



ACCESS TO INFORMATION MANUAL (PRIVATE BODY)

**PREPARED IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS
TO INFORMATION ACT 2 OF 2000 (“PAIA” or “the Act”)**

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1. Purpose of the Manual in terms of PAIA

The purpose of this Manual is to assist people wishing to access information in terms of PAIA from the South African Credit and Risk Reporting Association (SACRRA).

2. Request for access to information

If a person or entity requires access to information as contemplated in the Act, the requester must contact the Information Officer as per the details in item 6 below.

In terms of section 25(2) states that:

(2) If the request for access is granted, the notice in terms of subsection (1)(b) must state—

- (a) **the access fee (if any) to be paid upon access;***
- (b) the form in which access will be given; and*
- (c) that the requester may lodge an internal appeal or an application with a court, as the case may be, against the access fee to be paid or the form of access is granted, and the procedure (including the period) for lodging the internal appeal or application, as the case may be.*

(3) If the request for access is refused, the notice in terms of subsection (1)(b) must—

- (a) state adequate reasons for the refusal, including the provisions of this Act relied upon;*
- (b) exclude, from such reasons, any reference to the content of the record; and*
- (c) state that the requester may lodge an internal appeal or an application with a court, as the case may be, against the refusal of the request, and the procedure (including the period) for lodging the internal appeal or application, as the case may be.*

3. Terms used in this document

- Terms defined in the Act shall have the meaning set out therein; and
- Reference to sections shall be a reference to sections in the Act.

4. Background of SACRRA

The SACRRA is a not-for-profit voluntary association of members who share the credit and risk performance data of their customers for purposes of making informed credit and risk decisions. We aim to give our members control of their data to enable them to comply with existing legislation and to adapt to an ever-changing business environment by providing tools and industry services on data formats, data quality and related challenges. Credit and risk data, also known as payment profile information, is applied in all stages of the customer's life cycle allowing our members greater insight into their customers and guarding them against undue risk while assisting sustainable business growth and financial inclusion.

We provide the framework to facilitate the sharing of complete and accurate credit and risk data at our Associate Member credit bureaus, enabling our members to comply with the credit information sharing provisions of the National Credit Act (NCA) as well as the provisions for performing credit and risk assessments and affordability calculations.

SACRRA's success rests on our data-driven approach. We focus on facilitating data quality and standardisation for the comprehension and common understanding of shared data across all industry sectors as well as for effective application thereof by our members. We strive to ensure that data of the highest quality and standard is submitted and shared for access by legitimate parties for legally permissible purposes.

We engage broadly with parties directly involved in data submission, transmission, and application of data, and with key stakeholders such as government, regulators and the media for the purposes of ensuring compliance with legislation and fulfilling our mandate on data quality and maximisation of the benefits of data sharing.

5. SACRRA's Contact Details

Name The South African Credit and Risk Reporting Association
 Physical address Ground Floor, Block N, Central Park, 400 16th Road, Midrand, 1685
 Postal address P O Box 11741, Wierda Park South, 0057
 Contact details 087 701 3254; info@sacrra.org.za
 Website address www.sacrra.org.za

6. Details of the Information Officer

Name Ms Darrell Beghin
 Contact details 087 701 3254; dbeghin@sacrra.org.za or info@sacrra.org.za

7. Information automatically available

The following categories of records are automatically available for inspection, purchasing or photocopying:

- Our management committee;
- Our organisational structure; and
- Annual Reviews.

Please follow the requesting procedure as documented in item 10 of this Manual, when requesting access to SACRRA records.

8. Information available in terms of other legislation

Information is available in terms of certain provisions of the following legislation:

- Arbitration Act 42 of 1965
- Basic Conditions of Employment Act 75 of 1997
- Compensation for Occupational Injuries and Diseases Act 130 of 1993
- Competition Act 89 of 1998
- Copyright Act 61 of 1978
- Electronic Communications and Transactions Act 25 of 2002
- Employment Equity Act 55 of 1998
- Income Tax Act 58 of 1962
- Insolvency Act 24 of 1936
- Intellectual Property Laws Amendments Act 38 of 1997
- Labour Relations Act 66 of 1995
- Non-profit Organisations Act 71 of 1997.
- Occupational Health and Safety Act 85 of 1993
- Skills Development Act 97 of 1998
- Skills Development Levies Act 9 of 1999
- The National Credit Act 34 of 2005
- Trade Marks Act 194 of 1993
- Unemployment Insurance Act 63 of 2001
- Unemployment Insurance Contributions Act 4 of 2002
- Value Added Tax Act 89 of 1991

9. Information available in terms of the Act

The subjects on which SACRRA holds records and the categories on each subject are as listed below. Please note that a requestor is not automatically allowed access to these records and that access to them may or must be refused in accordance with sections 62 to 69 of the Act:

9.1 Accounting records

- Annual financial statements
- General ledger
- Subsidiary ledgers (receivables, payables, etc.)
- Bank statements, cheque books, cheques
- Customer and supplier statements and invoices
- Deposit slips
- Fixed asset register
- Tax returns and assessments
- VAT returns
- Lease or instalment sale agreements
- Budgets
- Insurance records
- Auditor's reports
- Capital expenditure
- Credit agreements
- Record of assets
- Record of liabilities
- Record of revenue
- Record of expenses

9.2 Information Technology

- Agreements
- Capacity and utilization of current systems
- Hardware
- Internet
- Licenses
- LAN installations
- Operating systems
- Software packages
- Telephone exchange equipment
- Telephone lines, leased lines and data lines

9.3 Insurance

- Claim records
- Details of coverage, limits and insurers
- Insurance policies

9.4 Legal, Agreements and Contracts

- Acquisition and disposal documentation
- Agreements with contractors, suppliers and members
- Agreements with customers
- Agreements with shareholders, officers and directors

9.5 Intellectual Property

- Details of intellectual property rights

- Logos and trademarks

9.6 Personnel Records

- Disciplinary records
- Employee evaluation and/or performance records
- Employee information records
- Employment applications
- Employment contracts
- IRP5 and IT3 certificates
- Letters of appointment
- Leave applications
- Maternity leave policy
- Medical aid records
- Name, particulars and occupation of each employee
- Payroll
- Personnel file
- Salary and wage register
- Leave register
- Salary slips and wage records
- Training and development
- UIF, PAYE and SDL returns
- Workmen's compensation documents

9.7 Statutory Company records

- Annual statutory returns
- Details of any change of name
- Constitution
- Notice and minutes of Manco meetings
- Agenda and minutes of other committee meetings
- Notice and minutes of Annual and General meetings
- Register of Manco members
- Register of members
- Policies and Protocols
- Internal phone lists

9.8 Tax

- Income tax returns
- Provisional tax returns
- Tax assessments
- Documents relating to where an objection and appeal is lodged
- Records related to taxable gain or assessed capital loss
- VAT documents
- Vendors information

10. **Requesting Procedure**

A person who wants access to the records must complete the necessary request form, as set out in Annexure 1 or which can be accessed on www.sahrc.org.za, and the completed form must be sent to the address, email address or fax number provided in this manual, and marked for the attention of the Information Officer.

The requester must indicate which form of access is required, and identify the right that is sought to be exercised or protected, and provide an explanation of which the requested record is

required for the exercise or protection of that right. Proof of the capacity in which the requester is requesting the information, should also be provided.

10.1 Availability of the Manual

10.2.1 This manual is available for inspection by the general public upon request during office hours and there is no charge for viewing the manual at our offices. Copies of the manual may be made available subject to the prescribed fees.

10.2.2 Copies may also be requested from the South African Human Rights Commission at the address indicated below.

10.2 Fees

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fees. Any other requester who is not a personal requester must pay the required fee(s), which shall be advised to the requester at the time of request. A portion of these fees may lawfully be required to be paid before the request is considered or processed. Fees paid will be refunded if a request for access is refused.

10.3 Details of the South African Human Rights Commission

Any queries regarding this manual should be directed to:

The South African Human Rights Commission
PAIA Unit Research and Documentation Department
Private Bag 2700
Houghton
2041

Phone: 011 484 8300

Fax: 011 484 0582

Email: PAIA@sahrc.org.za

Website: www.sahrc.org.za

11. **Guide in terms of section 10 of the Act**

A person who wishes to exercise any right contemplated in the Act may obtain a copy of the information guide issued by the Human Rights Commission in all official languages, from the Human Rights Commission.