



**MANUAL**  
**PROMOTION OF ACCESS TO INFORMATION ACT, 2000**  
**and**  
**PROTECTION OF PERSONAL INFORMATION ACT, 2013**  
**of**  
**Finbond Mutual Bank (“FMB”)**

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## **1. INTRODUCTION**

Finbond Mutual Bank (“FMB”) is registered with and regulated by the South African Reserve Bank (Reg No 01102). A Mutual Savings Bank is set up specifically to be operated for the benefit of the depositors. The purpose of the Mutual Bank is to stimulate savings by creating a safe place to deposit money and to offer benefits such as interest on deposits and dividends on Mutual Bank shares, and to invest conservatively for the purpose of generating profits.

FMB specialises in the design and delivery of unique value- and solution-based savings and transactional banking products tailored around depositor and borrower requirements, rather than institutional policies and practices. We focus on our core strength and economic driver which is short-term cash generative lending.

Short-term Microcredit Products are offered to the underbanked and underserved market actively seeking credit solutions, but who remain largely unattended to and underserved due to the traditional banks’ focus on the higher income brackets of the population. FMB operates through 172 branches.

## **2. PURPOSE OF THE MANUAL**

The purpose of this Manual is intended to foster a culture of transparency and accountability within the Financial Services Industry as a whole, by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote 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. 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 Promotion of Access to Information Act 2000 (“PAIA”) in order for them to exercise their rights in relation to public and private bodies. Section 9 of PAIA however recognises that such 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; 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 serves as an Information Guide, which sets out the procedures to be followed, as well as the contact details and other relevant information, to allow requestors to give effect to their rights, in terms of PAIA and the Protection of Personal Information Act (“POPIA”).

The PAIA grants private and public bodies the right to request access to records. **Private bodies (such as individuals) that request access to records must be able to show that the record is required for the exercise or protection of a right. Public bodies (such as government departments) that request access to records must be able to demonstrate that the request is in the public’s interest.**

A request for information in this document will be called a PAIA request. The Act sets out the procedure and fees when a PAIA request is made.

This manual is compiled in terms of Section 51 of the Act and sets out the kinds of records held by FMB and guides you how to submit a PAIA request.

**Annexure 1** sets out the legislation with which FMB complies;

**Annexure 3** sets out the request form to be used when requesting a record; and

**Annexure 4** sets out the fees payable when requesting a record.

This Manual can be accessed on the FMB public website.

### **3. DESCRIPTION OF GUIDE REFERRED TO IN SECTION 10: SECTION 51(1)**

The South African Human Rights Commission has compiled the guide contemplated in Section 10 of the Act. The Information Regulator, under the Department of Justice and Constitutional Development, took over the regulatory mandate functions relating to the Promotion of Access to Information Act (“PAIA”) from the SA Human Rights Commission (“SAHRC”), effective from 1 July 2021. The guide contains 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 Information Regulator (South Africa):**

Postal address: PO Box 31533, Braamfontein, 2017

Physical address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg

Telephone number: +27 10 023 5207 Fax number: +27 11 403 0668

PAIA complaints email: PAIAComplaints@inforegulator.org.za

POPIA complaints email: POPIAComplaints@inforegulator.org.za

General enquiries email: enquiries@inforegulator.org.za

#### **4. INFORMATION REQUIRED UNDER SECTION 51(1) (a) OF THE ACT**

Business name: Finbond Mutual Bank

Registration number: 01102

##### **FMB's Head Office is situated at:**

Building A

Rigel Office Park

446 Rigel Ave South

Erasmusrand

Pretoria, 0181

##### **FMB's postal address:**

PO Box 2127, Brooklyn Square, Brooklyn, Pretoria, 0075

##### **FMB's contact details:**

Tel: (012) 460 7288

Email: [compliance@finbond.co.za](mailto:compliance@finbond.co.za)

Website: [www.finbondmutualbank.co.za](http://www.finbondmutualbank.co.za)

Attention: The Information Officer (Head of Institution) – Carel van Heerden; or  
The Deputy Information Officer - Anzel Jacobsz or Hanli Grobler

Should you have a PAIA request, please address it to FMB's Information Officer or Deputy Information Officer:

Information Officer:

Name: Carel van Heerden

Email: [carel@finbondmutualbank.co.za](mailto:carel@finbondmutualbank.co.za)

Tel no: 012 460 7288

Deputy Information Officer:

Anzel Jacobsz

[anzel@finbondSA.co.za](mailto:anzel@finbondSA.co.za)

012 460 7288

Deputy Information Officer:

Hanli Grobler

[hanli@finbondmutualbank.co.za](mailto:hanli@finbondmutualbank.co.za)

012 460 7288

## **5. RECORDS HELD BY FMB**

FMB maintains the categories of information as set out later in this manual. Please note that nothing in this manual implies that a PAIA request will be granted, and each PAIA request is evaluated on a case-by-case basis in accordance with the provisions of the Act.

## **6. RECORDS AUTOMATICALLY AVAILABLE: SECTION 51(1)(c)**

Records that are automatically available to the public are all records lodged by FMB in terms of regulatory or legislative requirements, with various statutory or regulatory bodies such as the registrar of companies, the registrar of deeds, and the registrar of banks, as well as all records and booklets published by FMB and all records available on [www.finbondmutualbank.co.za](http://www.finbondmutualbank.co.za).

## **7. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION: SECTION 51(1)(d)**

**Annexure 1** sets out a list of legislation with which FMB complies. Certain records are available in terms of the aforesaid legislation.

## **8. SUBJECTS AND CATEGORIES OF RECORDS HELD BY FMB (SECTION 51(1)(e))**

**Annexure 2** sets out the categories of information held by FMB.

## **9. THE LATEST NOTICE IN TERMS OF SECTION 52(2) (IF ANY)**

No notice(s) have been published on the categories of records that are automatically available without a person having to request access in terms of PAIA.

## **10. STEPS TO CONSIDER BEFORE SUBMITTING A REQUEST**

Please consider the following steps before submitting a request:

### **Step 1 - Are you entitled to use the Act to request the access to information?**

Please take note that Section 7(1) of the Act states that the Act does not apply to record, if that record is requested for the purpose of criminal or civil proceedings or the production of or access to that record is provided for in terms of any other law.

If Section 7 (1) of the Act applies, you may not bring a PAIA request and you must use the rules and procedures for discovery of information in the relevant legal forum in proceedings in which you are involved.

### **Step 2 - Does the information exist in the form of a record?**

The Act does not require anyone to create a record which is not yet in existence at the time that the request is made. The Act cannot be used to obtain reasons for a decision taken by FMB if such reasons are not in the form of a record.

### **Step 3 - Is FMB in control of the record?**

If the record requested is no longer in FMB's possession, then you must apply for access to the record from the party under whose possession it currently is.

## **11. HOW TO MAKE A REQUEST FOR ACCESS – SECTION 51(e)**

Access to records held by FMB may be accessed by requesters only once the prerequisite requirements for access have been met.

### **a. Personal Requester**

A personal requester is a requester who is seeking access to a record containing personal information about the requester. FMB will voluntarily provide the requested information or give access to any record with regard to the requester's personal information. No access fee for reproduction of the information shall be payable.

## **b. Other Requester**

This requester (other than a personal requester) is entitled to request access to information on third parties. However, FMB is not obliged to voluntarily grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act. No access fee for reproduction of the information shall be payable.

If you are entitled to request a record, please follow the following steps:

The requester must complete the form set out on **Annexure 3** and submit it together with a request fee, to the Information Officer, at the addresses set out in clause 3 of this manual.

The form must:

- i. provide sufficient particulars to enable the Information Officer to identify the record/s requested and to identify the requester,
- ii. indicate which form of access is required,
- iii. specify a postal address or fax number of the requester in the Republic,
- iv. identify the right that the requester is seeking to exercise or protect, and
- v. provide an explanation of why the requested record is required for the exercise or protection of that right.

If in addition to a written reply, the requester wishes to be informed of the decision on the request in any other manner, the requester must state that manner and the necessary particulars to be informed in the other manner.

If the 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.

## **12. PRESCRIBED FEES**

The Act provides for two types of fees, namely:

- a. a request fee which will be the standard fee; and
- b. an access fee which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs.



The requester, other than a personal requester<sup>1</sup> must pay the prescribed R50 request fee before submitting the request and provide proof of payment which must accompany the request form.

If the search for and preparation of the record requires more than the prescribed hours as set out in the regulations, the information officer will request you to pay as a deposit in the prescribed amount which is a portion of the access fee which would be payable if the request is granted. You may ask for a refund of the deposit if your request for access is refused.

The Information Officer may withhold the record until the fee has been paid.

If a PAIA request is granted, an access fee is payable for reproduction and for certain preparation and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure.

### **13. CONSIDERING YOUR REQUEST**

Subject to the extensions provided for in the Act, PAIA requests will be processed within 30 days, unless you have stated special reasons which satisfy the Information Officer that circumstances dictate that the above periods should not be complied with.

You will be informed as to whether your request has been granted or denied.

The main grounds for the refusal of request relates to the protection of the privacy of third parties (who is a natural person,) and which would involve the unreasonable disclosure of personal information of that natural person, or the mandatory protection 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, the disclosure of which could likely cause harm to the financial or commercial interests of that third party, and information disclosed in confidence by third party to FMB, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition.

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<sup>1</sup> A personal requester means a request seeking access to a record containing personal information about the requester

Requests will also be refused where it involves:

- i. a record that enjoys mandatory protection of confidential information of third parties protected in terms of an agreement,
- ii. mandatory protection of the safety of individuals and the protection of property; mandatory protection of records which would be regarded as privileged in legal proceedings;
- iii. commercial activities of FMB, which may include trade secrets, financial, commercial, scientific or technical information, which disclosure could likely cause harm to the financial or commercial interests of FMB;
- iv. information that could put FMB at a disadvantage in negotiations or commercial competition,
- v. a computer programmer which is owned by FMB and which is protected by copyright; and
- vi. research information owned by FMB or a third party if its disclosure would reveal the identity of FMB or the researcher or the subject matter of the research which would place the research and a serious disadvantage;
- vii. The Information Officer may decide to defer the release of a record to a requester if that record will be published within 90 days or if the record is required by law to be published but is yet to be.

#### **14. WHAT DO I DO IF MY REQUEST IS DENIED?**

FMB has no internal appeal procedures. The decision of the Information Officer is final. If your request is denied, you may apply to a court with appropriate jurisdiction for relief.

## 15. PROTECTION OF PERSONAL INFORMATION ACT, 2013 (“POPI”)

Chapter 3 of POPI sets out the minimum Conditions for Lawful Processing of Personal Information<sup>2</sup> by a Responsible Party.<sup>3</sup> The conditions that the Responsible Party must meet (unless there is a specific exemption) are:

- a) **Accountability** - The Responsible Party must ensure compliance with the POPI Act.
- b) **Lawfulness** - The collection of personal information must not be excessive, it must be legally justifiable, and it must not be collected from third parties without good reason.
- c) **Purpose limitation** - Personal information must only be collected in connection with a specific purpose and must not be stored for longer than necessary.
- d) **Restriction on further processing** - Personal information may only be processed for a purpose other than that for which it was collected under specific conditions.
- e) **Information quality** - Personal information must be complete and accurate.
- f) **Openness** - Personal information must be processed in a transparent manner.
- g) **Security safeguards** - Personal information must be processed securely and the responsible party must provide notification of any data breaches.

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<sup>2</sup> **personal information** means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to:

1. 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;
2. information relating to the education or the medical, financial, criminal or employment history of the person;
3. any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
4. the biometric information of the person;
5. the personal opinions, views or preferences of the person;
6. 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;
7. the views or opinions of another individual about the person; and
8. the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person;”

<sup>3</sup> “a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing personal information”.

- h) **Data subject participation** - People must be allowed to access their personal information and request that it is corrected or deleted if it is inaccurate.

## **16. PURPOSE OF THE PROCESSING OF PERSONAL INFORMATION**

FMB is committed to maintaining the privacy and security of personal information. FMB will only collect, process and disclose personal information in accordance with POPIA or any other relevant legislation dealing with privacy rights. FMB processes personal information for various purposes, where legally justified to do so and to the extent that the law permits.

These purposes are listed on **Annexure 5**.

## **17. CATEGORIES OF DATA SUBJECTS AND THEIR PERSONAL INFORMATION/SPECIAL PERSONAL INFORMATION**

A Data Subject may either be a natural or a juristic person.

**Annexure 5** sets out the various categories of Data Subjects with whom FMB interacts as well as the information type and the recipients of such information.

Section 72 of POPI provides that Personal Information may only be transferred out of the Republic of South Africa:

- a) If the recipient country offers similar laws to POPI; or
- b) If the Data Subject consents to the transfer of their Personal Information; or
- c) If the transfer is necessary for the performance of a contractual obligation between the Data Subject and the Responsible Party; or
- d) If the transfer is necessary for the performance of a contractual obligation between the Responsible Party and a third party, in the interests of the Data Subject; or
- e) If the transfer is for the benefit of the Data Subject, and it is not reasonably practicable to obtain the consent of the Data Subject, and if it were, the Data Subject, would likely provide such consent.

FMB does not transfer Personal Information cross border. To the extent that it does, it ensures compliance with Section 72 of POPI.

## **18. DESCRIPTION OF INFORMATION SECURITY MEASURES:**

**Part C of Annexure 5** details security measures to implemented by FMB to protect Personal Information.

## **19. OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION BY A DATA SUBJECT**

Section 11 (3) of POPI and Regulation 2 of the POPI Regulations provides that a Data Subject may, at any time object to the Processing of his/her/its Personal Information in the prescribed form **(Form 1)**.

## **20. REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION**

Section 24 of POPI and Regulation 3 of the POPI Regulations provides that a Data Subject may request for their Personal Information to be corrected/deleted in the prescribed form **(Form 2)**.

## **21. COMPLAINTS**

Any person, FMB, or its employees may submit a complaint to the Regulator in terms of Section 74(1) and (2) of the Act.

A complaint to the Regulator by a requester or third party must be lodged within 180 days of receipt of the decision from the body.

Any person who wishes to submit a complaint to the Regulator they must submit such complaint on **Part 1 of Form 5**.

Should FMB or its employees wish to submit a complaint to the Regulator, they must submit such complaint on **Part II of Form 5**.

## **ANNEXURE 1: RECORDS AVAILABLE IN ACCORDANCE WITH SOUTH AFRICAN LEGISLATION**

FMB has records available in terms of the following legislation:

Banks Act Regulations and Directives  
Basic Conditions of Employment Act no 75 of 1997  
Broad Based Black Economic Empowerment Act 53 of 2003  
Companies Act 71 of 2008  
Consumer Protection Act 68 of 2008  
Employment Equity Act 55 of 1998  
Financial Advisory and Intermediary Services Act 37 of 2002  
Financial Intelligence Centre Act 38 of 2001 and Amendments, 2017  
Financial Sector Regulation Act 9 of 2017  
Financial Markets Act 19 of 2012  
Foreign Account Tax Compliance Act  
Labour Relations Act 66 of 1995  
King III and IV  
MasterCard Rules  
Mutual Banks Act 124 of 1993  
National Credit Act 34 of 2005 and National Credit Act Regulations  
National Minimum Wage Act 9 of 2018  
National Payment System Act 78 of 1998  
NOCLAR Standards for Professional Accountants (by IESBA)  
Occupational Health and Safety Act 85 of 1993  
Prevention and Combating of Corrupt Activities Act 12 of 2004.  
Prevention of Organised Crime Act 121 of 1998.  
Promotion of Access of Information Act no 2 of 2000  
Protected Disclosure Act 26 of 2000  
Protection of Constitutional Democracy Against Terrorist and Related Activities Act 33 of 2004.  
Protection of Personal Information Act 4 of 2013  
Tax Administration Act 28 of 2011  
Treating Customers Fairly.  
Unemployment Insurance Act 10 No 30 of 1996  
Value Added Tax Act 89 of 1991

## **ANNEXURE 2: INFORMATION CATEGORIES**

### **COMPANIES ACT RECORDS**

Documents of incorporation including Memorandum of Incorporation and Articles of Association

Minutes of Board of Directors meetings

Records relating to the appointment of directors/ auditor/ secretary/ public officer and other officers

Share Register and other statutory registers

### **FINANCIAL RECORDS**

Annual Financial Statements

Accounting records

Banking Records

Bank Statements

Correspondence

### **TAX RECORDS**

PAYE Records

Documents issued to employees for income tax purposes

Records of payments made to SARS on behalf of employees

### **LEGAL AND COMPLIANCE**

Agreements

Customer complaints

### **RISK MANAGEMENT AND AUDIT**

Audit reports

Risk management plans

Risk management frameworks

Submissions to the South African Reserve Bank

## EMPLOYMENT/ EMPLOYEE RECORDS

Employment contracts

Disciplinary records

Salary records

Leave records

Performance management records

UIF Returns

Retirement benefit



## ANNEXURE 3: REQUEST FOR ACCESS TO RECORDS OF PRIVATE BODY

### PROMOTION OF ACCESS TO INFORMATION ACT: FORM 2

#### REQUEST FOR ACCESS TO RECORD

[Regulation 7]

**NOTE:**

1. *Proof of identity must be attached by the requester.*
2. *If requests made on behalf of another person, proof of such authorisation, must be attached to this form.*

**TO:** The Information Officer


(Address)

E-mail address:

--

Fax number:

--

Mark with an "X"

☐

Request is made in my own name

☐

Request is made on behalf of another person.

PERSONAL INFORMATION			
Full Names			
Identity Number			
Capacity in which request is made ( <i>when made on behalf of another person</i> )			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B):		Facsimile:
	Cellular:		

Full names of person on whose behalf request is made (if applicable):			
Identity Number			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
<p align="center"><b>PARTICULARS OF RECORD REQUESTED</b></p> <p><i>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. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)</i></p>			
Description of record or relevant part of the record:			
Reference number, if available			
Any further particulars of record			

<b>TYPE OF RECORD</b> <i>(Mark the applicable box with an "X")</i>	
Record is in written or printed form	
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	
<b>FORM OF ACCESS</b> <i>(Mark the applicable box with an "X")</i>	
Printed copy of record <i>(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)</i>	
Written or printed transcription of virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Transcription of soundtrack <i>(written or printed document)</i>	
Copy of record on flash drive <i>(including virtual images and soundtracks)</i>	
Copy of record on compact disc drive <i>(including virtual images and soundtracks)</i>	
Copy of record saved on cloud storage server	

<b>MANNER OF ACCESS</b> <i>(Mark the applicable box with an "X")</i>	
Personal inspection of record at registered address of public/private body <i>(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)</i>	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format <i>(including transcriptions)</i>	
E-mail of information <i>(including soundtracks if possible)</i>	
Cloud share/file transfer	
Preferred language <i>(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)</i>	

### PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED

*If the provided space is inadequate, please continue on a separate page and attach it to this Form.  
Therequester must sign all the additional pages.*

Indicate which right is to be exercised or protected	
Explain why the record requested is required for the exercise or protection of the aforementioned right:	

### FEES

- a) *A request fee must be paid before the request will be considered.*
- b) *You will be notified of the amount of the access fee to be paid.*
- 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	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication <i>(Please specify)</i>

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
*Signature of Requester / person on whose behalf request is made*

-----

**FOR OFFICIAL USE**

Reference number:	
Request received by: (State Rank, Name And Surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

\_\_\_\_\_  
**Signature of Information Officer**

## ANNEXURE 4: FEES IN RESPECT OF PRIVATE BODIES

### PROMOTION OF ACCESS TO INFORMATION ACT: FORM 3

#### OUTCOME OF REQUEST AND FEES PAYABLE

[Regulation 8]

#### NOTE:

1. If your request is granted the—
  - a. amount of the deposit, (if any), is payable before your request is processed; and
  - b. requested record/ portion of the record will only be released once proof of full payment is received.
2. Please use the reference number hereunder for all future correspondence.

Reference number: \_\_\_\_\_

TO:


Your request dated \_\_\_\_\_, refers.

#### 1. You requested:

Personal inspection of information at registered address of public/private body ( <i>including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form</i> ) is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Annexure B.	
---	--

OR

#### 2. You requested:

Printed copies of the information ( <i>including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form</i> )	
Written or printed transcription of virtual images ( <i>this includes photographs, slides, video recordings, computer-generated images, sketches, etc</i> )	
Transcription of soundtrack ( <i>written or printed document</i> )	
Copy of information on flash drive ( <i>including virtual images and soundtracks</i> )	
Copy of information on compact disc drive( <i>including virtual images and soundtracks</i> )	
Copy of record saved on cloud storage server	

### 3. To be submitted:

Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format <i>(including transcriptions)</i>	
E-mail of information <i>(including soundtracks if possible)</i>	
Cloud share/file transfer	
Preferred language: <i>(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)</i>	

Kindly note that your request has been:

☐

Approved

☐

Denied, for the following reasons:

### 4. Fees payable with regards to your request:

Item	Cost per A4-size page or part thereof/item	Number of pages/items	Total
Photocopy			
Printed copy			
For a copy in a computer-readable form on:			
(i) Flash drive	R40.00		
• To be provided by requestor			
(ii) Compact disc	R40.00		
• If provided by requestor	R60.00		
• If provided to the requestor			
For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on the quotation of the service provider		
Copy of visual images			
Transcription of an audio record, per A4-size	R24.00		
Copy of an audio record			
(i) Flash drive	R40.00		
• To be provided by requestor			
(ii) Compact disc	R40.00		
• If provided by requestor	R60.00		
• If provided to the requestor			

Postage, e-mail or any other electronic transfer:	Actual costs		
<b>TOTAL:</b>			

**5. Deposit payable (if search exceeds six hours):**

☐

Yes

☐

No

Hours of search		Amount of deposit (calculated on one third of total amount per request)	
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The amount must be paid into the following Bank account:

Name of Bank: \_\_\_\_\_  
Name of account holder: \_\_\_\_\_  
Type of account: \_\_\_\_\_  
Account number: \_\_\_\_\_  
Branch Code: \_\_\_\_\_  
Reference Nr: \_\_\_\_\_  
Submit proof of payment to: \_\_\_\_\_

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
Information officer



## **ANNEXURE 5: POPI - PROCESSING OF PERSONAL INFORMATION**

**A. Purpose of Processing, providing or receiving services, general and staff administration, giving or receiving services in terms of contracts, complying with labour and tax laws.**

### **B. Categories of Data Subjects and their Personal Information**

- a) Details of suppliers, shareholders, service providers, employees, counter parties on contracts, and vendors
- b) Data Subject Information Processed
- c) Clients – Natural Persons Names, contact details, postal address, date of birth, ID number, Tax related information, nationality, gender, confidential correspondence
- d) Clients – Juristic Persons / Entities
- e) Names of contact persons, Name of Legal Entity, Physical and Postal address and contact details, Registration Number, founding documents, Tax related information, authorised signatories
- f) Service Providers
- g) Names of contact persons; Name of Legal Entity, Physical and Postal address and contact details, Registration Number, founding document, Tax related information, authorised signatories, beneficiaries, ultimate beneficial owners
- h) Vendors
- i) Names of contact persons; Name of Legal Entity, Physical and Postal address and contact details, Registration Number, founding document, Tax related information, authorised signatories, beneficiaries, ultimate beneficial owners
- j) Employees / Directors
- k) Gender, Pregnancy, Marital Status, Ethnicity, Age, Language, Education information, Financial Information, Employment History, ID number, Physical and Postal address, Contact details, Criminal behaviour, Well-being

### **C. Recipients or categories with whom personal information may be shared**

FMB will only share personal information where legally justified to do so. FMB may share personal information with (amongst others):

- Internally within FMB;
- Group of companies;
- Credit bureaux, tax authorities, other regulatory in industry bodies to meet regulatory requirements;
- With service providers, vendors and other third parties who provides FMB with services; or to whom any functions or activities that may have been outsourced and in instances as outline per paragraph E.

### **D. Information Security Measures**

Use of technology to maintain data integrity, including fire walls, virus protection and secure IT password set up.

### **E. Cross Border transfer of Personal Information**

FMB will not transfer personal information abroad without express consent.

FMB may only transfer personal information about a data subject to a third party in a foreign jurisdiction if one of the following conditions applies:

- The data subject has given their explicit consent to the proposed transfer, having been fully informed of any potential risks.
- The transfer is necessary in order to perform a contract between FMB and a data subject, for reasons of public interest, to establish, exercise or defend legal claims or to protect the vital interests of the data subject in circumstances where the data subject is incapable of giving consent.
- The transfer is necessary, in limited circumstances, for FMB's legitimate interests.

## **ANNEXURE 6: OBJECTION TO THE PROCESSING OF OR AMENDMENT OR DELETION OF PERSONAL DATA**

Sections 11 and 24 of POPI and Regulation 2 and 3 of the POPI Regulations respectively provide that a Data Subject may object to their Personal Information being processed or may request that their Personal Information be corrected/deleted

Unless your request is unreasonable or repetitive, we will update / delete your Personal Information free of charge.

Please use Forms 1 for objections and Form 2 for amendments / deletions of Personal Information.

**FORM 1**  
**OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION IN TERMS OF SECTION 11(3)**  
**OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)**  
**REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018**

**[Regulation 2]**

Note:

1. Affidavits or other documentary evidence as applicable in support of the objection may be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

**A DETAILS OF DATA SUBJECT**

Name(s) and surname/ registered name of data subject: \_\_\_\_\_

Unique Identifier/ Identity Number: \_\_\_\_\_

Residential, postal or business address: \_\_\_\_\_

Contact numbers Code: (\_\_\_\_) \_\_\_\_\_

Fax number / E-mail address: \_\_\_\_\_

address

**B DETAILS OF RESPONSIBLE PARTY**

Name(s) and surname/ Registered name of responsible party: \_\_\_\_\_

Residential, postal or business address: \_\_\_\_\_

Contact numbers Code: (\_\_\_\_) \_\_\_\_\_

Fax number/ E-mail address: \_\_\_\_\_

**C REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) (Please provide detailed reasons for the objection)**

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Signed at ..... this ..... day of .....20.....

.....

Signature of data subject/designated person

## FORM 2

### REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION OR DESTROYING OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

#### REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2017

[Regulation 3(2)]

*Note:*

1. *Affidavits or other documentary evidence in support of the request must be attached.*
2. *If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.*

Reference Number....

Mark the appropriate box with an "x".

**Request for:**

☐

Correction or deletion of the personal information about the data subject which is in possession or under the control of the responsible party.

☐

Destroying or deletion of a record of personal information about the data subject which is in possession or under the control of the responsible party and who is no longer authorised to retain the record of information.

<b>A</b>	<b>DETAILS OF THE DATA SUBJECT</b>
Surname:	
Full names:	
Identity number:	
Residential, postal or business address:	
	Code (    )
Contact number(s):	
Fax number:	
E-mail address:	
<b>B</b>	<b>DETAILS OF RESPONSIBLE PARTY</b>
Name and surname of responsible party (if the responsible party is a natural person):	
Residential, postal or business address:	



**FORM 5**

**COMPLAINT REGARDING INTERFERENCE WITH THE PROTECTION OF PERSONAL  
INFORMATION/COMPLAINT REGARDING DETERMINATION OF AN ADJUDICATOR IN  
TERMS OF SECTION 74 OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013  
(ACT NO. 4 OF 2013)**

**REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018  
[Regulation 7]**

*Note:*

- 1. Affidavits or other documentary evidence as applicable in support of the request may be attached.*
- 2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.*
- 3. Complete as is applicable.*

Mark the appropriate box with an "x".

Complaint regarding:

☐

Alleged interference with the protection of personal information

☐

Determination of an adjudicator.

<b>PART I</b>	<b>ALLEGED INTERFERENCE WITH THE PROTECTION OF THE PERSONAL INFORMATION IN TERMS OF SECTION 74(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (Act No. 4 of 2013)</b>
<b>A</b>	<b>PARTICULARS OF COMPLAINANT</b>
Name(s) and surname / registered name of data subject:	
Unique Identifier/Identity Number:	



Residential, postal or business address:	<p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----Code (      )</p>
Contact number(s):	
Fax number/ E-mail address:	
<b>B</b>	<b>PARTICULARS OF RESPONSIBLE PARTY INTERFERING WITH PERSONAL INFORMATION</b>
Name(s) and surname/ Registered name of responsible party:	
Residential, postal or business address:	<p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----Code (      )</p>
Contact number(s):	
Fax number/ E-mail address:	
<b>C</b>	<b>REASONS FOR COMPLAINT(Please provide detailed reasons for the complaint)</b>

<b>PART II</b>	<b>COMPLAINT REGARDING DETERMINATION OF ADJUDICATOR IN TERMS OF SECTION 74(2) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)</b>
<b>A</b>	<b>PARTICULARS OF COMPLAINANT</b>
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number:	
Residential, postal or business address:	<div></div> <div>-----</div> <div>-----</div> <div>-----</div> <div>-----Code (      )</div>
Contact number(s):	
Fax number/ E-mail address:	
<b>B</b>	<b>PARTICULARS OF ADJUDICATOR AND RESPONSIBLE PARTY</b>
Name(s) and surname of adjudicator:	
Name(s) and surname of responsible party /registered name:	
Residential, postal or business address:	<div></div> <div>-----</div> <div>-----</div> <div>-----</div> <div>-----</div> <div>-----Code (      )</div>
Contact number(s):	

Fax number/ E-mail address:	
<b>C</b>	<b>REASONS FOR COMPLAINT (Please provide detailed reasons for the grievance)</b>

Signed at ..... this ..... day of .....20.....

.....

Signature of data subject/ designated person