits:

Where the institution receives a request for access to information held on a person other than the requester himself/herself 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 (six) hours, a deposit is payable by the requester.

The amount of the deposit is equal to 1/3 (one third) of the amount of the applicable access fee.

Note: In terms of Regulation 8, Value Added Tax (VAT) must be added to all fees prescribed in terms of the Regulations.
REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

A. Particulars of private body
The Head:

B. Particulars of person requesting access to the record

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

Full names and surname: ____________________________
Identity number: _________________________________
Postal Address: __________________________________
Telephone number: ____________________________ Fax number: __________________________
Email Address: __________________________________
Capacity in which request is made, when made on behalf of another person: __________________________

C. Particulars of person on whose behalf request is made

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

Full names and surname: ____________________________
Identity number: _________________________________

D. Particulars of record

(a) Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.
(b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Description of record or relevant part of the record:
2. Reference number if available:

3. Any further particulars of record:

E. Fees

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

Reason for exemption from payment of fees

F. Form of access to record

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

<table>
<thead>
<tr>
<th>Disability</th>
<th>Form in which record is required:</th>
</tr>
</thead>
</table>

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

1. If the record is in written or printed form:
   - 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 record consists of recorded words or information which can be reproduced in sound:
   - Listen to the soundtrack
   - Transcription of the soundtrack

4. If record is held on computer or in an electronic machine readable form:
   - Printed copy of record
   - Printed copy of info derived from the record
   - Copy in computer readable form

* If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you?
  - YES
  - NO
  Postage is payable

G. Particulars of right to be exercised or protected
If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

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

2. Explain why the record requested is required for the exercise 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 in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

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

Signed at __________________________ this day __________ of __________________ year __________

SIGNATURE OF REQUESTER / PERSON ON WhOSE BEHALF REQUEST IS MADE __________________________