



PUBLICATION INFORMATION MANUAL

Prepared in terms of Section 53 of the Promotion of Access to Information Act 2018

DATE OF COMPILATION: January 2025
DATE OF REVISION: January 2026

Contents

1. List of Acronyms and Abbreviations.....	3
2. Purpose of Publication Manual.....	3
3. Establishment of the Housing Finance Company Limited.....	4
4. Structure of the Housing Finance Company Limited and functions.....	5
5. Key contact details for Access to Information of the Housing Finance Company Limited.....	6
6. Description of all remedies available in respect of an ATIA or failure to act by the Housing Finance Company Limited.....	6
7. Categories of records of the Housing Finance Company Limited, which are available without a person having to request access.....	7
8. Services Available to members of the public from the Housing Finance Company Limited and how to gain access to those services.....	8
9. Public Involvement in the formulation of policy or the exercise of powers or performance of duties by Housing Finance Company Limited.....	8
10. Availability of the Manual.....	8
11. Updating of the Manual.....	9

1. List of Acronyms and Abbreviations

NB: please insert relevant acronyms and abbreviations

1.1	"HOIH"	Head of Information Holder
1.2	"IC"	Information Commission
1.3	"IO"	Information Officer
1.4	"ATIA"	Access to Information Act

2. Purpose of Publication Manual

This Publication Manual is useful for the public to:

1. Check the nature of the records which may already be available at Housing Finance Company Limited, without the need for submitting a formal ATIA request;
2. Have an understanding of how to make a request for access to a record of the Housing Finance Company Limited, Housing Finance Company Limited,
3. Access all the relevant contact details of the persons who will assist the public with the records they intend to access;
4. Know all the remedies available from the Housing Finance Company Limited, regarding request for access to the records, before approaching the information commission;
5. The description of the services available to members of the public from the Housing Finance Company Limited, and how to gain access to those services;
6. A description of the guide on how to use ATIA, as updated by the information commission and how to obtain access to it;
7. If the body will process personal information, the purpose of processing of personal information and the description of the categories of data subject and of the information or categories of information relating thereto;
8. Know if the Housing Finance Company Limited, has planned to transfer personal information outside the Republic of Seychelles and the recipients or categories of recipients to whom the personal information may be supplied; and
9. Know whether the Housing Finance Company Limited, has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information, which is to be processed.

3. Establishment of the Housing Finance Company Limited.

Housing Finance Company Limited (HFC) is a financial body which was incorporated on 21 May 2003 under the Companies Act, 1972.

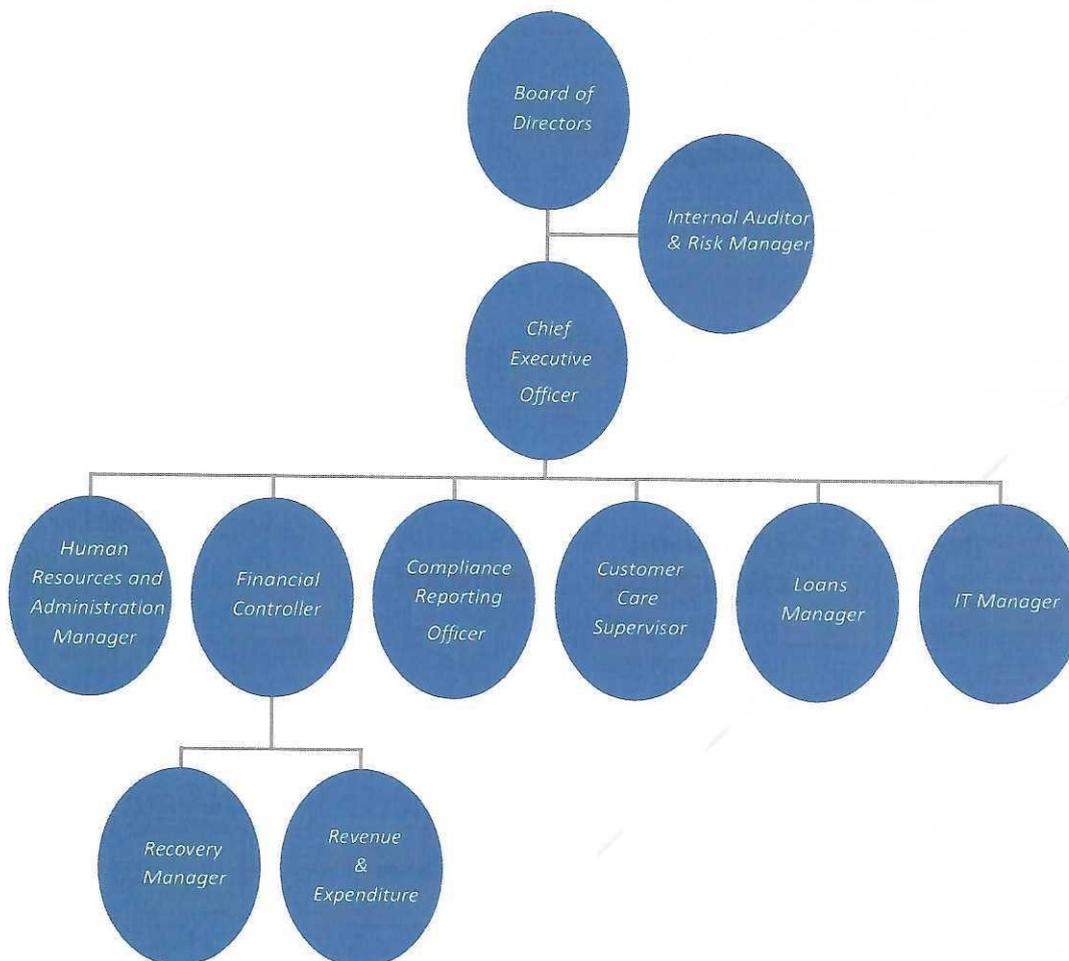
3.1. Objectives / Mandate

1. To aid, maintain, develop and/or promote the establishment, or organization or re-organization of the housing industry, to assist, loan, fund, and/or finance, in whole or in part any persons or government, for the prosecution of any housing works, undertakings, projects, or enterprises or schemes and to provide any services in relation to the financing, management, administration, organization and/or re-organization of the housing industry, works, undertakings, projects, enterprises or schemes.
2. To purchase, take on lease or in exchange, hire and otherwise acquire any lands, buildings, easements or property, real and personal and any rights or privileges which may be requisite for the purposes of, or capable of being conveniently used in connection with, any of the objects of the company.
3. To sell, improve, manage, develop, exchange, lease, licence, assign, dispose of, turn to account or otherwise deal with all or any part of the property and rights of the Company.
4. To give rebates or reductions of Housing Loan where it considers this to be necessary.
5. To take or hold mortgages, liens and charges to secure payment of the purchase price or any unpaid balance of the purchase price of any part of the Company's property of whatsoever kind sold by the Company or any money due to the company from purchasers and others.
6. To purchase or otherwise acquire and undertake all or any part of the property, assets, liabilities and engagements of anyone or more of the companies, institutions, societies or associations with which the Company is authorized to amalgamate.
7. To transfer all or any part of the property, assets, liabilities and engagements of the Company to anyone or more of the companies, institutions, societies or associations with which the Company is authorized to amalgamate.

HFC is mainly a Company set up to support the families with appropriate financing solutions for housing and is not built on the philosophy of profit.

4. Structure of the Housing Finance Company Limited and functions

4.1. Structure



4.2. Functions

It is wholly owned by the Government of Seychelles and is mandated to support the lower and upper middle-income to purchase, construct or renovate their house.

Besides home loans, HFC has other home improvement initiatives that are also geared towards helping its customers to upkeep their homes. This includes home improvement loans, house extension loans, re-roofing and pensioner loans; in addition, customers are able to avail themselves to a major renovation loan and a survey loan, as well as loans for purchasing land.

HFC holds as its core philosophy - social support; rather than profit-maximizations, and at the same time, strives to remain financially sound and self-sustaining. It prides itself as being a partner with the government in building better communities for the people of Seychelles, without prejudice and discrimination.

HFC currently employed 55 employees spread in the following departments.

- CEO's Office
- Risk & Internal Audit
- Human Resource and Administration
- Finance and Recovery
- Loans Underwriting
- Compliance
- Information Technology
- Customer Care
- Praslin Branch

5. Key contact details for Access to Information of the Housing Finance Company Limited

5.1 Information Officer

Name: Brina Brutus
Tel: +248 4298464/ +248 4298400
Email: compliance@hfcl.sc

5.2 Head of Information Holder

Name: Ronny Palmyre
Tel: +248 4298400/ +248 4289402
Email: rpalmyre@hfcl.sc / hfcl@hfcl.sc

5.3 Head Office Contact

Postal Address: Victoria House
P.O Box 1112, Victoria, Mahé, Seychelles

Physical Address: Victoria House
P.O Box 1112, Victoria, Mahé, Seychelles

Telephone: +248 4298400

Email: hfcl@hfcl.sc

Website: <http://www.hfcl.sc>

6. Description of all remedies available in respect of an ATIA or failure to act by the Housing Finance Company Limited.

NB: Please describe all remedies available in respect of an act or a failure to act by the body. This may include –

1. Manuals referred to in subsection 53 (1) shall include the categories of information that the information holder will proactively disclose and those which will be made available only through the formal request process.
2. The information manual shall, together with the information required in subsection 53 (2), include the following information about the information holder —
 - a) A description of the structure and its functions, powers and duties;
 - b) Physical and electronic contact details of the information officer and the head of the information holder;
 - c) The guidelines developed by the information commission under section 51(2);
 - d) A description of any arrangement or provision for a person to make recommendations or to otherwise participate in the formulation of policy or the exercise of powers or performance of duties by the information holder;
 - e) A description of remedies available in respect of an act or omission by the information holder; and
 - f) The manner of payment of any reproduction fees, and transcription fees.
3. An Information Holder shall —
 - (a) update and publish its information manual whenever material changes to the information therein occur, but at least every 2 years; and
 - (b) submit the updated information manual to the Information Commission.
- 7. Categories of records of the Housing Finance Company Limited, which are available without a person having to request access**

***NB:** Please specify the categories of records of the body, which are available without a person having to request access in terms of this Act, types of document and how document can be accessed. These are mostly records that maybe available on website and a person may just download or request telephonically or by sending an email or a letter. Below is the template that can be used.*

Categories	Document Type	Available on website	Available upon ATIA request
Board of Directors	List of names of Board of Directors	√	√
Products and Services	Loans Products	√	√
	Application Forms	√	√
About HFCL	HFCL Structure	√	√
	Financial Statement Year 2023	√	√
	Annual Report 2024	√	√
	Information Officer's information contact details	√	√
	List of Extensions and contact numbers	√	√

8. Services Available to members of the public from the Housing Finance Company Limited and how to gain access to those services.

8.1. Services available

HFCL offers home loan facilities of up to R1, 500, 000 for families who meet the applicable criteria. Besides home loans, HFC has other home improvement initiatives that are also geared towards helping its customers to upkeep their homes. This includes home improvement loans, house extension loans, re-roofing loans, major renovation loans and pensioner loans. In addition, customers are able to avail themselves to survey loans, as well as loans for purchasing land.

The Home Saving Scheme (HSS) is a deposit that HFC collects on behalf of the Ministry of land and Housing whereby the depositor/ applicant makes a monthly contribution with the hope that he/she will be assisted with a house from the government Housing Assistance Scheme. The HSS deposit earns interest except when a person withdraws from the scheme. The Accumulated Deposit including interest is used to offset part of the cost of house once the applicant is assisted with Government Housing or it can be used to complement financing for purchase of land.

HFCL is also equipped with an experienced customer services Department. The Customer Service Representatives assist clients with their complaints and provide information about products/services that HFCL offers. They also counsel clients and liaise with other department to ensure that clients' needs are met without much encumbrances.

Last but not least HFCL means test prospective applicant to evaluate the applicant's financial predicament for the purpose of deciding whether or not they will be eligible to receive a loan from the Company. Being an organization that holds Social Support as its core philosophy, HFCL always works with the clients to decide on the financial solution that best suits the clients.

<http://www.hfcl.sc>

9. Public Involvement in the formulation of policy or the exercise of powers or performance of duties by Housing Finance Company Limited.

Not Applicable for HFCL

10. Availability of the Manual

This Manual is made available in the following official language -

- 1. English only**

A copy of this Manual or the updated version thereof, is also available as follows-

1. On <http://www.hfcl.sc> if any, of the public body;
2. At the head office of the public body for public inspection during normal business hours:
3. To any person upon request
4. To the information Commission upon request

11. Updating of the Manual

The Housing Finance Company Limited will, if necessary, update and publish this Manual annually.

Issued by:



Brina Brutus
Information Officer

Date 23/01/2025

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Ronny Palmyre
Head of Information Holder

Date 24/1/25



