

# INFORMATION MANUAL FOR AFRICAN BANK LIMITED

**Registration No: 2014/176899/06**

**African bank is an Authorized Financial Services and Credit Provider  
(FSP No. 4609) (NCRCP7638)**

**Manual prepared in accordance with:**

- **Promotion of Access to Information Act, No.2 of 2000 (PAIA) section 51**
- **Protection of Personal Information Act, No. 4 of 2013 (POPIA) section 17**

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## DEFINITIONS

### TERM

The Bank

Conditions for lawful processing

Constitution  
Customer

Data subject

Information Officer

Manual

PAIA  
Personal Information (PI)

Personnel

POPI/POPIA  
POPI Regulations  
Private body

Processing

Responsible Party

Record

Requestor

SAHRC  
Special Personal Information

### INTERPRETATION

African Bank Ltd, an authorised financial services and credit provider

The conditions for the lawful processing of Personal Information as fully set out in Chapter 3 of POPIA and in section 6 of this Manual

The Constitution of the Republic of South Africa, 1996

Refers to any natural or juristic person that received or receives services from African Bank

As defined in section 1 of POPIA – the person to whom personal information relates

The duly authorised Head (as defined in section 1 of PAIA) of African Bank, being Unathi Mtya and deputy information officers as they deem fit to appoint as per PAIA and POPIA

The information manual prepared in accordance with section 51 of PAIA and regulation 4(1) (c and d) of the POPI Act Regulations The Promotion of Access to Information Act 2 of 2000

As defined in section 1 of POPIA – information relating to an identifiable, living natural person, and where it is applicable, an identifiable existing juristic person

Refers to any person who works for, or provides services to or on behalf of, the Bank and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of the Bank. This includes, without limitation, directors (executive and non-executive), all permanent, temporary, and part-time staff, as well as contract workers.

The Protection of Personal Information Act 4 of 2013

The regulations promulgated in terms of section 112(2) of POPIA As defined in section 1 of POPIA and PAIA – a natural person who carries or has carried on any trade, business, or profession but only in such capacity; a partnership which carries or has carried on any trade, business, or profession; or, any former or existing juristic person, but excludes a public body

As defined in section 1 of POPIA – any operation or activity or any set of operations, whether or not by electronic means, concerning personal information

As defined in section 1 of POPIA – 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

As defined in section 1 of PAIA and includes personal information – any recorded information regardless of form or medium; in possession or under the control of the responsible party; whether or not it was created by the responsible party; and regardless of when it came into existence

As defined in section 1 of PAIA – a person, public or private body (or a person acting on their behalf) making a request for access to a record of the private body

The South African Human Rights Commission

As defined in section 1 of POPIA – includes religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health, biometric, and/or criminal information of data subject, etc.

## 1. INTRODUCTION

### 1.1. GENERAL

The Promotion of Access to Information Act, No 2 of 2000 (PAIA) (“**the Act**”) (as amended from time to time) was enacted on the 3<sup>rd</sup> of February 2000, giving effect to the constitutional right of access to any information held by the public and private bodies and any information held by another person and that is required for the exercise or protection of any rights.

Where a request is made in terms of the Act, African bank 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.

Those who seek a record of a private body must meet the following requirements before a private body may release records to them:

- The record must be required for the exercise or protection of any of the individual's legal rights;
- All the procedural requirements in requesting the information must be complied with;
- Access may be refused in terms of any grounds referred to in the Act

The Protection of Personal Information Act, No. 4 of 2013 assented to on 26 November 2013 (partially commenced in June 2020) gives effect to the constitutional right of privacy by protecting Personal Information and regulating the free flow and processing of such information.

POPIA sets minimum conditions which all Responsible Parties must comply with so as to ensure that Personal Information is respected and protected as described in Section 6 of this manual.

This manual may be amended as and when required and the latest version of the manual will be made available to the public as per the requirements of PAIA and POPIA.

A person may request information in terms of the PAIA only if the information is required for the protection of a right.

### 1.2. NATURE OF BUSINESS

African bank is an established financial service provider in South Africa, registered as a commercial bank, authorised financial service provider and registered credit provider serving the public through its branches, electronic and digital channels.

### 1.3. PURPOSE OF THE MANUAL

This manual is intended to foster a culture of transparency and accountability within African Bank by giving effect to the right to information that is required for the exercise and/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 fully exercise and protect their rights, including their right to privacy in relation to the protection of personal information.

To promote effective governance, it is necessary to ensure that everyone is empowered and educated to understand their rights in terms of the Act for them to exercise their rights in relation to public and private bodies. Section 9 of the Act however recognises that such 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.

The manual has been prepared to assist persons requesting information and provide procedures to be followed to gain access to information and documentation as provided for in the PAIA.

## 1.4. AVAILABILITY OF THE MANUAL

A copy of the Manual is available for inspection by the public, free of charge:

- 1) on our African Bank website [www.africanbank.co.za](http://www.africanbank.co.za)
- 2) during normal business hours at the reception of the head office of African Bank (59, 16<sup>TH</sup> Road, Halfway House, Midrand, 1685)
- 3) or upon request from the designated contact person(s).
- 4) to the Information Regulator upon request - as prescribed by Section 51 (1) (3) (d).

## 2. CONTACT DETAILS

All requests for access to records in terms of the PAIA for African Bank must be in writing and addressed to one of the information officers, as per the contact details below:

<b>GENERAL DETAILS</b>	
Name	African Bank Limited
Postal Address	Private Bag x170, Halfway House, 1685
Physical Address	59 16 <sup>th</sup> Road, Halfway House, 1685
Telephone Number	+27 (11) 256 9000 (Head Office Reception) 0861 111 011 (Customer Service Centre)
Email	<a href="mailto:CExperience@africanbank.co.za">CExperience@africanbank.co.za</a>
Head of Private Body	Kennedy G Bungane, Chief Executive Officer
Website	<a href="http://www.africanbank.co.za">www.africanbank.co.za</a>
<b>INFORMATION OFFICER</b>	
Name	Unathi Mtya – Group Chief Information and Digital Officer-IT

Email	<a href="mailto:InformationOfficer@AfricanBank.co.za">InformationOfficer@AfricanBank.co.za</a>
Telephone	+27 11 256 9000
<b>PAIA OFFICER DETAILS</b>	
Name	Paul Mpolokeng
Email	<a href="mailto:PAIAOfficer@AfricanBank.co.za">PAIAOfficer@AfricanBank.co.za</a>
Telephone	+27 11 256 9000
<b>DEPUTY INFORMATION OFFICERS</b>	
Name	Deon Fouche - Chief Data Officer
Name	Witty Matsomela – Head: IT Governance Risk and Compliance
Name	Paul Mpolokeng – Senior Manager: Ombuds and Regulatory Disputes Division
Email	<a href="mailto:InformationOfficer@AfricanBank.co.za">InformationOfficer@AfricanBank.co.za</a>

### 3.SCHEDULE OF RECORDS

The schedule of records listed below indicates the applicable legislation in terms of which the Bank keeps documents and records; records that are automatically available; the categories and types of records; and lists those records that may be requested in terms of the PAIA.

#### 3.1. APPLICABLE LEGISLATION

The Bank keeps documents and records in terms of legislation listed below.

Category	Description	Examples of documents/data in category (these are examples only and should not be considered exhaustive)	Statutorily prescribed retention period (Yes/No - if yes, please include relevant period)	Relevant statute (Identify statute name and relevant section only)	Exceptions to retention periods	Record format (paper, media, electronic etc.)	Place of storage
Accounting / Tax	Finances	Annual/quarterly financial reports, balance sheets, accounts payable, purchase orders, financial and tax related audits, invoices, taxes, audited financial accounts, records relating to reserves, accounting records, expense reports, financial statements, bank accounts and other accounts, inventory, bookkeeping vouchers (e.g. copies of invoices, tax assessments, wage lists, payment instructions, travel expense accounting), risk reports/ models, records of cumulative client assets, source documents to substantiate books of account, returns and reports.	Yes - 5 (Five) years.	Tax Administration Act 28 of 2011 ("TAA") (Section 29)	For any documents, accounts, books, writing, records or other information that a company is required to keep in terms of the Companies Act No. 71 of 2008 ("Companies Act"), such as annual financial statements, the company is required to keep such records for a period of 7 (seven) years.	(i) Companies Act requires that the information must be kept in written form, or other form or manner that allows that information to be converted into written form within a reasonable time; and (ii) TAA requires that records be kept a) in their original form in an orderly fashion at a safe place; b) in any other form (including electronic) as may be prescribed by the South Africa Revenue Services ("SARS") Commissioner in a public notice; or c) in a form specifically authorised by a senior SARS official.	(i) Companies Act requires records to be accessible at or from the company's registered office or another location within South Africa; (ii) Tax records must be kept in South Africa in order to be available for inspection by a SARS official.

Category	Description	Examples of documents/data in category (these are examples only and should not be considered exhaustive)	Statutorily prescribed retention period (Yes/No - if yes, please include relevant period)	Relevant statute (Identify statute name and relevant section only)	Exceptions to retention periods	Record format (paper, media, electronic etc.)	Place of storage
Corporate Entity	Corporate records	Company Secretarial, certificate of incorporation, title, deeds, board of directors, shareholder records, stock certificates, contracts, agreements, internal/external audit, board minutes, register of shareholders, memorandum and articles of association, register of charges, share transfer documentation, written resolutions, company registers, powers of attorney, annual and quarterly reports, merger treaties, board resolutions, resolutions (i) of stockholder meetings; and/or (ii) regarding amendments to the memorandum of association and related minutes, records on subscriptions to shares, reports of the executive board, documentation regarding capital share payments, register of loan agreements between the company and its officers,	Yes - As a general rule, for any documents, accounts, books, writing, records or other information that a company is required to keep in terms of the Companies Act, the company is required to keep such records for a minimum period of 7 (seven) years.	Companies Act, Sections 24 and 85.	(i) Where a company has been in existence for shorter than 7 (seven) year, the company is only required to keep information for that period for which has been in existence (Section 24(2)); (ii) For documents relating to: a) Registration Certificate; Securities register and uncertificated securities register; Register of company secretary and auditors, the company is required to keep such documents indefinitely; and b) For real property records such as a title, deed (etc.), indefinitely, or until such time that the relevant property is disposed of.	Companies Act requires that the information must be kept in written form, or other form or manner that allows that information to be converted into written form within a reasonable time.	Companies Act requires records to be accessible at or from the company's registered office or another location within South Africa



		documents relating to real/ personal property, intellectual property, technical and IT designs/source code/process flows/user documentation and licenses, product documentation, patents, facilities related agreements including supplier agreements, insurance policies and certificates accident records and documentation related to inspections and hazardous materials, fire certificates, pension scheme documents, access control records, security reports, building drawings and plans, building inspections and safety reports business continuity plans.					
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Category	Description	Examples of documents/data in category (these are examples only and should not be considered exhaustive)	Statutorily prescribed retention period (Yes/No - if yes, please include relevant period)	Relevant statute (Identify statute name and relevant section only)	Exceptions to retention periods	Record format (paper, media, electronic etc.)	Place of storage
Customers and transactions	Records relating to setting up customer accounts and ongoing work with customer including details of transactions entered into by company	Product / service agreements, quotations and order documents, order tracking, order audit trail, statements of work, delivery schedules, terms and conditions, price/volume data, data protection agreements, client advice records, contact details, financial analysis records provided to customer, particulars of each client's assets and liabilities, summaries of telephone conversations relating to orders and transactions, credit records, customer payment , agreements and transactions with third parties other than clients and employees (e.g. suppliers, service providers); Environmental/ health and safety policies, claims and records.	Yes - 5 (five) years: (i) in relation to documents relating to establishment of business relations, from the date on which the agreement was terminated; and (ii) in relation to records of transactions concluded, from the date on which the transaction was concluded.	Standard Practice / Financial Intelligence Centre Act 38 of 2001 ("FICA")	N/A	FICA only provides that records kept in terms of sections 22 and 22A may be kept in electronic form, but must be capable of being reproduced in a legible format. Where records are kept by a third party on behalf of a company, the company must have free and easy access to the records and the records are readily available to the Centre (per FICA) and the relevant supervisory body for the purposes of performing its functions in terms of FICA.	N/A

Category	Description	Examples of documents/data in category (these are examples only and should not be considered exhaustive)	Statutorily prescribed retention period (Yes/No - if yes, please include relevant period)	Relevant statute (Identify statute name and relevant section only)	Exceptions to retention periods	Record format (paper, media, electronic etc.)	Place of storage
Consumer Protection	Records relating to activities performed in an intermediary capacity and records of promotional competitions	Record of information given to the consumer in relation to intermediary activities, written instructions from consumers, terms and conditions of promotional competitions, list of prizes to be awarded, offer to participate.	Yes - 3 (three) years.	The Consumer Protection Act 68 of 2008 ("CPA") - section 27(3)(b) read with regulation 9 and 10 in relation to an intermediary and section 36 (11)(b) read with regulation 11 in relation to promotional competitions.	N/A	The NCA provides that records be kept in an appropriate electronic or recorded format, which must be easily accessible and readily reducible to written or printed form.	N/A

Category	Description	Examples of documents/data in category (these are examples only and should not be considered exhaustive)	Statutorily prescribed retention period (Yes/No - if yes, please include relevant period)	Relevant statute (Identify statute name and relevant section only)	Exceptions to retention periods	Record format (paper, media, electronic etc.)	Place of storage
Financial Services	Recordings relating to the provision of financial services	Cancellations of transactions by clients of the provider; complaints received; feedback on complaint resolution; statement of non-compliance with FAIS and reasons therefore; verbal and written communications concerning a financial service rendered.	Yes - 5 (five) years.	The Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS") - section 18 and the General Code of Conduct for Authorised Financial Services Providers and Representatives ("the Code")	Only in so far as the financial service provider has been exempt of its document retention obligations by the Registrar.	FAIS provides that records may be kept in an appropriate electronic or recorded format, which are accessible and readily reducible to written or printed form.	N/A

Category	Description	Examples of documents/data in category (these are examples only and should not be considered exhaustive)	Statutorily prescribed retention period (Yes/No - if yes, please include relevant period)	Relevant statute (Identify statute name and relevant section only)	Exceptions to retention periods	Record format (paper, media, electronic etc.)	Place of storage
Employees and HR	Records relating to employees	Employee records and payroll, personnel files, job applications, work authorisations, pension, CVs, background checks, licenses / reviews / examinations, training records, personal dealing, injuries/accidents, health and safety, employee contracts, personnel records (including director's investment policy), records of benefits, disability records, unsuccessful applications, expense records, pension and investment policy, temporary employee contracts, attendance records, profit sharing agreements, medical files, test papers, references, job descriptions, employment passes/visas/work permits, drug testing and interview notes.	Yes - 3 (three) years	Basic Conditions of Employment Act No 75 of 1997 ("BCEA"); and Labour Relations Act 66 of 1995 ("LRA")	(i) The Compensation for Occupational Injuries and Diseases Act 130 of 1993 ("COIDA") requires employers to retain the following information for a period of 4 (four) years from the date of last entry into the relevant record: a) register, record or reproduction of the earnings, b) time worked, c) payment for piece work and overtime and d) other prescribed particulars of all the employees; (ii) The Occupational Health and Safety Act 85 of 1993, under the following Regulations: Asbestos Regulations, 2001, Regulation 16(e) and (f), Hazardous Biological Agents Regulations, 2001, Regulation 9(1) and (2); Hazardous Chemical Substance Regulations, 1995, Regulation 9; Lead regulations, 2001, Regulation 10;	N/A	N/A

					<p>and Noise Regulations, Regulation 11, requires certain information to be kept for 30 - 40 (thirty to forty) years.</p> <p>Other exceptions include that staff records (after employment terminated) are to be retained for 7 years (per BCEA and COIDA); time and piecework records are to be retained for 7 years (per BCEA and COIDA); UIF contributor's cards are to be retained until service is terminated (per BCEA) and wage and salary records (including overtime) should be retained for 7 years (per TAA, BCEA and COIDA)</p>		
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### 3.2. RECORDS AUTOMATICALLY AVAILABLE

- Information Manual for African bank Ltd;
- Annual/Integrated Reports;
- Pamphlets/brochures;
- Any other literature intended for public viewing.

CATEGORY	DOCUMENT TYPE	DOWNLOAD FROM WEBSITE
<b>REGULATIONS</b>		
	Code of Banking practice	X
	National Credit Amendments Act	X
	National Credit Act, No 34 of 2005	X
	Promotion of Access to Information (PAIA) manual	X
	Conflict of interest policy with GuardRisk Annexures 1,2,3	X
	New Affordability regulations	X
	Removal of adverse consumer credit information	X
	Fic Act, No 31 of 2001	X
	FIC Regulations	X
	Conflict of interest policy with Guard risk	X
	Conflict of interest policy with Stangen	X
	FSB Notification and Annexure	X
	Transfer agreement	X
	Addendum to transfer agreement	X
	Stangen resolution Board of Directors	X
	Guardrisk resolution Board of Directors	X
	Stangen Annual Financial Statements 2016	X
	Guardrisk Statutory Actuary Report	X
	Communication Notice Annexure 2 Formal notice (Eng.)	X
	Communication Notice Annexure 3 Formal notice (Afrikaans)	X
	Communication Notice Annexure 4 (FAQ)	X
	Guardrisk Annual Financial statements 2016	X
	Stangen Statutory Actuary report	X
	Conflict of interest register	X
	Evaluation Policy	X
	Policy on Selection and nomination of NED's	X
<b>LEGISLATION</b>	Website Terms and Conditions	X
	Language Policy	X
	Go Green digital statements	X
	Bakkie competition Terms and Conditions	X
	Terms and Conditions	X
	Privacy policy	X

	Sales Referral Competition Terms and Conditions	X
	My World Terms and Conditions	X
	Electronic Terms and Conditions	X
	African Bank customer Complaints policy	X
	Policy on Selection and nomination of NED's	X
	African Bank Whatsapp Terms and Conditions	X
	Rewards Terms and Conditions	X
	Lotto and Powerball Terms and Conditions	X
	Savings and Investments Terms and Conditions	X
	Social media Community Shield Terms and Conditions	X
	Debi check infographic	X
<b>STRATEGIC DOCUMENTS (PLANS AND REPORTS)</b>		
	Organisational Profile (Overview, Objectives, Functions, Organogram	X
	Annual reports	X
	Strategic Plan	X
	Annual performance plan	X
	Strategic and Performance plan	X
	RDS Limited Audited annual results presentation for the year ended 30 September 2022	X
	RDS Limited Media release on the audited annual results of the year ended 30 September 2022	X
	RDS Limited Audited Annual Financial Statements for the year ended 30 September 2022	X
<b>FINANCIAL RESULTS</b>	African Bank Group Annual Financial Results Presentation/Integrated report (Web friendly version)/Integrated report (print friendly version)	X
	African Bank Group Annual Financial Results - Environmental, Social and Governance report - ESG (Web friendly version)/Print friendly version	X
	Annual results infographic	X
	African Bank Group Annual Financial Results September 2022 - Webcast	X
	African Bank Group Financial Results September 2022 - Q&A with group CEO	X
	African Bank Holdings Limited Group Consolidated Annual Financial Statements	X
	African Bank Limited Annual Financial Statements	X
	Latest Financial reports and archives	X
	African Bank Holdings and African Bank Limited Basel III Pillar 3 Report	X

	Capital Instruments	X
	Investors Presentations	X
<b>POLICIES GUIDELINES, CODE OF CONDUCT AND GUIDANCE NOTES</b>	PAIA guide	X
	PAIA manual	X
	Promotion of access to information (PAIA) manual	X
<b>DATA SUBJECT PARTICIPATION (DSP)</b>	Data Subject participation request Manual	X
	Data Subject participation request Form 2	X
	POPIA Act	X
	POPIA Regulations	X
<b>FORMS</b>	Credit Life Claim Form	X
	Credit Life - Required Documents for Claims	X
	Money Matters	X
	Brochure	X
	Claims Management Framework	X
	CLI Master Insurance Policy	X
	Income and Expense declaration – English	X
	Income and Expense declaration - Sotho	X
	Income and Expense declaration - Zulu	X
<b>MARKET ANNOUNCEMENTS</b>	Budget Lingo Terms and conditions	X
	African Bank SENS FY 2022 Results	X
	African Bank SENS FY 2022 Pillar 3	X
	Appointment of Debt Officer	X
	Approval of appointment of joint acting CFOs to the Board of Directors of African Bank and African Bank Holdings	X
	African Bank – Ubank transaction finalised	X
	African Bank – Resignation of Group CFO	X
	African Bank – Grindrod Bank acquisition finalised	X
	African Bank – cancellation of shareholder support arrangement	X
	Changes to the board of directors of African Bank and African Bank Holdings - appointment of executive director	X
	African Bank Holdings and African Bank Limited – SENS Pillar3 as of 30 June 2022	X
	African Bank’s proposed acquisition of Ubank’s assets and liabilities	X



	African Bank announces acquisition of Grindrod Financial Holdings	X
	African Bank SENS H1 22 Pillar 3	X
	African Bank SENS H1 22 interim results	X
	CFO role and executive changes	X
	Changes to ABL board of directors and board committee of ABHL	X
	Supplement to the DMTN programmes	X
	Changes to board committees	X
	ABJ04 (R230m) and ABJ05 (R370m) new bond issuances	X
	African Bank SENS – updated Business and Risk Information Memorandum	X
	African Bank SENS – update by SARB of disposal of ABHL shareholding	X
	African Bank Holdings and African Bank Limited – SENS Pillar3 as of 31 December 2021	X
	Appointment of new external auditors approved	X
	Changes to boards and change to board committees	X
	Change to the board of directors of African Bank and African Bank Holdings - appointment NED	X
	Changes to the composition of the Risk and Capital Management Committee	X
<b>BASE PILLAR III ANNOUNCEMENTS</b>	African Bank Holdings and African Bank Limited Basel III Pillar 3 Report September 2022	X
	African Bank Holdings and African Bank Limited – 30 Jun 2022 Pillar 3 Disclosures	X
	African Bank Holdings and African Bank Limited Basel III Pillar 3 Report March 2022	X
	African Bank Holdings and African Bank Limited – 31 Dec 2021 Pillar 3 Disclosures	X
<b>RESIDUAL DEBT SERVICES LTD</b>	RDS Limited audited annual results presentation for the year ended 30 September 2022	X
	RDS Limited media release on the audited annual results for the year ended 30 September 2022	X
	RDS Limited Audited Annual Financial Statements for the year ended 30 September 2022	X
	RDS Limited – Stub instruments face values 31 October 2022	X
	RDS Limited – Stub instruments face values 30 September 2022	X
	RDS Limited – Stub instruments face values 31 August 2022	X

	RDS Limited – Stub instruments face values 31 July 2022	X
	RDS Limited – Stub instruments face values 30 June 2022	X
	RDS Limited unaudited interim results presentation for the 6 months ended 31 March 2022	X
	RDS Limited media release on the unaudited interim results for the 6 months ended 31 March 2022	X
	RDS Limited Unaudited Condensed Interim Financial Statements for the 6 months ended 31 March 2022	X
	RDS Limited – Stub instruments face values 31 May 2022	X
	RDS Limited – Stub instruments face values 30 April 2022	X
	RDS Limited – Stub instruments face values 31 March 2022	X
	RDS Limited – Stub instruments face values 28 February 2022	X
	RDS Limited – Stub investments face values 31 January 2022	X

## 4. CATEGORIES AND TYPES OF RECORDS HELD IN TERMS OF SECTION 51(b)(iv) OF THE PAIA

This section serves as a reference to the records that African Bank holds in order to facilitate a request in terms of the PAIA. The information is classified and grouped according to records relating to Personnel, Customers, other party records and general records. It should, however, be noted that the accessibility of the documents listed below is subject to the specified grounds of refusal as permitted by law.

<b>PERSONNEL RECORDS</b>	<ul style="list-style-type: none"> <li>• Personal records provided by personnel;</li> <li>• Records provided by a third party relating to personnel;</li> <li>• Conditions of employment and other personnel-related contractual and quasi-legal records;</li> <li>• Internal evaluation records and other related internal records;</li> <li>• Correspondence relating to personnel; and,</li> <li>• Training schedules and material.</li> </ul> <p>“Personnel” refers to any person who works for or provides services to or on behalf of African Bank and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of African Bank. This includes, without limitation, directors (executive and non-executive, all permanent, temporary, and part-time staff, as well as contract workers).</p>
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**CUSTOMER RELATED RECORDS**

- Records provided by a customer to the Bank or a third party acting for, or on behalf of, the Bank;
- Records provided by a third-party;
- Records generated by or within the Bank pertaining to its customers, including transactional records, operational records, and databases.

A "customer" refers to any natural or juristic entity that receives services from African Bank.

**OTHER PARTY RECORDS**

- Records held by the Bank pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided such as those about contractors/suppliers.
- The Bank may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, agencies, joint venture companies/partners, and service providers. Alternatively, such other parties may possess records that can be said to belong to the Bank.

**GENERAL RECORDS**

- Records to facilitate business processes such as operational/administrative records, information technology, marketing records, internal correspondence, product and statutory records, internal policies and procedures, records held by officials of African Bank.

## 4.1. RECORDS THAT MAY BE REQUESTED IN TERMS OF THE PAIA

These records include, but are not limited to, the records that pertain to African Bank's own affairs. It should, however, be noted that the accessibility of the documents listed below is subject to the specified grounds of refusal as permitted by law. These records and information may be formally requested in terms of PAIA or downloaded from the above-mentioned website ([www.africanbank.co.za](http://www.africanbank.co.za)).

SUBJECTS	CATEGORIES OF RECORDS	REQUEST FOR ACCESS	DOWNLOAD FROM WEBSITE
<b>HUMAN RESOURCES</b>	HR policies and procedures; - Advertised posts; - Employees records; - Learning and Development e.g.: - Skills Development and Training - Plans - Employment Equity Plan and - Statistics	X	
<b>OPERATIONAL POLICIES OR PLANS OR PROCEDURES OR FRAMEWORKS</b>	Protocols Agreements, Supply Chain Management, Procurement Plans, Specific Tenders & Contracts, Donations, Funds, Suppliers, Risk Management, Audit, IT, Finance Management, Human Resources, Marketing and Branding Records Management	X	
<b>LEGAL, POLICY, RESEARCH,</b>	Research Strategy and Plan - Research Papers	X	
<b>CORPORATE GOVERNANCE</b>	- Organisational and Business Plans; - Memorandum of Understanding; - Regulator's Policies and Procedures; - Occupational Health and Safety Plan; - Loss Control Register; - Evacuation procedures.	X	
<b>MANUAL AND GUIDE</b>	Regulator's Manual and Guide on how to use PAIA	X	X
<b>PUBLICITY AND MARKETING MATERIAL</b>	Publications, Investigation and Assessment Reports, Frequently Asked Questions (FAQ's) etc.	X	X
<b>INFORMATION TECHNOLOGY</b>	- Incidents and Service Requests; - Asset Issuing and Custodian - Information; - System Event Logs; - System Performance Logs; - Systems Maintenance Check lists; - Monthly Operations Reports; - Service Level Agreements; - ICT Policies and Procedure Manuals; - Network maintenance; - System Development lifecycle - documents.	X	
<b>PUBLICATIONS</b>	Booklets, Books, Periodicals, Journals, Reports, Newsletters, Bulletins, Magazines, Pamphlets, E- Publications	X	X

<b>MEDIA</b>	Press releases, Radio and TV Interviews, Statements, Participation details, Official Speeches and Messages, Gifts and Awards, Website content and corporate identity and info graphs.	X	X
<b>EVENTS, FUNCTIONS, SEMINARS AND CONFERENCES</b>	Presentations, Discussions, Documents	X	X
<b>REGISTERS</b>	Information Officers	X	X
	Issued code of conduct	X	X
	Internal directories, File Plan, Records, Control Schedule	X	
<b>REPORTS/ MINUTES / DECISIONS</b>	Conferences Research and Findings, Monitoring and Evaluation, Statistics, Surveys, Submissions on Legislation.	X	
<b>SUPPLY CHAIN MATTERS</b>	BID Documents, Contracts, Purchase Orders, Quotations, Tenders, Terms of Reference and Leases, List of applicants for Tenders, List of Tenders Awarded.	X	
<b>INVESTIGATION AND COMPLIANCE</b>	Subpoena based Hearings, Summons, warrants to search and seize items, Enforcement Notices, Information Notices, HR Interventions, Public Hearings, Plenary Reports and investigation report.	X	
<b>FINANCES</b>	Financial Accounting, Financial Reporting, Contracts and Tender Administration, Asset Management / Register, Management Accounting, Estimates, Statements, Budgets, Reports, Audit Records, Revenue Statements, Reports and Returns.		X
<b>AUDIO-VISUAL RECORDINGS</b>	Slides, Photographs, Films, Videos.		X

## 5. INFORMATION ACCESS REQUEST PROCEDURE AS PER PAIA SECTION 51(1)(e)

### 5.1. FORM OF REQUEST

- I. The requester must comply with all the procedural requirements contained in the PAIA relating to the request for access to a record.
- II. The requester must use the prescribed PAIA Form 2 (Appendix 1), Request for Access to Record of a Private Body. The request should be made to the PAIA Information Officer at the address, fax number or electronic mail address as stated in "Part 2" above. For requests other than that from a personal requestor (third party requestor), the following email address should be used for submitting request for records **ThirdPartyRequests@africanbank.co.za**.
- III. In the event of the request being made at branch level, the procedure stated herein shall apply with the assistance of the respective individual and/or Branch Manager who will consult or facilitate completion of the PAIA Form 2 and submitting the request via email, for the request to be dealt with accordingly.
- IV. The Requestor must provide sufficient details on the prescribed request form, to enable the PAIA Information Officer to identify:-
  - the record or records requested;
  - the identity of the requester;
  - which form of access is required;
  - the postal address or fax number of the requester; and
  - the Requestor must state that he/she requires the information in order to exercise or protect a right, and clearly state what the nature of the right is to be exercised or protected. In addition, the Requestor must clearly specify why the record is necessary to exercise or protect said right.
- V. African Bank will process the request within 30 (thirty) days of the request requirements being met, unless the Requestor has stated special reasons, which would satisfy the Information Officer that circumstances dictate that the above time-period not be complied with. However, as per section 57 of PAIA, the Head of the Private Body may, if necessary, extend the 30 days with notification to the Requestor.
- VI. Where a request is made on behalf of another person (third party), the Requestor must submit proof of the capacity in which the Requestor is making the request to the reasonable satisfaction of the PAIA Information Officer. If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- VII. The requester shall be informed in writing whether access has been granted or denied. If, in addition, the Requestor requires the reasons for the decision in any other manner, he/she must state the manner and the particulars so required.

CATEGORY OF RECORD	ON REQUEST FORM ONLY
REGULATOR'S COMPLIANCE ASSESSMENT REPORTS (PAIA AND POPIA)	X
SECURITY RELATED INFORMATION	X
REGULATOR INTERNAL COMMUNIQUÉS	X
RECORDS HELD BY LEGAL SERVICES DEPARTMENT	X
EXECUTIVE MANAGEMENT INTERNAL CONFIDENTIAL COMMUNICATION	X
RESEARCH CONDUCTED BY SERVICE PROVIDERS FOR THE REGULATOR OR PROGRAMS SUBJECT TO CONTRACTUAL EXEMPTIONS ON DISCLOSURE	X
CONFIDENTIAL CLIENT COMMUNICATIONS	X
PRIVILEGED INFORMATION: HELD DURING THE COURSE OF INVESTIGATIONS, CONCILIATION, CLOSED HEARINGS, ATTORNEY CLIENT INFORMATION, NATIONAL SECURITY-BASED INFORMATION OR THIRD-PARTY INFORMATION	X
SPECIFIC HUMAN RESOURCE PERSONNEL INFORMATION, INCLUDING, BUT NOT LIMITED TO FILES RELATING TO DISCIPLINARY PROCESS AND RECORDS, MEDICAL INFORMATION, AND PERSONAL INFORMATION	X
ASSET DISCLOSURES AND ASSET PROTECTION PROCEDURES	X
CERTAIN SERVICE LEVEL AGREEMENTS	X
CERTAIN TENDER DOCUMENTATION	X
AGENDAS AND MINUTES OF MEETINGS AND CORRESPONDENCE	X
DRAFT REPORTS, POLICIES, AND DISCUSSIONS DOCUMENTS	X
RESEARCH PAPERS AND LEGAL OPINIONS - ENFORCEMENT NOTICES; - SETTLEMENT BETWEEN THE PARTIES; - ASSESSMENT REPORT; - INFORMATION NOTICE; - SEARCH WARRANTS; AND - SUBPOENAS.	X
INVOICES AND PROOF OF PAYMENTS	X
CERTAIN FORENSIC REPORTS	X
INVESTOR DOCUMENTATION RELATED TO THE PREDECESSOR AFRICAN BANK, AVAILABLE ON REQUEST BY SENDING EMAIL TO INVESTOR.RELATIONS@AFRICANBANK.CO.ZA	X

## 5.2. PRESCRIBED FEES

The Act entitles a body to levy a prescribed fee to a Requester before further processing the request. According to section 23(3) of POPIA, a Responsible Party may require payment of a prescribed fee for the provision of a record of Personal Information about the Data Subject in its possession.

- 5.2.1** PAIA provides for two types of fees, namely:
1. a request fee, which will be a standard fee; and
  2. an access fee, which must be calculated by considering reproduction costs, search and preparation time and cost, as well as postal costs.

- 5.2.2** 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.

- 5.2.3** If the search for the record has been conducted 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.
- 5.2.4** The information officer shall withhold a record until the requester has paid the fees as indicated in Appendix 2.
- 5.2.5** 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 more than the prescribed hours which is reasonably required to search for and prepare the record for disclosure including planning to make it available in the request form.
- 5.2.6** If a deposit was paid in respect of a request for access, which is refused, then the information officer concerned must refund the deposit to the requester.

Please note the fees and the structure of the fees may change from time to time based on the latest information as found on the Regulator's website: <https://info regulator.org.za/information-regulator-paia-manuals/>

## **5.3. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS**

The main grounds for African Bank to refuse a request for information may amongst others relate to:

- I. 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;
- II. 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 a third party; information disclosed in confidence by a third party to African Bank if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- III. Mandatory protection of confidential information protected in terms of any agreements.
- IV. Mandatory protection of the safety of individuals and the protection of property.
- V. Mandatory protection of records which would be regarded as privileged in legal proceedings; the commercial activities of African Bank, which may amongst others include trade secrets.
- VI. Financial, commercial, scientific, or technical information which disclosure could likely cause harm to the financial or commercial interests of African Bank; information, which if



disclosed, could put African Bank at a disadvantage in negotiations or commercial competition; The research information of African Bank or a third party, if its disclosure would disclose the identity of African Bank, 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.

## **5.4. REMEDIES AVAILABLE WHEN AFRICAN BANK REFUSES A REQUEST FOR INFORMATION**

### **I. Internal Remedies:**

Matters which are refused may be escalated to the African Bank's Ombuds and Regulatory Disputes Division by sending an email directly to: [PAIAOfficer@Africanbank.co.za](mailto:PAIAOfficer@Africanbank.co.za). The decision made by the PAIA Information Officer is final, and should the Requestor not be satisfied with the answer supplied by the Information Officer, he/she will have to exercise the external remedies at their disposal if the request for information is refused.

### **II. External Remedies:**

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 a Court or the Information Regulator 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 a similar status or jurisdiction.

## **6. PROTECTION OF PERSONAL INFORMATION PROCESSED BY AFRICAN BANK**

African Bank's privacy statement is available on the website [www.africanbank.co.za](http://www.africanbank.co.za) and confirms that all personal information processed by African Bank is treated as private and confidential. African Bank has made a commitment to protecting privacy and ensuring that all personal information is collected

and used properly, lawfully, and transparently. African Bank has security systems and processes to protect personal information to ensure we prevent loss, unauthorised destruction, damage and/or access and we store personal information as required by law.

As per POPIA Regulation 2, the form required for an objection to the processing of personal information in terms of Section 11(3) of POPIA is attached as Appendix 2.

As per POPIA Regulation 3, the form required for a request for correction of personal information or a deletion of record of personal information in terms of section 24 (1) of POPIA is attached, Appendix 3.

## **6.1. CONDITIONS FOR LAWFUL PROCESSING**

The POPI Act, Chapter 3, provides for the minimum conditions for lawful processing of personal information by the responsible party. There are specific exclusions to these conditions as outlined in POPIA. The eight conditions for lawful processing of personal information include:

- I. Accountability – African Bank has an obligation to ensure that there is compliance with POPIA in respect of the processing of personal information.
- II. Processing limitation – personal information must be collected directly from data subjects to the extent applicable, must only be processed with the consent of the data subject or within the exceptions allowable and must only be used for the purposes for which it was obtained.
- III. Purpose specification – personal information must only be processed for the specific purpose for which it was obtained and must not be retained for longer than is needed to achieve such purpose unless required by law.
- IV. Further processing limitation – any further processing of personal information must be compatible with the initial specified purpose for which it was collected.
- V. Information quality – African Bank must ensure that personal information held is accurate, updated regularly and that the integrity of the information is maintained by appropriate security measures.
- VI. Openness – there must be transparency between the data subject and African Bank.
- VII. Security safeguards – African Bank must take reasonable steps to ensure that adequate safeguards are in place to ensure that personal information is being processed responsibly and is not unlawfully accessed.
- VIII. Data subject participation – the data subject must be made aware that their information is being processed and must have provided informed consent to such processing subject to permissible exceptions.

## **6.2. PURPOSE FOR PROCESSING PERSONAL INFORMATION IN TERMS OF POPIA**

As outlined in Paragraph 6.1 (iii), personal information may only be processed for a specific purpose. African bank processes personal information for the purposes of providing financial, banking and other services that are or may be offered by African Bank.

### 6.3. CATEGORIES OF DATA SUBJECTS AND TYPES OF PERSONAL INFORMATION/SPECIAL PERSONAL INFORMATION

As per Section 1 of POPIA, a data subject may either be a natural or juristic person.

This pertains to the categories of data subjects and personal information that African Bank holds in order to facilitate a request for information.

CATEGORIES OF DATA SUBJECTS	TYPE OF RECORD
<b>PERSONNEL</b>	<ul style="list-style-type: none"> <li>• Employee personal information/special information</li> <li>• Employee medical information</li> <li>• Employee disability information</li> <li>• Employee contracts</li> <li>• Employee performance records and other reports</li> <li>• Payroll records</li> <li>• Electronic access records</li> <li>• Physical access records</li> <li>• Surveillance records</li> <li>• Training records</li> <li>• Time and attendance records</li> </ul>
<b>CUSTOMERS</b>	<ul style="list-style-type: none"> <li>• Customer personal information including customer profile information;</li> <li>• Customer contact details; identifiers (identity number/passport number)</li> <li>• Customer personal information including financial history etc.</li> <li>• Customer contracts and agreements</li> <li>• Customer special information (e.g., biometrics)</li> <li>• Branch and/or ATM surveillance records</li> </ul>
<b>SUPPLIERS</b>	<ul style="list-style-type: none"> <li>• Company personal information</li> <li>• Personal information of supplier's representatives</li> <li>• Tender documents</li> <li>• Banking details</li> </ul>
<b>VISITORS</b>	<ul style="list-style-type: none"> <li>• Physical access records</li> <li>• Electronic access records</li> <li>• Surveillance records</li> </ul>
<b>JOB APPLICANTS</b>	<ul style="list-style-type: none"> <li>• Curriculum Vitae and Application forms</li> <li>• Background checks (including criminal records)</li> </ul>

### 6.4. CATEGORIES OF RECIPIENTS TO WHOM PERSONAL INFORMATION MAY BE SUPPLIED

The recipients of personal information include African Bank, its affiliates, and their respective representatives such as operators and/or service providers who perform services on behalf of the Bank or in partnership with the Bank and with other agencies to carry out activities such as personal information verification and/or credit references.

African Bank does not share personal information with third parties, except through authorized disclosures if:

- The Bank is obliged to provide such information for regulatory purposes.
- The Bank is required to do so for purposes of existing or legal proceedings.
- It is necessary to provide the services a customer has, or wishes to, obtain from the Bank.

<b>CATEGORY OF PERSONAL INFORMATION</b>	<b>RECIPIENTS OR CATEGORIES OF RECIPIENTS TO WHOM PERSONAL INFORMATION MAY BE GIVEN</b>
<b>EMPLOYEE NAMES AND ID NUMBERS</b>	FAIS & OHS TRAINING PROVIDERS;
<b>CLIENT INFORMATION</b>	SOUTH AFRICAN RESERVE BANK;
<b>ID NUMBER, NAMES, PSYCHOMETRIC TEST SCORES AND REPORTS, EMPLOYEE NUMBERS, CONTACT DETAILS, EMPLOYMENT DATES, PERFORMANCE HISTORY, UNION MEMBERSHIP FEES, STATUTORY REQUIREMENTS (INCL TAX) AND SALARY INFORMATION</b>	RETIREMENT FUND; MEDICAL AID; FUNERAL FUND; PENSION FUND; DEPARTMENT OF LABOUR (UIF); SOUTH AFRICAN REVENUE SERVICE (PAYE, SDL, UIF); COMMISSION FOR CONCILIATION MEDIATION AND ARBITRATION (LABOUR RELATIONS); PSYCHOMETRIC ASSESSMENT SUPPLIERS; REFERENCE CHECKS FOR FORMER EMPLOYEES; SOUTH AFRICAN SOCIETY OF BANK OFFICIALS (SASBO UNION);
<b>IDENTITY NUMBERS, NAMES AND BIOMETRICS</b>	DEPARTMENT OF HOME AFFAIRS;
<b>IDENTITY NUMBERS, NAMES AND SURNAMES, PHYSICAL AND EMAIL ADDRESSES, PAYSLEIPS, MEDICAL RECORDS AND CONTACT NUMBERS</b>	COMPENSATION COMMISSIONER; DEPARTMENT OF EMPLOYMENT AND LABOUR DEPARTMENT OF HEALTH; ER24 AND MEDICAL FACILITIES;
<b>IDENTITY NUMBERS AND NAMES FOR CRIMINAL CHECKS</b>	SOUTH AFRICAN POLICE SERVICES;
<b>CREDIT AND PAYMENT HISTORY FOR CREDIT INFORMATION</b>	CREDIT BUREAUS

## 6.5. CROSS-BORDER FLOW OF PERSONAL INFORMATION

When making authorised disclosures or transfers of personal information in terms of Section 72 of POPIA, personal information may be disclosed to recipients located in countries which do not offer a level of protection for such data as high as the level of protection afforded in South Africa. This will however only occur when it is necessary for the performance and/or conclusion of a contract between African bank and the customer in the interests of the customer or as otherwise permitted by Section 72.

African Bank will not transfer personal information abroad without express consent. The Bank 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 third party affords a level of data protection the same or comparable to this African Bank's privacy policies.
- 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 the Bank 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 the Bank's legitimate interests.

The Bank has offshored data to the following countries as defined by the Prudential Authority directive D3/2018 and is managed through the Bank's Data Sharing and Offshoring Policy.

Offshoring countries:

- Ireland
- United Kingdom
- United States
- Germany

## 6.6. GENERAL DESCRIPTION OF INFORMATION SECURITY MEASURES TO PROTECT AND ENSURE THE CONFIDENTIALITY, INTEGRITY, AND AVAILABILITY OF THE INFORMATION

African bank ensures that the bank follows a consistent procedure to apply adequate governance controls when making decisions associated with sharing its confidential data. The bank aligns this principle through employee awareness and through data protection impact assessments, which must identify key risks and determine whether adequate controls are in place, or can be implemented, to align to the bank's risk appetite.

The bank continually implements and monitors the organisational security measures to protect PI we hold, through:

- Data Protection Impact Assessments
- Data classification
- Data protection of contractual agreements between the bank and the service providers by data protection clause(s) or include a data protection agreement in accordance with data protection

legislation to ensure the service providers secures and protects the banks data. -Registers of all its shared and offshored confidential data assets

- Password protection of all electronic documents that contain the bank's confidential data and is to be shared with a service provider must be protected by an appropriate password.
- Retention and Disposal policy
- Approval for sharing and offshoring data policy /processes
- Anti-virus and anti-malware tools.
- Secure IT infrastructure
- Data leakage prevention controls

## APPENDIX 1

### 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

African Bank Limited

Private Bag x170

Halfway House  
1685

E-mail address: [Thirdpartyrequests@africanbank.co.za](mailto:Thirdpartyrequests@africanbank.co.za)

E-mail address for escalation: [PAIAOfficer@AfricanBank.co.za](mailto:PAIAOfficer@AfricanBank.co.za)

*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 (when made on behalf of another person)			
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		
<b>PARTICULARS OF RECORD REQUESTED</b>			
<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>			
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>	

<b>PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED</b>	
<i>If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.</i>	
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:	

<b>FEES</b>	
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. 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**

<i>Reference number:</i>	
<i>Request received by: (State Rank, Name And Surname of Information Officer)</i>	
<i>Date received:</i>	
<i>Access fees:</i>	

<i>Deposit:</i>	
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***Signature of Information Officer***

**FORM 3**

<b>OUTCOME OF REQUEST AND OF FEES PAYABLE (Regulation 8)</b>
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**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 in all future correspondence.

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

**TO:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

<b>1. YOU REQUESTED:</b>	
Printed copies of the information (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
Transcription of soundtrack (written or printed document)	
Copy of information on flash drive (including virtual images and soundtracks)	
Copy of information on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	
<b>2. TO BE SUBMITTED:</b>	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format (including transcriptions)	
Email of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language: (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)	

**3. KINDLY NOTE THAT YOUR REQUEST HAS BEEN:**

	APPROVED
	DENIED, FOR THE FOLLOWING REASONS:

**4.FEES PAYABLE WITH REGARDS TO YOUR REQUEST:**

<b>Item</b>	<b>Cost per A4size page or part thereof/item</b>	<b>Number of pages/items</b>	<b>Total</b>
Photocopy			
Printed copy			
For a copy in a computer-readable form on:			
(i) Flash drive <ul style="list-style-type: none"> <li>To be provided by requester</li> </ul>	R40.00		
(ii) Compact disc <ul style="list-style-type: none"> <li>If provided by requester</li> <li>If provided to the requester</li> </ul>	R40.00 R60.00		
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 A4size	R24.00		
Copy of an audio record			
(i) Flash drive <ul style="list-style-type: none"> <li>To be provided by requester</li> </ul>	R40.00		
(ii) Compact disc <ul style="list-style-type: none"> <li>If provided by requester</li> <li>If provided to the requester</li> </ul>	R40.00 R60.00		
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)	
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 number			
Submit proof of payment to			

**APPENDIX 2****FEEs IN RESPECT OF PRIVATE BODIES**

ITEM	DESCRIPTION	AMOUNT
1.	The request fee payable by every requester	R140.00
2.	Photocopy/printed black and white copy of A4-size page	R2.00 per page or part thereof.

3.	Printed copy of A4-size page	R2.00 per page or part thereof.
4.	For a copy in a computer-readable form on:  (i) Flash drive (to be provided by requester) (ii) Compact disc  • If provided by requester  • If provided to the requester	R40.00  R40.00  R60.00
5.	For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on quotation from Service provider.
6.	Copy of visual images	
7.	Transcription of an audio record, per A4-size page	R24.00
8.	Copy of an audio record on:  (i) Flash drive (to be provided by requester) (ii) Compact disc  • If provided by requester  • If provided to the requester	R40.00  R40.00  R60.00

9.	To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation.  To not exceed a total cost of:	R145.00  R435.00
10.	Deposit: If search exceed 6 hours	One third of amount per request calculated in terms of items 2 to 8.
11.	Postage, email or any other electronic transfer	Actual expense, if any.

**APPENDIX 3: OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION****IN TERMS OF SECTION 11(3) OF THE POPI ACT, 2013 (ACT No. 4 OF 2013) – 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 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
NAMES & SURNAME/ REGISTERED NAME:	
UNIQUE IDENTIFIER/ IDENTITY NUMBER:	
RESIDENTIAL, POSTAL OR BUSINESS ADDRESS:	CODE (     )
CONTACT NUMBER(S):	
FAX NUMBER/ EMAIL ADDRESS:	



B		DETAILS OF RESPONSIBLE PARTY	
REGISTERED NAME:	African Bank LTD		
UNIQUE IDENTIFIER:	Registration No: 2014/176899/06, African bank is an Authorized Financial Services and Credit Provider (FSP No. 4609) (NCRCP7638)		
BUSINESS ADDRESS:	59 16th Road, Halfway House, Midrand, 1685	POSTAL ADDRESS:	Private Bag x170, Halfway House, 1685
CONTACT NUMBERS:	011 256 9000 (Head Office Reception)	0861 111 011 (Customer Service Centre)	
EMAIL ADDRESS:	<a href="mailto:Informationofficer@africanbank.co.za">Informationofficer@africanbank.co.za</a> / <a href="mailto:CExperience@africanbank.co.za">CExperience@africanbank.co.za</a>		

C		REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) – (please provide a detailed reason for objection)	

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

\_\_\_\_\_  
Signature of Data Subject/Designated person

#### APPENDIX 4: REQUEST FOR CORRECTION OF PERSONAL INFORMATION OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE POPI ACT, 2013–REGULATION 3

*Note:*

1. Affidavits or other documentary evidence as applicable in support of the objection may be attached.
2. If the space provided for 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'**

REQUEST FOR:

Correction or deletion of the personal information about the data subject which is in possession or under the control of African Bank (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 African Bank (the responsible party) and who is no longer authorised to retain the record of information

A		DETAILS OF DATA SUBJECT	
NAMES & SURNAME/ REGISTERED NAME:			

UNIQUE IDENTIFIER/ IDENTITY NUMBER:	
RESIDENTIAL, POSTAL OR BUSINESS ADDRESS:	
CONTACT NUMBER(S):	
FAX NUMBER/ EMAIL ADDRESS:	

B	DETAILS OF RESPONSIBLE PARTY	
REGISTERED NAME:	AFRICAN BANK LTD	
UNIQUE IDENTIFIER:	Registration No: 2000/013541/06, African Bank is an Authorised Financial Services and Credit Provider (FSP No. 14740) (NCRCP21)	
BUSINESS ADDRESS:	59 16 <sup>TH</sup> Road, Halfway House Midrand, 1685	<i>POSTAL ADDRESS:</i> Private Bag x170, Halfway House, 1685
CONTACT NUMBERS:	011 256 9000 (Head Office Reception)	0861 111 011 (Customer Service Centre)
EMAIL ADDRESS:	<a href="mailto:Informationofficer@africanbank.co.za">Informationofficer@africanbank.co.za</a> / <a href="mailto:CExperience@africanbank.co.za">CExperience@africanbank.co.za</a>	

C	INFORMATION TO BE CORRECTED/DELETED/DESTRUCTED/DESTROYED


D	REASONS FOR CORRECTION OR

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


\_\_\_\_\_  
Signature of data subject/designated person

**Approvers list:**


Approved by:

DocuSigned by:  
  
C42C9E79DD894CA...  
Paul Mpolokeng  
Senior Manager: Ombuds & Regulatory Disputes

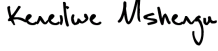
Approved by:

DocuSigned by:  
  
433E21F401204EF...  
Witty Matsomela  
Head: IT Governance Risk and Compliance

Approved by:

DocuSigned by:  
  
A1DFE9C8300C4F0...  
Deon Fouche  
Chief Data Officer


Approved by:

DocuSigned by:  
  
283A2D147B57405...  
Keneilwe Mshengu  
Head: Direct Channel


Approved by:

DocuSigned by:  
  
C14A383A6EBA436...  
Shannon Timothy  
Head: Customer Channels

Approved by:

DocuSigned by:  
  
E8E7692103CC4B0...  
Sibongiseni Ngundze  
Chief Executive Officer: Consumer Banking

Approved by:

DocuSigned by:  
  
E04EEAD723DA4B5...  
Unathi Mtya  
Group Chief Information and Digital Officer