

PAIA and POPIA Manual

This manual was prepared in accordance with section 51 of the Promotion of Access to Information Act, 2000 and to address requirements of the Protection of Personal Information Act, 2013.

This manual applies to

RTA Financial (Pty) Ltd

Registration number: 2021/996849/07

and its subsidiaries

(hereinafter

RTA Financial Group)



Wealth | Advisory | Accounting

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1. Background to the Promotion of Access to Information Act (PAIA) and Protection of Personal Information Act (POPIA)

- 1.1. The Promotion of Access to Information Act, No. 2 of 2000 (the “PAIA Act”) was enacted on 3 February 2000, giving effect to the constitutional right in terms of section 32 of the Bill of Rights contained in the Constitution of the Republic of South Africa 108 of 1996 (the “Constitution”) of access to any information held by the state and any information that is held by another person and that is required for the exercise or protection of any rights.
- 1.2. In terms of section 51 of the PAIA Act, all Private Bodies are required to compile an Information Manual (“PAIA Manual”).
- 1.3. Where a request is made in terms of the Act, the body to whom the request is made is obliged to release the information, subject to applicable legislative and / or regulatory requirements, except where the Act expressly provides that the information may be adopted when requesting information from a public or private body.
- 1.4. The Protection of Personal Information Act, 2013 (Act 4 of 2013) (“POPIA”) gives effect to section 14 of the Constitution which provides that everyone has the right to privacy. The Act promotes the protection of personal information processed by public and private bodies and seeks to balance the right to privacy against other rights, such as access to information.
- 1.5. POPIA has been put into operation incrementally, with a number of sections of the Act having been implemented in April 2014. Some of these sections include those relating to the establishment of the Information Regulator.
Sections 2 to 38; sections 55 to 109; section 111; and section 114 (1), (2) and (3) have commenced on 1 July 2020.
Sections 110 and 114(4) shall commence on 30 June 2021. Section 114(1) is of particular importance as it states that all forms of processing of personal information must, within one year after the commencement of the section, be made to conform to the Act. This means that entities will have to ensure compliance with the Act by 1 July 2021.
- 1.6. The reason for the delay in relation to the commencement of sections 110 and 114(4) – which are to commence on 30 June 2021 - is that these sections pertain to the amendment of laws and the effective transfer of functions of the Promotion of Access to Information Act, 2000 (“PAIA”) from the South African Human Rights Commission to the Information Regulator. In this regard, the Commission must finalise or conclude its functions referred to in sections 83 and 84 of PAIA and all mechanisms must be in place for the Regulator to take over these functions.
- 1.7. Entities which process personal information must ensure that it is done in a lawful way. POPIA is fundamental in safeguarding persons’ personal information and thus protecting them against data breaches and theft of personal information.

2. RTA Financial (Pty) Ltd

- 2.1. The RTA Financial Group consists of a group of companies providing professional services to SMMEs, Entrepreneurs, and Individuals. We provide accounting, assurance, advisory, and wealth management services to our clients. We aim to enable our

clients to make better business decisions using real-time information, cloud-based system and by becoming their trusted advisors.

The RTA Financial Group has offices in Cape Town enabling us to service customers across South Africa and build a strong network of professional associates.

- 2.2. This PAIA Manual of RTA Financial Group is available at its premises: FedGroup Building, First Floor, Suite F4, 68 Willie van Schoor Drive, Tyger Valley, 7530, as well as on its website, <https://www.rta.co.za/>

3. Purpose of the PAIA Manual

- 3.1 The purpose of PAIA is to promote the right of access to information, to foster a culture of transparency and accountability within RTA Financial Group by giving 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 exercise and protect their rights.
- 3.2. In order to promote effective governance of private bodies, it is necessary to ensure that everyone is empowered and educated to understand their rights in relation to public and private bodies.
- 3.3. Section 9 of the Act recognises that the right to access information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:
- 3.3.1. Limitations aimed at the reasonable protection of privacy;
 - 3.3.2. Commercial confidentiality; and
 - 3.3.3. 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.
- 3.4. This PAIA Manual complies with the requirements of guide mentioned in section 10 of the Act and recognises that upon commencement of the Protection of Personal Information Act 4 of 2013, that the appointed Information Regulator will be responsible to regulate compliance with the Act and its regulations by private and public bodies.

4. Definitions

PAIA means the Promotion of Access to Information Act 2 of 2000

POPI means the Promotion of Personal Information Act 4 of 2013

Information Regulator means the Regulator established in terms of Section 39 of POPI.

Person means a natural person or a juristic person.

Private body means:

- 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.

Public body means:

- any department of state or administration in the national or provincial sphere of government or any municipality in the local sphere of government; or
- any other functionary or institution when:
 - exercising a power or performing a duty in terms of the Constitution or a provincial constitution; or
 - exercising a public power or performing a public function in terms of any legislation

Head, in relation to, a private body means:

- in the case of a natural person, that natural person or any person duly authorised by that natural person;
- in the case of a partnership, any partner of the partnership or any person duly authorised by the partnership;
- in the case of a juristic person:
 - the chief executive officer or equivalent officer of the juristic person or any person duly authorised by that officer; or
 - the person who is acting as such or any person duly authorised by such acting person.

Information Officer means the head of a private body.

Deputy Information Officer means the person to whom any power or duty conferred or imposed on an Information Officer by POPI has been delegated.

Requester in relation to a private body, means any person, including, but not limited to public body or an official thereof, making a request for access to a record of the organisation or a person acting on behalf of such person.

Personal Requester means a requester seeking access to a record containing personal information about the requester.

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:

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; information relating to the education or the medical, financial, criminal or employment history of the person; any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person, the biometric information of the person; the personal opinions, views or preferences of the person; 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; the views or opinions of another individual about the person; and 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

Request for access means a request for access to a record of the organisation in terms of section 50 of PAIA.

Record means any recorded information regardless of the form or medium, in the possession or under the control of the organisation irrespective of whether or not it was created by the organisation.

Data Subject means the person to whom personal information relates.

Third Party in relation to a request for access to a record held by the organisation, means any person other than the requester.

Processing means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use, dissemination by means of transmission, distribution or making available in any other form, or merging, linking, as well as restriction, degradation, erasure or destruction of information.

5. Contact Details of the Managing Director [Section 51(1)(a)]

Managing Director:	Stephanus David Meades
Registered Address:	FedGroup Building, First Floor, Suite F4 68 Willie van Schoor Drive, Tyger Valley, 7530
Postal Address:	As above
Telephone Number:	(021) 914-0055
Website:	https://www.rta.co.za/

6. The Information Officer [Section 51(1)(b)]

- 6.1. The Act prescribes the appointment of an Information Officer for public bodies where such Information Officer is responsible to, inter alia, assess request for access to information. The head of a private body fulfils such a function in terms of section 51. RTA Financial Group has opted to appoint an Information Officer to assess such a request for access to information as well as to oversee its required functions in terms of the Act.
- 6.2. The Information Officer appointed in terms of the Act also refers to the Information Officer as referred to in the Protection of Personal Information Act 4 of 2013. The Information Officer oversees the functions and responsibilities as required for in terms of both this Act as well as the duties and responsibilities in terms of section 55 of the Protection of Personal Information Act 4 of 2013 after registering with the Information Regulator.
- 6.3. The Information Officer may appoint, where it is deemed necessary, Deputy Information Officers, as allowed in terms of section 17 of the Act as well as section 56 of the Protection of Personal Information Act 4 of 2013. This is in order to render RTA Financial Group as accessible as reasonable possible for requesters of its records and to ensure fulfilment of its obligations and responsibilities as prescribed in terms of section 55 of the Protection of Personal Information Act 4 of 2013. All request for information in terms of this Act must be addressed to the Information Officer.
- 6.4. All employees who collect, process, or use personal information are accountable to the Information Officer for these activities.
- 6.5. Any employee who suspects that information is collected or used for purposes other than those allowed for in this policy may register a complaint with the Information Officer.
- 6.6. The Information Officer will investigate such complaints and inform the complainant of their findings and any corrective action taken.

6.7 If the complainant is dissatisfied with the findings of the Information Officer, they can submit an appeal to the RTA Financial Group Governance Committee. The determination made by the RTAGroup Governance Committee will be final.

6.8 The Information Officer has the following responsibilities:

- maintaining this policy
- reviewing the POPI Act and periodic updates to the Act as these are published.
- ensuring that the POPI Act induction training takes place for all staff.
- ensuring that periodic communication to create awareness on POPI Act responsibilities takes place.
- ensuring that privacy notices for internal and external purposes are developed and published.
- handling data subject access requests.
- ensuring that appropriate policies and controls are in place to comply with the information quality requirements of the POPI Act.
- ensuring that appropriate policies and controls are in place to comply with the security safeguards requirements of the POPI Act.
- handling all aspects of the relationship with the Information Regulator as set out in the POPI Act.

6.9 RTA Financial Group will consider the reappointment or replacement of the Information Officer once a year, as well as the need for any deputy to assist the Information Officer.

Contact Details of the Information Officer

Information Officer:	Jana Haasbroek
Physical Address:	FedGroup Building, First Floor, Suite F4, 68 Willie van Schoor Drive, Tyger Valley, 7530
Telephone Number:	(021) 914-0055
Email:	jana@rta.co.za

7. Guide of SA Human Rights Commission (Section 51(1) (b))

7.1. The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.

7.2. Requests in terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.

7.3. Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC.

7.4. The contact details of the Commission are:

Contact body:	The South African Human Rights Commission
Physical Address:	PAIA Unit 29 Princess of Wales Terrace Cnr York and Andrew Streets Parktown
Postal Address:	Private Bag 2700, Houghton 2041
Telephone Number:	+27 11 877 3600
E-Mail:	PAIA@sahrc.org.za
Web Site:	www.sahrc.org.za

8. Information Regulator

The information regulator is established in terms of section 39 of the POPI Act.

Contact details:

Tel: 012 406 4818

Fax: 086 500 3351

Complaints email: complaints.IR@justice.gov.za

General enquiries email: inforeg@justice.gov.za

9. The Latest Notice in Terms of Section 52(2) (if any) [Section 51(1)(c)]

No notice has been published on the categories of records that are automatically available without a person having to request access in terms of Section 52(2) of PAIA.

10. Subjects and Categories of Records Available only on Request to Access in Terms of the Act (Section 51(1) (e))

10.1. Records held by RTA Financial Group

For the purposes of this clause 8.1, "Personnel" refers to any person who works for, or provides services to, or on behalf of RTA Financial Group and receives or is entitled to receive remuneration and any other person who assist in carrying out or conducting the business of RTA Financial Group. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.

This clause serves as a reference to the categories of information that RTA Financial Group holds. The information is classified and grouped according to records relating to the following subjects and categories:

Subject	Category
Companies Act Records	All trust deeds; Documents of Incorporation; Index of names of Directors; Memorandum of Incorporation; Minutes of meetings of the Board of Directors; Minutes of meetings of Shareholders; Proxy forms; Register of debenture-holders; Register of directors' shareholdings; Share certificates; Share Register and other statutory registers and/or records and/or documents; Special resolutions/Resolutions passed at General and Class meetings; Records relating to the appointment of: - Auditors; - Directors; - Prescribed Officer. - Public Officer; and - Secretary
Financial Records	Accounting Records; Annual Financial Reports; Annual Financial Statements Asset Registers; Bank Statements; Banking Records; Debtors / Creditors statements and invoices; General ledgers and subsidiary ledgers; General reconciliation Invoices; Policies and procedures; Rental Agreements; and Tax Returns
Income Tax Records	PAYE Records; - Documents issued to employees for income tax purposes; - Records of payments made to SARS on behalf of employees; All other statutory compliances: - VAT - Regional Services Levies - Skills Development Levies

	<ul style="list-style-type: none"> - UIF - Workmen's Compensation
Personnel Documents and Records	<p>Accident books and records; Address Lists; Disciplinary Code and Records; Employee benefits arrangements rules and records; Employment Contracts; Employment Equity Plan Forms and Applications; Grievance Procedures; Leave Records; Medical Aid Records; Payroll reports/ Wage register; Pension Fund Records; Safety, Health and Environmental records; Salary Records; SETA records Standard letters and notices Training Manuals; Training Records; Workplace and Union agreements and records.</p>
Accounts department - Procurement	<p>Standard Terms and Conditions for supply of services and products; Contractor, client and supplier agreements; Lists of suppliers, products, services and distribution; and Policies and Procedures.</p>
Client sales and onboarding Department	<p>Customer details Credit application information Information and records provided by a third party</p>
Marketing Department	<p>Advertising and promotional material</p>
Risk Management and Independent Reviews	<p>Internal audit reports; Independent review findings; Risk management frameworks; and Risk management plans.</p>
Safety, Health and Environment	<p>Complete Safety, Health and Environment Risk Assessment Environmental Managements Plans Inquiries, inspections, examinations by environmental authorities</p>
IT Department	<p>Computer / mobile device usage policy documentation;</p>

	<p>Disaster recovery plans; Hardware asset registers; Information security policies/standards/procedures; Information technology systems and user manuals Information usage policy documentation; Project implementation plans; Software licensing; and System documentation and manuals.</p>
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10.2. Note that the accessibility of the records may be subject to the grounds of refusal set out in this PAIA manual. Amongst other, records deemed confidential on the part of a third party, will necessitate permission from the third party concerned, in addition to normal requirements, before RTA Financial Group will consider access.

11. Records Available without a Request to Access in terms of the Act

- 11.1. Records of a public nature, typically those disclosed on the RTA Financial Group website, maybe accessed without the need to submit a formal application.
- 11.2. Other non-confidential records, such as statutory records maintained at CIPC, may also be accessed without the need to submit a formal application, however, please note that an appointment to view such records will still have to be made with the Information Officer.

12. Description of the Records of the Body Which are Available in Accordance with any other Legislation (Section 51(1) (d))

12.1. Where applicable to its operations, RTA Financial Group also retains records and documents in terms of the legislation below. Unless disclosure is prohibited in terms of legislation, regulations, contractual agreement or otherwise, records that are required to be made available in terms of these acts shall be made available for inspection by interested parties in terms of the requirements and conditions of the Act; the below mentioned legislation and applicable internal policies and procedures, should such interested parties be entitled to such information. A request to access must be done in accordance with the prescriptions of the Act.

- a. Basic Conditions of Employment Act, No 75 of 1997;
- b. Broad- Based Black Economic Empowerment Act, No 75 of 1997;
- c. Business Act, No 71 of 1991;
- d. Companies Act, No 71 of 2008;
- e. Compensation for Occupational Injuries & Diseases Act, 130 of 1993;

- f. Competition Act, No.71 of 2008;
- g. Constitution of the Republic of South Africa 2008;
- h. Copyright Act, No 98 of 1978;
- i. Customs & Excise Act, 91 of 1964;
- j. Electronic Communications Act, No 36 of 2005;
- k. Electronic Communications and Transactions Act, No 25 of 2002;
- l. Employment Equity Act, No 55 of 1998;
- m. Financial Intelligence Centre Act, No 38 of 2001;
- n. Identification Act, No. 68 of 1997;
- o. Income Tax Act, No 58 of 1962;
- p. Intellectual Property Laws Amendment Act, No 38 of 1997;
- q. Labour Relations Act, No 66 of 1995;
- r. Long Term Insurance Act, No 52 of 1998;
- s. Occupational Health & Safety Act, No 85 of 1993;
- t. Pension Funds Act, No 24 of 1956;
- u. Prescription Act, No 68 of 1969;
- v. Prevention of Organised Crime Act, No 121 of 1998;
- w. Promotion of Access to Information Act, No 2 of 2000;
- x. Protection of Personal Information Act, No. 4 of 2013;
- y. Regulation of Interception of Communications and Provision of Communication-Related Information Act 70 of 2002

- aa. Revenue laws Second Amendment Act. No 61 of 2008;
- bb. Skills Development Levies Act No. 9 of 1999;
- cc. Short-term Insurance Act No. 53 of 1998;
- dd. Trust Property Control Act 57 of 1988;

- ee. Tax Administration Act 28 of 2011;
- ff. Unemployment Insurance Contributions Act 4 of 2002;
- gg. Unemployment Insurance Act No. 30 of 1966;
- hh. Value Added Tax Act 89 of 1991.

** Although we have used our best endeavours to supply a list of applicable legislation, it is possible that this list may be incomplete. Whenever it comes to our attention that existing or new legislation allows a Requester access on a basis other than as set out in PAIA, we shall update the list accordingly. If a Requester believes that a right of access to a record exists in terms of other legislation listed above or any other legislation, the Requester is required to indicate what legislative right the request is based on, to allow the Information Officer the opportunity of considering the request in light thereof.*

- 12.2. It is further recorded that the accessibility of documents and records may be subject to the grounds of refusal set out in this PAIA Manual.

13. Detail to Facilitate a Request for Access to a Record of RTA Financial Group (Section 51(1) (e))

- 13.1. The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.
- 13.2. The requester must complete the prescribed form enclosed herewith, and submit same as well as payment of a request fee and a deposit (if applicable) to the Information Officer or the Deputy Information Officer at the postal or physical address or electronic mail address as noted in clause 5 above.
- 13.3. The prescribed form must be filled in with sufficient information to enable the Information Officer to identify:
 - a. the record or records requested; and
 - b. the identity of the requester.
- 13.4. The requester should indicate which form of access is required and specify a postal address of fax number of the requester in the Republic;
- 13.5. The requester 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 so to be exercised or protected. The requester must clearly specify why the record is necessary to exercise or protect such a right (section 53(2)(d)).
- 13.6. RTA Financial Group will process the request within 30 (thirty) business days, unless the requester has stated special reasons to the satisfaction of the Information Officer that circumstances dictate that the above time periods not be complied with.

- 13.7. The requester shall be advised whether access is granted or denied in writing. If, in addition, the requester requires the reasons for the decision in any other manner, the requester will be obliged to state which manner and the particulars required.
- 13.8. If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer (section 53(2)(f)).
- 13.9. If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- 13.10. The requester must pay the prescribed fee, before any further processing can take place.
- 13.11. All information as listed in clause 11 herein should be provided and failing which the process will be delayed until the required information is provided. The prescribed time periods will not commence until the requester has furnished all the necessary and required information. The Information Officer shall sever a record, if possible, and grant only access to that portion requested and which is not prohibited from being disclosed.

14. Refusal of Access to Records

14.1. Grounds to Refuse Access

A private body such as RTA Financial Group is entitled to refuse a request for information.

14.1.1. The main grounds for RTA Financial Group to refuse a request for information relates to the:

- a. mandatory protection of the privacy of a third party who is a natural person or a deceased person (section 63) or a juristic person, as included in the Protection of Personal Information Act 4 of 2013, which would involve the unreasonable disclosure of personal information of that natural or juristic person;
- b. mandatory protection of personal information and for disclosure of any personal information to, in addition to any other legislative, regulatory or contractual agreements, comply with the provisions of the Protection of Personal Information Act 4 of 2013;
- c. mandatory protection of the commercial information of a third party (section 64) if the record contains:
 - i. trade secrets of the third party;
 - ii. financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
 - iii. information disclosed in confidence by a third party to RTA Financial Group, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;

- d. mandatory protection of confidential information of third parties (section 65) if it is protected in terms of any agreement;
 - e. mandatory protection of the safety of individuals and the protection of property (section 66);
 - f. mandatory protection of records which would be regarded as privileged in legal proceedings (section 67).
- 14.1.2. The commercial activities (section 68) of a private body, such as RTA Financial Group, which may include:
- a. trade secrets of RTA Financial Group;
 - b. financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of RTA Financial Group;
 - c. information which, if disclosed could put RTA Financial Group at a disadvantage in negotiations or commercial competition;
 - d. a computer program which is owned by RTA Financial Group, and which is protected by copyright;
 - e. the research information (section 69) of RTA Financial Group or a third party, if its disclosure would disclose the identity of RTA Financial Group, the researcher or the subject matter of the research and would place the research at a serious disadvantage.
- 14.1.3. Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.
- 14.1.4. All requests for information will be assessed on their own merits and in accordance with the applicable legal principles and legislation.
- 14.1.5. If a requested record cannot be found or if the record does not exist, the Information Officer shall, by way of an affidavit or affirmation, notify the requester that it is not possible to give access to the requested record. Such a notice will be regarded as a decision to refuse a request for access to the record concerned for the purpose of the Act. If the record should later be found, the requester shall be given access to the record in the manner stipulated by the requester in the prescribed form, unless the Information Officer refuses access to such record.

15. Remedies Available When RTA Financial Group Refuses a Request

15.1. Internal Remedies

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

15.2. External Remedies

- 15.2.1. A requestor that is dissatisfied with the Information Officer's refusal to disclose information, may within 30 (thirty) days of notification of the decision, may apply to a Court for relief.
- 15.2.2. A third party dissatisfied with the Information Officer's decision to grant a request for information, may within 30 (thirty) days of notification of the decision, apply to a Court for relief.

For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status and a Magistrate's Court designated by the Minister of Justice and Constitutional Development and which is presided over by a designated Magistrate.

16. Access to Records Held by RTA Financial Group

16.1. Prerequisites for Access by Personal/Other Requester

- 16.1.1. Records held by RTA Financial Group may be accessed by requests only once the prerequisite requirements for access have been met.
- 16.1.2. A requester is any person making a request for access to a record of RTA Financial Group. There are two types of requesters:
 - a. Personal Requester
 - i. A personal requester is a requester who is seeking access to a record containing personal information about the requester.
 - ii. RTA Financial Group will voluntarily provide the requested information or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged.
 - b. Other Requester
 - i. This requester (other than a personal requester) is entitled to request access to information on third parties.
 - ii. In considering such a request, RTA Financial Group will adhere to the provisions of the Access to Information Act. Section 71 requires that the Information Officer take all steps to reasonably inform a third party to whom the requested record relates of the request, informing him/her that he/she may make a written or oral representation to the Information Officer why the request should be refused or, where required, give written consent for the disclosure of the Information.

RTA Financial Group is not obliged to voluntarily grant access to such records. The requester must fulfil the prerequisite requirements, in accordance with the requirements of the

Act and as stipulated in Chapter 5; Part 3, including the payment of a request and access fee.

17. Prescribed Fees (Section 51 (1) (f))

17.1. Fees Provided by the Act

17.1.1. The Act provides for two types of fees, namely:

- a. A request fee, which is a form of administration fee to be paid by all requesters except personal requesters, before the request is considered and is not refundable; and
- b. An access fee, which is paid by all requesters in the event that a request for access is granted. This fee is inclusive of costs involved by the private body in obtaining and preparing a record for delivery to the requester.

17.1.2. When the request is received by the Information Officer, such officer shall by notice require the requester, other than a personal requester, to pay the prescribed request fee, before further processing of the request (section 54(1)).

17.1.3. If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the Information Officer 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.

17.1.4. The Information Officer shall withhold a record until the requester has paid the fees as indicated below.

17.1.5. A requester whose request for access to a record has been granted, must pay an access fee that is calculated to include, where applicable, the request fee, the process fee for reproduction and for search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.

17.1.6. If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.

17.1.7. The fee structure is available on the website of the SAHRC at www.sahrc.org.za

18. Decision

18.1. Time Allowed to Institution

- 18.1.1. RTA Financial Group will, within 30 (thirty) business days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.
- 18.1.2. The 30 (thirty) business day period within which RTA Financial Group has to decide whether to grant or refuse the request, may be extended for a further period of not more than (30) thirty business days if the request is for a large number of information, or the request requires a search for information held at another office of RTA Financial Group and the information cannot reasonably be obtained within the original 30 (thirty) business day period.
- 18.1.3. RTA Financial Group will notify the requester in writing should an extension be sought.

19. Protection of Personal Information that is Processed by RTA Financial Group

- 19.1. Chapter 3 of the Protection of Personal Information (“POPIA”) provides for the minimum Conditions for Lawful Processing of Personal Information by a Responsible Party. These conditions may not be derogated from unless specific exclusions apply as outlined in POPIA.
- 19.2. RTA Financial Group needs Personal Information relating to both individual and juristic persons in order to carry out its business and organisational functions. The manner in which this information is Processed and the purpose for which it is Processed is determined by RTA Financial Group. RTA Financial Group is accordingly a Responsible Party for the purposes of POPIA and will ensure that the Personal Information of a Data Subject:
 - 19.2.1. is processed lawfully, fairly and transparently. This includes the provision of appropriate information to Data Subjects when their data is collected by RTA Financial Group, in the form of privacy or data collection notices. RTA Financial Group must also have a legal basis (for example, consent) to process Personal Information;
 - 19.2.2. is processed only for the purposes for which it was collected;

- 19.2.3. will not be processed for a secondary purpose unless that processing is compatible with the original purpose.
- 19.2.4. is adequate, relevant and not excessive for the purposes for which it was collected;
- 19.2.5. is accurate and kept up to date;
- 19.2.6. will not be kept for longer than necessary;
- 19.2.7. is processed in accordance with integrity and confidentiality principles; this includes physical and organisational measures to ensure that Personal Information, in both used and communicated by RTA Financial Group, in order to protect against access and acquisition by unauthorised persons and accidental loss, destruction or damage;
- 19.2.8. is processed in accordance with the rights of Data Subjects, where applicable. Data Subjects have the right to:
 - (a) be notified that their Personal Information is being collected by RTA Financial Group. The Data Subject also has the right to be notified in the event of a data breach;
 - (b) know whether RTA Financial Group holds Personal Information about them, and to access that information. Any request for information must be handled in accordance with the provisions of this Manual;
 - (c) request the correction or deletion of inaccurate, irrelevant, excessive, out of date, incomplete, misleading or unlawfully obtained personal information;
 - (d) object to RTA Financial Group's use of their Personal Information and request the deletion of such Personal Information (deletion would be subject to RTA Financial Group's record keeping requirements);
 - (e) object to the processing of Personal Information for purposes of direct marketing by means of unsolicited electronic communications; and
 - (f) complain to the Information Regulator regarding an alleged infringement of any of the rights protected under POPI and to institute civil proceedings regarding the alleged non-compliance with the protection of his, her or its personal information.

19.3. Purpose of the Processing of Personal Information by the Company

As outlined above, Personal Information may only be processed for a specific purpose. The purposes for which RTA Financial Group processes or will process Personal Information is set out in Part 1 of Appendix 2.

19.4. Categories of Data Subjects and Personal Information/special Personal Information relating thereto

As per section 1 of POPI, a Data Subject may either be a natural or a juristic person. Part 2 of Appendix 2 sets out the various categories of Data Subjects that RTA Financial Group Processes Personal Information on and the types of Personal Information relating thereto.

19.5. Recipients of Personal Information

Part 3 of Appendix 2 outlines the recipients to whom RTA Financial Group may provide Subjects Personal Information to.

19.6. Cross-border flows of Personal Information

19.6.1. Section 72 of POPIA provides that Personal Information may only be transferred out of the Republic of South Africa if the:

- a. recipient country can offer such data an “adequate level” of protection. This means that its data privacy laws must be substantially similar to the Conditions for Lawful Processing as contained in POPI; or
- b. Data Subject consents to the transfer of their Personal Information; or
- c. transfer is necessary for the performance of a contractual obligation between the Data Subject and the Responsible Party; or
- d. 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. 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 in all likelihood provide such consent.

19.6.2. Part 4 of Appendix 2 sets out the planned cross-border transfers of Personal Information and the condition from above that applies thereto.

19.7. *Description of information security measures to be implemented by RTA Financial Group*

Part 5 of Appendix 2 sets out the types of security measures to be implemented by RTA Financial Group in order to ensure that Personal Information is respected and protected. A preliminary assessment of the suitability of the information security measures implemented or to be implemented by RTA Financial Group may be conducted in order to ensure that the Personal Information that is processed by RTA Financial Group is safeguarded and processed in accordance with the Conditions for Lawful Processing.

19.8. *Objection to the Processing of Personal Information by a Data Subject*

Section 11 (3) of POPI and regulation 2 of the POPIA Regulations provides that a Data Subject may, at any time object to the Processing of his/her/its Personal Information in the prescribed form attached to this manual as Appendix 3 subject to exceptions contained in POPIA.

19.9. *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 attached as Appendix 4 to this Manual.

20. *Availability and Updating of the PAIA Manual*

20.1. Regulation Number R.187 of 15 February 2002

20.1.1. This PAIA Manual is made available in terms of Regulation Number R.187 of 15 February 2002.

RTA Financial Group will update this PAIA Manual at such intervals as may be deemed necessary.

20.1.2. This PAIA Manual of RTA Financial Group is available to view at its premises and on its website.

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

(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 <i>(if applicable)</i> :			
Identity Number			
Postal Address			

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
PARTICULARS OF RECORD REQUESTED			
<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			
TYPE OF RECORD <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			

FORM OF ACCESS
(Mark the applicable box with an "X")

Printed copy of record (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 record on flash drive (including virtual images and soundtracks)	
Copy of record on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	

MANNER OF ACCESS
(Mark the applicable box with an "X")

Personal inspection of record at registered address of public/private body (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)	
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)	
E-mail 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)	

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. The requester 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)	<i>A request fee must be paid before the request will be considered.</i>
b)	<i>You will be notified of the amount of the access fee to be paid.</i>
c)	<i>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.</i>
d)	<i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i>
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: <i>(State Rank, Name And Surname of Information Officer)</i>	
Date received:	
Access fees:	
Deposit (if any):	

Signature of Information Officer

FORM 3
OUTCOME OF REQUEST AND OF 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 in 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.	
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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		
TOTAL:			

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 Nr: _____
 Submit proof of payment to: _____

Signed at _____ this _____ day of _____ 20 _____

 Information officer

Appendix 2: Part 1 - Processing of Personal Information in Accordance with POPIA

For clients:

- a. Performing duties in terms of any agreement with clients.
- b. Make, or assist in making, credit decisions about clients.
- c. Operate and manage clients' accounts and manage any application, agreement or correspondence clients may have with RTA Financial Group.
- d. Communicating (including direct marketing) with clients by email, SMS, letter, telephone or in and other way about RTA Financial Group's products and services, unless clients indicate otherwise.
- e. To form a view of clients as individuals and to identify, develop or improve products, that may be of interest to clients.
- f. Carrying out market research, business and statistical analysis
- g. Performing other administrative and operational purposes including the testing of systems
- h. Recovering any debt clients may owe the RTA Financial Group
- i. Complying with the RTA Financial Group's regulatory and other obligations; and
- j. Any other reasonably required purpose relating to the RTA Financial Group business

For prospective clients:

- a. Verifying and updating information
- b. Pre-scoring
- c. Any other reasonably required purpose relating to the processing of a prospect's personal information reasonably related to the RTA Financial Group business

For employees:

- a. The same purposes as for clients (above)
- b. Verification of applicant employees' during recruitment process
- c. General matters relating to employees:
 - i. Retirement fund
 - ii. Medical aid
 - iii. Payroll
 - iv. Disciplinary action
 - v. Training
- d. Any other reasonably required purpose relating to the employment or possible employment relationship.

For vendors /suppliers /other businesses:

- a. Verifying information and performing checks;
- b. Purposes relating to the agreement or business relationship or possible agreement or business relationships between the parties;
- c. Payment of invoices;
- d. Complying with the RTA Financial Group's regulatory and other obligations; and
- e. Any other reasonably required purpose relating to the RTA Financial Group business.

Appendix 2: Part 2 - Categories of Data Subjects and Categories of Personal Information relating thereto

Employees

- a. Name and contact details
- b. Identity number and identity documents including passports
- c. Employment history and references
- d. Banking and financial details
- e. Details of payments to third parties (deductions from salary)
- f. Employment contracts
- g. Employment equity plans
- h. Medical aid records
- i. Pension Fund records
- j. Remuneration/salary records
- k. Performance appraisals
- l. Disciplinary records
- m. Leave records
- n. Training records

Clients and prospective clients (which may include employees)

- a. Postal and/or street address
- b. Title and name
- c. Contact numbers and/or e-mail address
- d. Ethnic group
- e. Employment history
- f. Age
- g. Gender
- h. Marital status
- i. Nationality
- j. Language
- k. Financial information
- l. Identity or passport number
- m. Browsing habits and click patterns on RTA Financial Group websites.

Vendors /suppliers /other businesses:

- a. Name and contact details
- b. Identity and/or company information and directors' information

- c. Banking and financial information
- d. Information about products or services
- e. Other information not specified, reasonably required to be processed for business operations

Appendix 2: Part 3 - Recipients of Personal Information

- a. Any firm, organisation or person that the RTA Financial Group uses to collect payments and recover debts or to provide a service on its behalf;
- b. Any firm, organisation or person that/who provides the RTA Financial Group with products or services;
- c. Any payment system the RTA Financial Group uses;
- d. Regulatory and governmental authorities or ombudsmen, or other authorities, including tax authorities, where RTA Financial Group has a duty to share information;
- e. Third parties to whom payments are made on behalf of employees;
- f. Financial institutions from whom payments are received on behalf of data subjects;
- g. Any other operator not specified;
- h. Employees, contractors and temporary staff; and
- i. Agents.

Appendix 2: Part 4 – Cross border transfers of Personal Information

Personal Information may be transmitted transborder to RTA Financial Group's suppliers in other countries, and Personal Information may be stored in data servers hosted outside South Africa, which may not have adequate data protection laws. RTA Financial Group will endeavour to ensure that its dealers and suppliers will make all reasonable efforts to secure said data and Personal Information.

Appendix 2: Part 5 – Description of information security measures

RTA Financial Group undertakes to institute and maintain the data protection measures to accomplish the following objectives outlined below. The details given are to be interpreted as examples of how to achieve an adequate data protection level for each objective. RTA Financial Group may use alternative measures and adapt to technological security development, as needed, provided that the objectives are achieved.

1. Access Control of Persons

RTA Financial Group shall implement suitable measures in order to prevent unauthorized persons from gaining access to the data processing equipment where the data are processed.

2. Data Media Control

RTA Financial Group undertakes to implement suitable measures to prevent the unauthorized manipulation of media, including reading, copying, alteration or removal of the data media used by RTA Financial Group and containing personal data of Customers.

3. Data Memory Control

RTA Financial Group undertakes to implement suitable measures to prevent unauthorized input into data memory and the unauthorized reading, alteration or deletion of stored data.

4. User Control

RTA Financial Group shall implement suitable measures to prevent its data processing systems from being used by unauthorised persons by means of data transmission equipment.

5. Access Control to Data

RTA Financial Group represents that the persons entitled to use RTA Financial Group's data processing system are only able to access the data within the scope and to the extent covered by their respective access permissions(authorisation).

6. Transmission Control

RTA Financial Group shall be obliged to enable the verification and tracing of the locations / destinations to whichthe personal information is transferred by utilization of RTA Financial Group's data communication equipment / devices.

7. Transport Control

RTA Financial Group shall implement suitable measures to prevent Personal Information from being read, copied, altered or deleted by unauthorized persons during the transmission thereof or during the transport of the data media.

8. Organisation Control

RTA Financial Group shall maintain its internal organisation in a manner that meets the requirements of this Manual.

**Appendix 3: Objection to the Processing of Personal Information in terms of Section 11(3) of the
Protection of Personal Information Act, 2013**

Regulations Relating to The Protection of Personal Information, 2018

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 number(s):	
E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname/ registered name of data subject:	
Residential, postal or business address:	
Contact number(s):	
E-mail address:	
C	REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) (Please provide detailed reasons for the objection)

Signed at _____ this ____ day of _____ 20...

.....
Signature of data subject/designated person

Appendix 4: 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

Regulations Relating to the Protection of Personal Information, 2018

[Regulation 3]

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". 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

A	Details of Data Subject
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
Contact number(s):	
E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname/ registered name of data subject:	
Residential, postal or business address:	
Contact number(s):	

E-mail address:	
C	Reasons for Objection in Terms of Section 11(1)(D) to (F) (Please Provide Detailed Reasons for The Objection)
D	Reasons for *Correction or Deletion of the Personal Information about the Data Subject in Terms of Section 24(1)(a) which is in Possession or Under the Control of the Responsible Party; and or Reasons for *Destruction or Deletion of a Record of Personal Information about the Data Subject in Terms of Section 24(1)(b) which the Responsible Party is no longer Authorised to Retain. (Please Provide Detailed Reasons for the Request)