mylyfe

PAIA and POPIA Manual

Prepared under section 51 of the Promotion of Access to Information Act 2 of 2000, and the Protection of Personal Information Act 4 of 2013.

COMPANY

Nwaila Investments (Pty) Ltd, trading as MyLyfe

REGISTRATION NUMBER

2024/401532/07

CONTACT

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VERSION

Version 1, November 2026

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1. About this manual

This manual explains what records MyLyfe keeps, how to ask for them, and how we handle personal information. It is prepared under section 51 of the Promotion of Access to Information Act 2 of 2000 (PAIA) and covers the matters the Protection of Personal Information Act 4 of 2013 (POPIA) requires.

MyLyfe is the trading name of **Nwaila Investments (Pty) Ltd**, registration number **2024/401532/07** ("MyLyfe", "we", "us"). MyLyfe runs a family financial planning website at www.mylyfe.online. It helps families see their finances in one place, plan for what matters and keep important documents safe.

This manual helps you to:

- see which records you can get without a formal request;
- understand the kinds of records we hold, and how to ask for access;
- find the contact details of our Information Officer;
- know how we process personal information, who we share it with and how we protect it.

2. Contact details

Send all requests for access to records, and all questions about this manual, to our Information Officer.

Information Officer and head of the body	Name available on request
Email	support@mylyfe.online (subject line: "PAIA request")
Phone	+27 10 013 3350
Physical address	Corner Sloane and Main Road, Bryanston, Sandton, 2191
Postal address	As above
Website	www.mylyfe.online

To see, correct or delete your own personal information, you do not need a PAIA request. Email support@mylyfe.online from the email address you log in with. There is no charge.

3. The Information Regulator's guide

The Information Regulator publishes a guide on how to use PAIA and POPIA, in all official languages. It explains your rights, how to make a request, the fees, and how to complain. You can get it from the Regulator's website, or ask our Information Officer for a copy.

Address	Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191
Phone	010 023 5200
Toll free	0800 017 160
Email	enquiries@inforegulator.org.za
Website	inforegulator.org.za

4. Records you can get without a request

These records are freely available on www.mylyfe.online. You do not need to complete a form or pay a fee.

- This manual
- Privacy notice and cookie choices
- Terms of use and disclaimers
- Learning articles, calculators and the family planner
- Information about our plans, prices and Workplace offer
- Information about the businesses and products listed on the site

5. Records we keep because the law requires it

We keep records under the following laws, where they apply to us. Some of these records are available to the people the law names.

Law	Records
Companies Act 71 of 2008	Registration documents, directors, share register, minutes, financial statements
Income Tax Act 58 of 1962 and Tax Administration Act 28 of 2011	Tax returns, assessments and supporting records
Value-Added Tax Act 89 of 1991	VAT records, if we are registered for VAT
Basic Conditions of Employment Act 75 of 1997 and Labour Relations Act 66 of 1995	Employment contracts, pay and leave records

Law	Records
Unemployment Insurance Act 63 of 2001 and Skills Development Levies Act 9 of 1999	Contributions and levy records
Compensation for Occupational Injuries and Diseases Act 130 of 1993	Registration and claims records
Employment Equity Act 55 of 1998	Employment equity records, where required
Consumer Protection Act 68 of 2008	Customer terms and records of transactions
Electronic Communications and Transactions Act 25 of 2002	Records of electronic transactions
Protection of Personal Information Act 4 of 2013	Consent records, requests from data subjects, security incident records
Promotion of Access to Information Act 2 of 2000	This manual, access requests and their outcomes

6. Records we hold

These are the subjects on which we hold records. Listing a record here does not mean we will give access to it: each request is decided under PAIA.

Subject	Records
Company	Registration documents, directors, shareholding, minutes, policies
Finance and tax	Financial statements, accounting records, invoices, banking, tax records
Customers	Account details, family members and beneficiaries customers add, plans, to-do lists, vault entries and the documents they upload, consent choices, messages to us
Workplace clients	Company details, employer contacts, agreements, join codes, anonymous totals of staff who joined
Businesses and providers	Listing requests, product details, listing changes, documents they send, agreements
Staff and contractors	Contracts, pay, leave, tax and performance records
Suppliers and service providers	Agreements, invoices, operator agreements under POPIA
Information technology and security	System access records, security and audit logs, backups, incident records

Subject	Records
Marketing and website	Email preferences, and website usage statistics only where the visitor allowed analytics
Legal and compliance	Contracts, legal correspondence, PAIA and POPIA requests and their outcomes

7. How to request access

1. Complete **Form 2** (Request for access to a record), available on the Information Regulator's website or from our Information Officer.
2. Email it to support@mylyfe.online with the subject line "PAIA request", or deliver it to our physical address.
3. Describe the record clearly enough for us to find it, say how you want access (a copy, or to inspect it), and show which right you want to protect or use.
4. If you ask on behalf of someone else, attach proof that you may act for them.

We will tell you within **30 days** whether we grant your request. We may extend this once, by up to 30 more days, if the request is large or needs a long search; we will tell you why. If we do not reply in time, the request is treated as refused.

Fees

These are the fees PAIA sets for private bodies. We will tell you before we charge anything beyond the request fee.

Item	Fee
Request fee (not charged if you ask for your own personal information)	R140
Copy or printout, per A4 page	R2
Copy on a flash drive you provide	R40
Transcription of an audio record, per A4 page	R24
Search and preparation, per hour after the first hour	R145, up to R435
Deposit, if the search takes more than 6 hours	One third of the access fee
Postage or electronic transfer	Actual cost, if any

Source: Information Regulator, private body fees (inforegulator.org.za).

When we may refuse

PAIA lets us, and sometimes requires us to, refuse access to protect, for example:

- the privacy of other people, including our customers and their families;
- commercial information of MyLyfe or of a third party;
- information given to us in confidence;
- the safety of people and property;
- records privileged from production in legal proceedings;
- research that would be seriously harmed.

If we refuse, we will tell you why and which part of PAIA we relied on.

If you are unhappy with our decision

You may complain to the Information Regulator within 180 days of our decision, or apply to court.

8. How we process personal information

Why we process it

- To create and run your account, and show your family plan, dashboard and vault.
- To log you in safely and keep your account secure.
- To respond to your messages, plan requests and listing requests.
- To give Workplace benefits to staff whose employer pays for them.
- To send you emails you need, and tips and news only if you agreed.
- To list businesses and products, and pass your details to a provider only when you ask us to.
- To improve the site, using usage statistics only where you allowed analytics.
- To meet our legal, tax and regulatory duties.

Whose information, and what kind

People	Information
Customers	Name, email, cellphone, date of birth, login and security records, consent choices
Family members and beneficiaries a customer adds	Name, relationship, date of birth, and the cover or role the customer records for them
Children a parent or guardian adds	The same, processed with the consent of that parent or guardian
Businesses, trusts and charities a customer adds as beneficiaries	Name and type
Employer contacts	Name, work email, phone, company details

People	Information
Business and provider contacts	Name, email, phone, business and product details
Website visitors	Cookie choices, and usage statistics only if allowed
Staff, contractors and suppliers	Contact, contract, payment and tax details

We do not ask for special personal information, such as health, religion or race. A document a customer uploads to their vault may contain it. We store it only to keep it safe for that customer, and nobody at MyLyfe reads it.

Who we share it with

- **Service providers (operators)** who host the site, store accounts and documents, send our emails, check for bots and, only if you allow it, count visits. They may use your information only to provide their service to us, under written agreements.
- **Financial service providers**, only when you ask us to send them your details.
- **Your employer**, if you joined through Workplace, sees only anonymous totals. Nothing is shown when fewer than 5 staff have joined, and your employer never sees your plan, family or vault.
- **Regulators, courts and law enforcement**, only when the law requires it.
- **Our professional advisers and auditors**, under a duty of confidentiality.

We never sell personal information.

Information sent outside South Africa

Our accounts and documents are stored in the European Union (Ireland), where data protection law gives protection similar to POPIA. Some service providers, such as email and analytics, may process information in other countries. We send information outside South Africa only where section 72 of POPIA allows it: under law, binding rules or agreements that give adequate protection, with your consent, or where it is needed to provide the service you asked for.

How we keep it safe

- Information is encrypted when it travels and when it is stored.
- Access rules in our database let each customer see only their own information.
- Staff use a second step to log in, and cannot see what customers keep in their vaults.
- Customers can log in with a passkey, lock their vault with it, and are logged out after an hour without use.
- Bot checks and sending limits protect our login and forms.
- Uploaded documents are kept in private storage that is not open to the public.
- Daily backups, monitoring and regular security reviews.
- If a security incident affects personal information, we will tell the Information Regulator and the people affected, as POPIA requires.

9. Where to find this manual, and updates

This manual is available:

- on www.mylyfe.online, free of charge;
- at our physical address, during normal business hours;
- from our Information Officer on request (a printed copy costs R2 a page);
- to the Information Regulator on request.

The Information Officer reviews this manual at least once a year, and whenever our business or the law changes.

Issued by the Information Officer, Nwaila Investments (Pty) Ltd, trading as MyLyfe. Version 1, November 2026.