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## **INFORMATION**

## **MANUAL**

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

**FirstRand**

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## DEFINITIONS

The following terms and/ or acronyms will be used throughout the manual and are defined as follows:

Customer	A natural or legal person who is an existing FirstRand customer or a person who provided their personal/special personal information to FirstRand in the context of a sale of acquiring goods or services.
Data subject	Means the person to whom PI relates.  In reference to FirstRand this primarily but without limitation means customers, employees and operators/suppliers, other persons and third parties.
Employee/s	Refers to any natural person who works for, or provides services to or on behalf of FirstRand, and receives or is entitled to receive remuneration, and any other person who assists in carrying out or conducting the business of FirstRand. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.
Operator	Means a person who processes personal information for a responsible party in terms of a contract or mandate, without coming under the direct authority of that party.
FirstRand	Means FirstRand Limited and its South African subsidiaries (as defined in the Companies Act 2018), (including, divisions, segments, and business units), but specifically excludes subsidiaries, where such entity is a subsidiary as a result of an investment by any one of RMB's private equity businesses (predominantly legally structured under FirstRand Investment Holdings (Pty) Ltd (FRIHL)). However, this manual may apply to the abovementioned excluded subsidiaries and other companies associated with FirstRand if agreed to by FirstRand and the relevant subsidiary or associated entity in writing. Confirmation as to whether this manual applies to a specific entity associated with FirstRand can be sought through the mechanisms set out in this manual.
PI	Means personal information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to:-  <ul style="list-style-type: none"> <li>(a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;</li> <li>(b) information relating to the education or the medical, financial, criminal or employment history of the person;</li> <li>(c) any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person;</li> <li>(d) biometric information of the person;</li> <li>(e) personal opinions, views or preferences of the person;</li> <li>(f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;</li> <li>(g) views or opinions of another individual about the person; and</li> </ul>

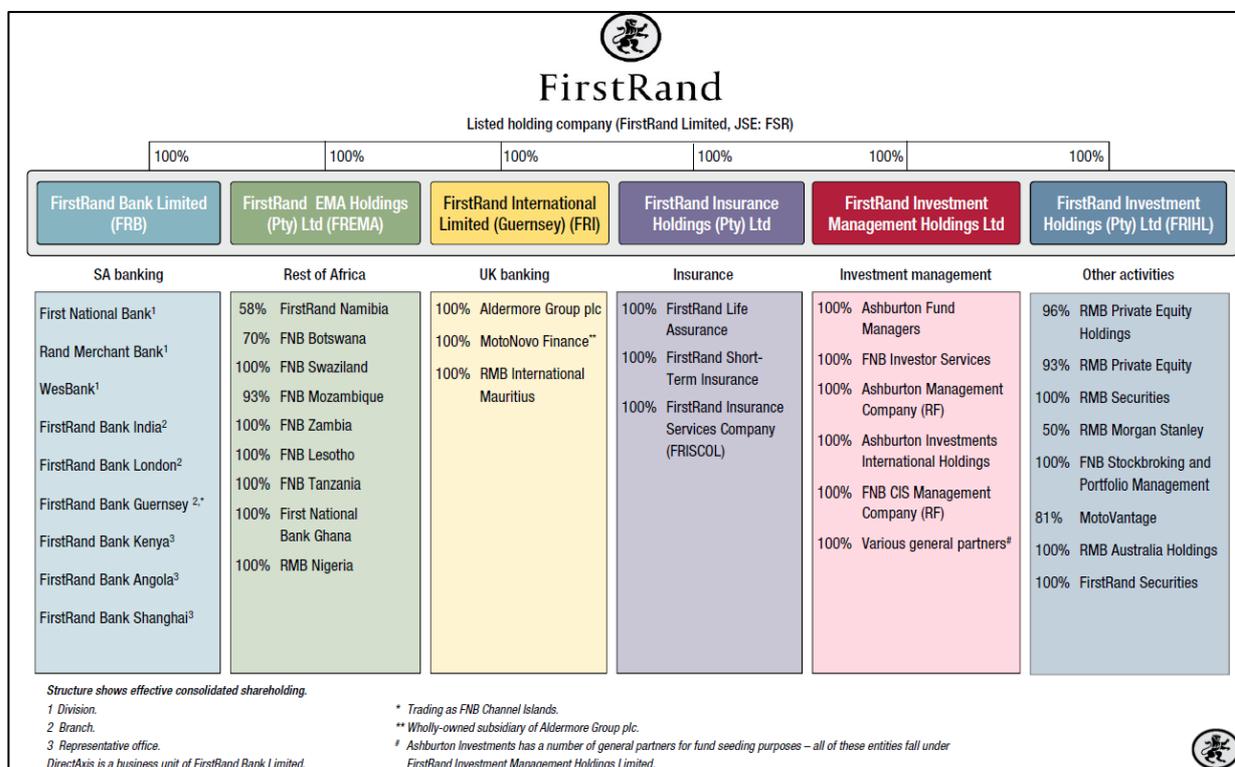
	<p>(h) name of the person if it appears with other PI relating to the person or if the disclosure of the name itself would reveal information about the person;</p> <p>in reference to this manual, PI must be seen primarily but without limitation as PI of FirstRand customers; employees and suppliers, other persons and third parties.</p>
Responsible party	<p>Means a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing PI.</p> <p>In reference to this Manual, the Responsible Parties are the FirstRand entities as defined above.</p>
Special personal information (SPI)	<p>Means any PI of a data subject, concerning-</p> <ul style="list-style-type: none"> <li>(a) the religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information of a data subject; or</li> <li>(b) the criminal behaviour of a data subject to the extent that such information relates to— <ul style="list-style-type: none"> <li>(i) the alleged commission by a data subject of any offence; or</li> <li>(ii) any proceedings in respect of any offence allegedly committed by a data subject or the disposal of such proceedings.</li> </ul> </li> </ul>

# IMPORTANT

This manual applies to FirstRand, (hereafter referred to as FirstRand or the Group). In this document, references to FirstRand or the Group are to FirstRand Limited and its South African subsidiaries (as defined in the Companies Act 2018), (including, divisions, segments, and business units), but specifically excludes subsidiaries, where such entity is a subsidiary as a result of an investment by any one RMB's private equity businesses (predominantly legally structured under FirstRand Investment Holdings (Pty) Ltd (FRIHL)). However, this manual may apply to the abovementioned excluded subsidiaries and other companies associated with FirstRand if agreed to by FirstRand and the relevant subsidiary or associated entity in writing. Confirmation as to whether this manual applies to a specific entity associated with FirstRand can be sought through the mechanisms set out in this manual.

The companies in FirstRand, are responsible parties. A simplified group structure highlighting some of the group's major subsidiaries and businesses is shown below. This structure may change from time to time and further information on the group structure can be found in the FirstRand Limited annual integrated report, a copy of which can be obtained from FirstRand at 4 Merchant Place, corner of Fredman Drive and Rivonia Road, Sandton, or which can be viewed or downloaded from the following website: [www.firstrand.co.za](http://www.firstrand.co.za).

This document explains how the various businesses comprising FirstRand will process your personal information (PI).



## INTRODUCTION

The Promotion of Access to Information Act 2 of 2000 (as amended from time to time) (PAIA) gives effect to the constitutional right of access to any information in records held by public or private bodies **that is required for the exercise or protection of any rights**. Where a party wishes to request information which they do not have a direct right to, but which information is needed in order to protect a right of their own, they will use the procedure set out in the PAIA manual to request such information. This PAIA manual provides an outline of the types of records and the personal information (PI) held by FirstRand and sets out the procedure to request access to these records and personal information, the requirements which such request must meet as well as the grounds for refusal or partial refusal of such request. In addition, it explains how to access, PI held by FirstRand, in terms of Sections 23 and 25 of the Protection of Personal Information Act 4 of 2013 ("POPIA). Requests for access to PI will be responded to within a reasonable time.

PAIA and POPIA recognises that the right of 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 of the Republic of South Africa, Act 108 of 1996, as amended and POPIA.

This right of access may not be used to access records under criminal or civil proceedings, or where such proceedings have commenced.

This manual informs requesters of procedural and other requirements that a request must meet as prescribed by PAIA and POPIA. A requester has the right to submit a request, after providing adequate proof of identity and after payment of any fee required by law (if applicable) under Appendix 2.

## 1 CONTACT DETAILS AND INFORMATION

All requests for access to records in terms of PAIA must be in writing in terms of Section A paragraph 4 of this manual and must be addressed at the contact details below:

### 1.1 Requests for FNB and DirectAxis records:

**Contact Name:** Mmabontle Modiba (Legal Advisor)

**Postal address:** P.O Box 1153, JHB 2000

**Physical Address:** 3rd Floor, 1 First Place, BankCity, Johannesburg

**Email:** FNBPAIA@FNB.co.za

**Website:** www.fnb.co.za

### **1.2 Requests for Wesbank records:**

**Contact Name:** Latha Singh (Head of Legal and Information Officer)

**Telephone:** (011) 6325028

**Email:** singhl@wesbank.co.za

**Or**

**Contact Name:** Tarynn Holland (Legal Counsel and Deputy Information Officer)

**Telephone:** (011) 6324792

**Email:** Tarynn.holland@wesbank.co.za

**Postal address:** P.O Box 1066, Johannesburg, 2000

**Physical Address:** Home of Wesbank, 1 Enterprise Road, FAIRLAND 2170

### **1.3 Requests for any other FirstRand records:**

**Contact Name:** Carnita Low (Company Secretary)

**Postal address:** P.O Box 650149, Benmore, 2010

**Physical Address:** 4 Merchant Place, Corner of Fredman Drive and Rivonia Road, Sandton

**Tel:** +27 11 282 1820 / 8370

**Fax:** +27 11 282 1755

**Email:** carnita.low@firstrand.co.za

**Website:** www.firstrand.co.za

## 2 AVAILABILITY OF GUIDES TO PAIA AND POPIA

The South African Human Rights Commission (SAHRC) has compiled the guide contemplated in Section 10 of PAIA which contains such information as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA.

Copies of PAIA and POPIA, the relevant regulations and guides to these acts, can be obtained from the SAHRC or the Information Regulator and queries directed to:

<b>SAHRC</b>	<b>Information Regulator</b>
South African Human Rights Commission Promotion of Access to Information Act Unit Research and Documentation Department Private Bag 2700 Houghton Johannesburg 2041	The Information Regulator (South Africa)
Braampark, Forum 3 33 Hoofd Street Braamfontein Johannesburg 2001	Braampark, Forum 3 33 Hoofd Street Braamfontein Johannesburg 2001
Telephone number: (011) 877 3600 Fax number: (011) 484 7146/7 Website: <a href="http://www.sahrc.org.za">www.sahrc.org.za</a> Email: info @sahrc.org.za	Mr Marks Thibela Chief Executive Officer Cell No. +27 (0) 82 746 4173 Email: MThibela@justice.gov.za info@justice.gov.za  <a href="https://www.justice.gov.za/infoereg/contact.html">https://www.justice.gov.za/infoereg/contact.html</a>

### **3 RECORDS OF FIRSTRAND**

This paragraph serves as a reference to the records that FirstRand holds.

It is recorded that the accessibility of the records listed below, may be subject to the grounds of refusal set out hereinafter.

The information is classified and grouped according to records relating to the following subjects and categories:

#### **3.1 EMPLOYEE RECORDS**

Employees do not need to use the PAIA/POPIA process to obtain such records. Examples of employee records include the following:

- personal records provided by employees;
- records provided by a third party relating to employees;
- conditions of employment and other employee-related contractual and quasi-legal records;
- internal evaluation records and other internal records;
- correspondence relating to employees; and
- training schedules and material.

## **3.2 CUSTOMER-RELATED RECORDS**

Records provided by a customer directly to FirstRand, including:

- records provided by a customer to a third party acting for or on behalf of FirstRand;
- records provided by a third party; and
- records generated by or within FirstRand relating to its customers, including transactional records.

## **3.3 PRIVATE BODY RECORDS**

Examples of private body records are the following:

- Financial records
- Operational records
- Databases
- Information technology
- Marketing records
- Internal and external correspondence
- Product records
- Statutory records
- Internal policies and procedures
- Supervisory body-related records
- Securities and equities
- Records held by officials of FirstRand.

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

## **3.4 OTHER RECORDS**

- Employee, customer or private body records which are held by another party, as opposed to the records held by FirstRand itself.
- Records held by FirstRand 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 contractors/suppliers.
- FirstRand may possess records pertaining to other parties, including without limitation contractors, job applicants, operators (suppliers and third parties). Alternatively, such other parties may possess records that can be said to belong to FirstRand.

### **3.5 RECORDS AUTOMATICALLY AVAILABLE**

The following categories of records are automatically available for inspection. A copy of the record is available for purchase at the costs indicated in Appendix 2. You do not need to request these records in terms of PAIA.

These categories are:

- any promotional material for public viewing;
- posters;
- campaigns;
- product information.

Requests for these records may be made through the FirstRand website.

## **4 PROCESSING OF PERSONAL INFORMATION**

FirstRand takes the privacy and protection of PI very seriously and will only process PI in accordance with the current South African privacy legislation (POPIA) or any other applicable legislation which deals with privacy rights. Accordingly, the relevant PI privacy conditions and requirements relating to the processing thereof (including, but not limited to, the collection, handling, transfer, sharing, correction, storage, archiving and deletion of personal information) will be applied to any PI processed by FirstRand.

### **4.1 THE PURPOSE FOR FIRSTRAND PROCESSING PERSONAL INFORMATION**

FirstRand processes PI for a variety of purposes, where legally justified to do so. FirstRand maintains separate privacy notices that incorporates the purposes for processing. These notices are available on FirstRand's website ([www.firststrand.co.za](http://www.firststrand.co.za)).

## 4.2 Categories of data subjects and PI processed by FirstRand

Categories of data subjects and PI processed by FirstRand include the following:

Categories of data subjects	PI processed
Shareholders	Shareholder personal information
Customers including potential and previous customers	Customer personal/special PI e.g. name, identity number (ID), race etc.
	Customer bank details, e.g. account number and products etc.
	Customer biometric special information
	Customer vehicle registration
	Surveillance records
	Customer contracts
	Customer location information
	Customer third party information such as from credit bureau and the Companies and Intellectual Property Commission (CIPC).
Suppliers	Supplier personal information
	Supplier contracts
	Supplier bank details
	Biometric information of supplier representatives
	Surveillance information of supplier representatives (like CCTV footage)
	PI of supplier representatives
Employees (prospective, previous and existing employees)	Employee PI, e.g. name, ID, etc.
	Employee education and psychometrics records
	Employee medical information
	Employee disability information

Categories of data subjects	PI processed
	Employee biometric information
	Employee pension and provident fund Information
	Employee bank details
	Employee tax and financial information
	Employee contracts
	Employee beneficiary information
	Employee vehicle registration
	Employee performance records
	Payroll records
	Electronic access records
	Physical access records
	Surveillance records
	Health and safety records
	Training records
	Background checks
	Criminal checks
Employment history	
Job applicants	Curriculum vitae and application forms
	Criminal checks
	Background checks
Family members of employees	PI ,e.g. name, ID, etc.
	Medical and disability information
	PI acquired for processing travel documents
Children of employees	Child's PI processed e.g. birth certificate, ID, etc.
	Child's medical information and disability information

Categories of data subjects	PI processed
	Child's information acquired for processing travel documents
Visitors	Physical access records
	Electronic access records, scans and photographs
	Surveillance records (like CCTV footage)
	Biometric information

### 4.3 Recipients or categories of recipients with whom PI is shared

4.3.1 FirstRand may share the PI of its data subjects, where legally justified to do so, for any of the purposes outlined in paragraph 4.1, with the following parties (among others):

- other FirstRand companies and in other countries; and
- FirstRand's service providers, operators (suppliers and third parties) who perform services on its behalf.

4.3.2 FirstRand does not share the PI of its data subjects with any third parties, except if:

- it is obliged to provide such information for legal or regulatory purposes;
- it is required to do so for purposes of existing or future legal proceedings;
- it is selling one or more of its businesses or part of its businesses to a third party to whom it may transfer its rights under any agreement it may have with data subjects;
- it is involved in the prevention of fraud, loss, bribery or corruption;
- the third party performs services and processes PI on FirstRand's behalf as its operator;
- this is required to provide or manage any information, products and/or services to data subjects; or
- this is needed to help FirstRand improve the quality of its products and services.

4.3.3 FirstRand will send its data subjects appropriate notifications or communications of its processing if it is obliged to do so by law, or in terms of its contractual relationship with data subjects.

4.3.4 FirstRand will only disclose PI to government authorities if it is required to do so by law.

4.3.5 FirstRand's employees and suppliers are required to adhere to legislation relating to privacy and confidentiality principles and to complete privacy training.

#### **4.4 Information security measures to protect personal information**

- 4.4.1 Reasonable technical and organisational measures have been implemented for the protection of PI processed by FirstRand and its operators (suppliers and third parties). In terms of POPIA, operators (suppliers and third parties) process PI on behalf of FirstRand.
- 4.4.2 FirstRand continuously implement and monitor technical and organisational security measures to protect the PI it holds, against unauthorised access, as well as accidental or willful manipulation, loss, damage, or destruction.
- 4.4.3 FirstRand will take steps to ensure that operators (suppliers and third parties) that process PI on its behalf apply adequate safeguards as outlined under 4.4.1 and 4.4.2.

#### **4.5 Trans-border flows of personal information**

- 4.5.1 FirstRand will only transfer PI across South African borders if the relevant transactions or situation requires trans-border processing. It will only do so in accordance with South African legislative requirements, or if the data subject consents to the transfer of their PI to third parties in foreign countries.
- 4.5.2 FirstRand will take steps to ensure that operators (suppliers and third parties) in foreign countries are bound by laws, binding corporate rules or binding agreements that provide an adequate level of protection of PI and uphold principles for reasonable and lawful processing of personal information, in terms of POPIA.
- 4.5.3 FirstRand will take steps to ensure that operators (suppliers and third parties) that process PI in jurisdictions outside of South Africa, apply adequate safeguards as outlined in paragraph 4.4 above.

#### **4.6 PI received from third parties**

- 4.6.1 When FirstRand receives PI from a third party on behalf of a data subject, it requires confirmation that the third party has a lawful justification in terms of section 11 of POPIA, to share such information with FirstRand.

## SECTION A: PAIA ACCESS REQUESTS

### 1. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for FirstRand to refuse a request for records relates to the mandatory protection -

1. of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of PI of that natural person;
2. 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;
  - iii. information disclosed in confidence by a third party to FirstRand, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
3. of confidential information of third parties if disclosing such would or could constitute a breach of the duty of confidence owed to a third party in terms of any agreement;
4. of the safety of individuals and the protection of property;
5. of records which would be regarded as privileged in legal proceedings;
6. of the commercial activities of FirstRand, which may include –
  - i. trade secrets of FirstRand;
  - ii. financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of FirstRand;
  - iii. information which, if disclosed, could put FirstRand at a disadvantage in negotiations or commercial competition;
  - iv. a computer programme which is owned by FirstRand, and which is protected by copyright.
7. of the research information of FirstRand or a third party, if its disclosure would disclose the identity of FirstRand, the researcher or the subject matter of the research and would place the research at a serious disadvantage;

**Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources, shall be refused.**

## **2. ACCESS TO RECORDS HELD BY FIRSTRAND**

Records held by FirstRand may be accessed only once the prerequisite requirements for access have been met.

A requester is any person making a request for access to a record of FirstRand. There are two types of requesters:

### **PERSONAL REQUESTER**

A personal requester is a requester who is seeking access to a record that relates to their PI (as defined in PAIA and POPIA).

Subject to the provisions of this manual, PAIA, POPIA and other applicable laws, FirstRand will provide the requested information, or give access to any record regarding the requester's personal information. The prescribed fee for reproduction of the information requested will be charged as indicated in Appendix 2.

### **OTHER REQUESTER**

This requester (other than a personal requester) is entitled to request access to information on third parties. The requester must fulfil the prerequisite requirements for access in terms of PAIA, including the payment of a request and access fee.

If a public body lodges a request, the public body must be acting in the public interest and provide details of the public interest that it is seeking to protect/rely on.

## **3. REMEDIES AVAILABLE WHEN FIRSTRAND REFUSES A REQUEST FOR INFORMATION**

### **a. INTERNAL REMEDIES**

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

### **b. EXTERNAL REMEDIES**

Subject to the provisions of PAIA, a requestor that is dissatisfied with an Information Officer's refusal to disclose information, may within 180 days of notification of the decision, apply to a Court or to the Information Regulator for relief.

Likewise, a third party dissatisfied with an Information Officer's decision to grant a request for information, may within 180 days of notification of the decision, apply to the Information Regulator or to a Court with appropriate jurisdiction for relief.

Notice of Appeal, Form B, in terms of Section 75 of PAIA [Regulation 8], can be found on the website of the Information Regulator under the "Documents" section [www.justice.gov.za/infoereg](http://www.justice.gov.za/infoereg).

## 4. REQUEST PROCEDURE

The following procedural requirements serve as guidelines for requestors.

- a. The requester must comply with all the procedural requirements contained in PAIA relating to the request for access to a record.
- b. The requester must complete the prescribed form enclosed in Appendix 1, and submit same as well as payment of a request fee and a deposit, if applicable, to the Information Officer at the postal or physical address, fax number or electronic mail address as stated in section 1 of the prescribed form.
- c. The prescribed form must be completed with sufficient detail to at least enable the Information Officer to identify –
  - i. record or records requested;
  - ii. proof of identity of the requester;
  - iii. which form of access is required, if the request is granted; and
  - iv. postal address or electronic mail address of the requester.
- d. The requester must state the nature of the right for which access to the requested records is required. The courts have indicated that access to the records must be “necessary” for the exercise or protection of the right so stated. This right of access may not be used to access records under criminal or civil proceedings, or where such proceedings have commenced. This right of access only applies to records in existence at the time of request.
- e. Subject to the provisions in PAIA, in respect of extensions, FirstRand will process the request within 30 days from when the request is received, and the fee is paid, or within any extension timeline, unless the requester has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time periods could not be complied with. FirstRand cannot grant extensions less than 21 days for third party requests as outlined under point (f) below.
- f. Where a requester (other than a personal requester) has requested access to information on a third party, PAIA provides that the third party whose information is requested must be given 21 days in which to make representations to refuse access or give written consent for the disclosure of the record to the requester. It may not always be possible for FirstRand, to comply with all refuse representations. For example, when a court order had been served for the access.
- g. The requester shall be informed in the manner indicated by the requester in Appendix 1, part H whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he must state the manner, which will be provided if possible, to do so. If access is denied, the requester is entitled to a refund of the fees paid, in which instance, FirstRand, will seek account details from the requester in order to give effect to payment of any refund.

- h. 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.
- i. If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally, which must then be reduced into writing by the person assisting the requester.
- j. The requester must pay the prescribed fee, before any further processing can take place.

## **5. PRESCRIBED FEES**

- a. PAIA provides for two types of fees, namely:
  - i. a request fee, which will be a standard fee; and
  - ii. an access fee, which must be calculated by considering reproduction costs, search and preparation time and cost, as well as postal costs.
- b. When the request is received by the Information Officer, the Information 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.
- c. 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 of PAIA for this purpose, the Information Officer shall notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.
- d. The Information Officer shall withhold a record until the requester has paid the fees as indicated in Appendix 2.
- e. A requester whose request for access to a record has been granted, must pay an access fee for reproduction and for search and preparation, and for any time reasonably required more than the prescribed hours to search for and prepare the record for disclosure including planning to make it available in the request form.
- f. If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.

## **6. DECISION**

- a. FirstRand will, within 30 business days (excludes weekends and public holidays), but not less than 21 days, after receipt of the request, decide whether to grant or decline the request and notify the requester in the manner indicated by the requester in Appendix 1, Part H, by giving reasons (if required) to that effect, to the requester. Only in exceptional circumstances can this time line be less than 21 days.
- b. The 30-business day period within which FirstRand must decide whether to grant or refuse the request, may be extended for a further period of not more than 30 days if the request is for a large amount of information, or the request requires a search for information held at

another office of FirstRand and the information cannot reasonably be obtained within the original 30 business day period. Should an extension of time be required, FirstRand will notify the requester in the manner indicated by the requester in Appendix 1, Part H.

## **7. RECORDS NOT FOUND**

- a. If all reasonable steps have been taken to find a record and such record cannot be found or the record does not exist, then FirstRand shall notify the requester, by way of an affidavit or affirmation, that it is not possible to give access to the requested record.
- b. The affidavit or affirmation shall provide a full account of all the steps taken to find the record or determine its existence, including details of all communications by FirstRand with every person who conducted the search.
- c. The notice in paragraph 10.1 above shall be regarded as a decision to refuse a request for access to the record concerned for purposes of PAIA.
- d. If the record in question is later found, the requester shall be given access to the record in the manner stipulated by the requester in Appendix 1, Part H, unless access is refused by FirstRand as set out in this manual.

## **8. LIST OF APPLICABLE LEGISLATION:**

An excerpt of the relevant legislation setting out a description of the records of FirstRand will be provided on request.

## **9. AVAILABILITY OF THE MANUAL**

- a. This manual is made available in terms of Regulation Number R. 187 of 15 February 2002 of PAIA.
- b. This manual will be available on the website of FirstRand ([www.firstrand.co.za](http://www.firstrand.co.za)) and may be amended from time to time.
- c. Alternatively, a copy can be requested from the Company Secretary (see contact details in paragraph 1).

**APPENDIX – 1**

**PRESCRIBED FORM TO BE COMPLETED BY A REQUESTER**

**REQUEST FOR ACCESS TO RECORDS OF PRIVATE BODY**

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

**(Regulation 10)** – FORM C OF ANNEXURE B and (Section 23 and 25 of the Protection of Personal Information Act, 2013 (Act No. 4 of 2013.)

**A. Particulars of private body/responsible party**

The Head:

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**B. Particulars of person\data subject requesting access to the record**

- (a) *The particulars of the person\data subject who requests access to the records must be given below.*
- (b) *Furnish an address and/or email address in the Republic to which information is to be sent must be given.*

Full name 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 of 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:

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**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 the record or relevant part of the record:

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2. Reference number, if available:

3. Any further particulars of record:

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**E. Fees:**

- |     |   |
|-----|---|
| (a) | A request for access to a record, other than a record containing PI about yourself, will be processed only after a request fee has been paid.                   |
| (b) | You will be notified of the amount of the request fee.  |
| (c) | The fee payable for access to a record depends on the form in which the access is required and the reasonable time required to search for and prepare a record. |

**F. Form of access to record**

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.

Disability:

Form in which record is required:

Mark the appropriate box with an "X"

**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
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**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*
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**3. If the record consists of recorded words or information which can be reproduced in sound:**

	Listen to the soundtrack (audio cassette)		Transcription of soundtrack * (written or printed document)
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**4. If the record is held on computer or in an electronic or machine-readable form:**

	Printed copy of record		Printed copy of information derived from the record *		Copy in computer readable form * (stiffy or compact disc)	
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
<b>A postal fee is payable.</b>						

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**G. Particulars of right to be exercised or protected:**

If the provided space is inadequate, please continue of 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:

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2. Explain why the requested record is required for the exercising or protection of the right:

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**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 thereof 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?

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Signed at \_\_\_\_ this \_\_\_\_ day of \_\_20\_\_\_\_

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SIGNATURE OF REQUESTER/PERSON ON  
WHOSE BEHALF REQUEST IS MADE

## APPENDIX 2 REPRODUCTION FEES

Where FirstRand 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.

THE APPLICABLE FEES FOR REPRODUCTION AS REFERRED TO ABOVE ARE:

For every photocopy of an A4-size page or part thereof	R1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R0.75
A transcription of visual images, for an A4-size page or part thereof	R40.00
For a copy of visual images	R60.00
A transcription of an audio record, for an A4-size page or part thereof	R20.00
For a copy of an audio record	R30.00
<p><b>Request fees:</b> Where a requester submits a request for access to PI held by FirstRand on a person other than the requester himself/herself, a request fee in the amount of R50.00 is payable upfront before FirstRand will further process the request received.</p>	
<p><b>Access fees:</b> 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 specially excluded in terms of PAIA or an exclusion is determined by the Minister in terms of Section 54 (8). The applicable access fees which will be payable are:</p>	
For every photocopy of an A4-size page or part thereof	R1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R0.75
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R0.75
A transcription of visual images, for an A4-size page or part thereof	R40.00
For a copy of visual images	R60.00
A transcription of an audio record, for an A4-size page or part thereof	R20.00
For a copy of an audio record	R30.00
To search for a record that must be disclosed (per hour or part of an hour reasonably required for such search.)	R30.00
Where a copy of a record needs to be posted	The actual postal fee is payable.

**Deposits:**

Where FirstRand 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 believes 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  $\frac{1}{3}$  (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.