



INFORMATION MANUAL

of

CAPITEC BANK HOLDINGS LIMITED
and all its subsidiaries

Prepared in accordance with Section 51 of the Promotion of Access to Information Act, No 2
of 2000.

(Private Body)

Last Updated: June 2018

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1. Introduction

- 1.1 The Promotion of Access to Information Act, No 2 of 2000 ("**the Act**") was enacted on 3 February 2000, giving effect to the constitutional right of access to any information held by the State and any information that is held by another person which is required for the exercise or protection of any rights.
- 1.2 Where a request is made in terms of the Act, the body to whom the request is made is obliged to release the information, **except where the Act expressly provides that the information may or must not be released**. The Act sets out the requisite procedural issues attached to such request.

2. Purpose of this manual

- 2.1 This manual is intended to foster a culture of transparency and accountability, in support of and to, promote a society in which the people of South Africa have effective access to information to enable them to exercise and protect their rights.
- 2.2 In order to promote effective governance of private bodies, it is necessary to ensure that everyone is empowered and educated to understand their rights in terms of the Act in order for them to exercise their rights in relation to public and private bodies.
- 2.3 Section 9 of the Act recognises that such a right to access 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
 - 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
- 2.4 This manual has been drafted in accordance with the generic manual for the Financial Services Industry, which has been submitted to the Human Rights Commission by the Compliance Institute of South Africa, of which Capitec is a member.

3. Contact details

3.1 The Information Officer

Postal: P O Box 12451, Die Boord, Stellenbosch , 7613
 Physical Address: 1 Quantum Street, Techno Park, Stellenbosch, 7600
 Tel: (021) 809 4599
 Fax: (021) 880 1840
 E-mail: compliance@capitecbank.co.za

The Information Officer may also be contacted at the details below.

3.2 General Information

Name of Private Body: Capitec Bank Holdings Limited and all its subsidiaries
 Postal Address: P O Box 12451, Die Boord, Stellenbosch, 7613
 Physical Address (or main place of business) 1 Quantum Street, Techno Park, Stellenbosch, 7600
 Telephone Number: (021) 809 5900

Facsimile number (021) 880 1130
 E-mail: compliance@capitecbank.co.za

3.3 Guide of South African human rights commission

The South African Human Rights Commission has compiled, in each official language, a guide on how to use the Promotion of Access to Information Act 2 of 2000, which can be found on their website (www.sahrc.org.za). The guide will contain such information as may reasonably 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 South African Human Rights Commission
 PAIA Unit (The Research and Documentation Department)
 Private Bag X2700, Houghton, 2041
 Telephone Number: (011) 484-8300
 Facsimile Number: (011) 484-1360
 Website: www.sahrc.org.za
 E-mail Address: PIAI@sahrc.org.za

3.4 Records of Capitec Bank Holdings Limited (“Capitec”)

This clause serves as a reference to the records that Capitec Bank Holdings Limited and all its subsidiaries (“Capitec”) hold. Information is classified and grouped according to records relating to the following subjects and categories:



The accessibility of the documents listed below may be subject to the grounds of refusal set out in section 4.

3.5.1. Personal records

- Personal records provided by personnel
- Records provided by a third party relating to personnel
- Conditions of employment and other personnel-related contractual and quasi-legal records
- Internal evaluation records and other internal records
- Correspondence relating to personnel
- Training schedules and material
- “Personnel” refers to any person who works for, or provides services to or on behalf of Capitec, and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of Capitec. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.

3.5.2. Customer related records

- Records provided by a customer to a third party acting for or on behalf of Capitec
- Records provided by a third party
- Records generated by or within Capitec pertaining to its customers, including transactional records
- A “customer” refers to any natural or juristic entity that receives services from Capitec

3.5.3. Private body records

- Financial records
- Operational records
- Databases
- Information Technology
- Marketing records
- Internal correspondence
- Product records
- Statutory records
- Internal Policies and Procedures
- Treasury-related records
- Securities and Equities
- Records held by officials of Capitec



These records include, but are not limited to, the records which pertain to Capitec's own affairs

3.5.4. Other party records

- Personnel, customer or private body records which are held by another party, as opposed to the records held by Capitec itself
- Records held by Capitec pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers. Capitec may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to Capitec

4. Grounds for refusal of access to records

The main grounds for Capitec to refuse a request for information relates to the:

- 4.1 Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person
- 4.2 Mandatory protection of the commercial information of a third party, if the record contains:
 - trade secrets of that third party
 - financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party
 - information disclosed in confidence by a third party to Capitec, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition
- 4.3 Mandatory protection of confidential information of third parties if it is protected in terms of any agreement
- 4.4 Mandatory protection of the safety of individuals and the protection of property
- 4.5 Mandatory protection of records which would be regarded as privileged in legal proceedings
- 4.6 The commercial activities of Capitec, which may include:
 - trade secrets of Capitec

- financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of Capitec
 - information which, if disclosed could put Capitec at a disadvantage in negotiations or commercial competition
 - a computer program which is owned by Capitec, and which is protected by copyright
- 4.7 The research information of Capitec or a third party, if its disclosure would disclose the identity of Capitec, the researcher or the subject matter of the research and would place the research at a serious disadvantage



Requests for information that is clearly frivolous or vexation, or which involve an unreasonable diversion of resources shall be refused

5. Remedies available when an institution refuses a request for information

5.1 Internal remedies

Capitec does not have internal appeal procedures. The decision made by the Information Officer is final, and requesters will have to exercise such external remedies at their disposal if the request for information is refused, and the requester is not satisfied with the answer supplied by the Information Officer.

5.2 External remedies

A requestor that is dissatisfied with the Information Officer's refusal to disclose information, may within 30 days of notification of the decision, apply to a Court for relief. Likewise, a third party dissatisfied with the Information Officer's decision to grant a request for information, may within 30 days of notification of the decision, apply to a Court for relief. For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status.

6. Request procedure

- 6.1 The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.
- 6.2 The requester must complete the prescribed form as found on the Department of Justice and Constitutional Development website ([link](#)). The completed form as well as payment of the request fee and a deposit, if applicable, must be sent to the Information Officer at the postal or physical address, fax number or electronic mail as provided in section 3.
- 6.3 The prescribed form must be filled in with enough particularity to at least enable the Information Officer to identify:
- The record or records requested
 - The identity of the requester
 - Which form of access is required, if the request is granted
 - The postal address or fax number of the requester
- 6.4 The requester must state that he/she require the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.
- 6.5 Capitec will process the request within 30 days, unless the requestor has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time periods cannot be complied with.

- 6.6 The requester will be informed whether access is granted or denied. If, in addition, the requester requires the reasons for the decision, he/she must state the manner and the particulars so required.
- 6.7 If a request is made on behalf of another person, the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer.
- 6.8 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- 6.9 The requester must pay the prescribed fee, before any processing can take place.

7. Access to records held by Capitec

- 7.1 Records held by Capitec may be accessed by requests only once the prerequisite requirements for access have been met.
- 7.2 A requester is any person making a request for access to information which Capitec is in possession of. There are two types of requesters:
- 7.2.1. **Personal requester**
- A personal requester is a requester who is seeking access to a record containing personal information about the requester
 - Capitec will voluntarily provide the requested information, or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged
- 7.2.2. **Other requester**
- This requester is entitled to request access to information on third parties.
 - Capitec is not obliged to voluntarily grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee

8. Fees

- 8.1 The Act provides for two types of fees, namely:
- A request fee, which will be a standard fee
 - An access fee, which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs
- 8.2 When the request is received by the Information Officer, such officer shall by notice require the requester, other than a personal requester, to pay the prescribed request fee (if any), before further processing of the request.
- 8.3 If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the Information Officer will notify the requester to pay a deposit for the prescribed portion of the access fee which would be payable if the request is granted.
- 8.4 The Information Officer will withhold a record until the requester has paid the required fees as provided in Regulation R187 ([link to Government Gazette](#))
- 8.5 A requester whose request for access to a record has been granted, must pay an access fee for reproduction, search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure. This includes making arrangements to make it available in the requested form.

- 8.6 If a deposit has been paid in respect of a request for access, which is refused, the Information Officer, on behalf of Capitec, must repay the deposit to the requester.

9. Decision

- 9.1 Capitec will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons, if required.
- 9.2 The 30 day period with which Capitec has to decide whether to grant or refuse the request, may be extended for a further period but not exceeding another 30 days, if the request is for vast amounts of information or the request requires a search for information held at another office of Capitec and the information cannot reasonably be obtained within the original 30 day period. Capitec will notify the requester in writing should an extension be required.

10. List of applicable legislation

- 10.1 A table of legislation setting out a description of the records of Capitec which are available in accordance with other legislation, is annexed hereto marked "PAIA manual – Annexure A"



This manual is made available in terms of Regulation Number R.187 of 15 February 2002