



FirstRand

INFORMATION MANUAL

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

June 2022

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1 DEFINITIONS

Customer	A natural or juristic person who is an existing FirstRand group customer or a person who provided their Personal Information (PI) and Special Personal Information (SPI) to the FirstRand group in the context of a sale of acquiring goods or services.
Data subject	Means the person to whom PI relates. In reference to the FirstRand group, this primarily but without limitation means customers, employees and operators/suppliers, other persons and third parties.
Employee/s	Refers to any natural person who works for, or provides services to, or on behalf of the FirstRand group, and receives or is entitled to receive remuneration, and any other person who assists in carrying out or conducting the business of the FirstRand group. This includes, without limitation current, past and prospective employees, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.
Operator	Means a person who processes personal information for a responsible party in terms of a contract or mandate, without coming under the direct authority of that party.
FirstRand or the group	Means FirstRand Limited and its South African subsidiary companies, including, divisions, segments and business units which may include certain special purpose vehicles. Certain subsidiary companies may be excluded from the FirstRand group description for the purposes of this manual (such as where the FirstRand group is involved in private equity investments). Confirmation as to whether this manual applies to a specific company associated with the FirstRand group can be sought through the mechanisms provided in this manual.
Personal information	Means personal information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to: (a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person; (b) information relating to the education or the medical, financial, criminal or employment history of the person; (c) any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person; (d) biometric information of the person; (e) personal opinions, views or preferences of the person; (f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;

	<p>(g) views or opinions of another individual about the person; and</p> <p>(h) the name of the person if it appears with other PI relating to the person, or if the disclosure of the name itself would reveal information about the person;</p> <p>In reference to this manual, PI must be seen primarily but without limitation as PI of group customers; employees and suppliers, other persons and third parties.</p>
Record(s)	<p>means any recorded information (of, or in relation to, a public or private body)-</p> <p>(a) regardless of form or medium;</p> <p>(b) in the possession or under the control of that public or private body, respectively; and</p> <p>(c) whether or not it was created by that public or private body, respectively.</p>
Responsible party	<p>Means a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing PI.</p> <p>In reference to this manual, the responsible parties are the FirstRand entities as defined above.</p>
Special Personal Information	<p>Means any SPI of a data subject, concerning:</p> <p>(a) the religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information of a data subject; or</p> <p>(b) the criminal behaviour of a data subject to the extent that such information relates to:</p> <p>(i) the alleged commission by a data subject of any offence; or</p> <p>(ii) any proceedings in respect of any offence allegedly committed by a data subject or the disposal of such proceedings.</p>

2 IMPORTANT

This manual applies to the FirstRand group as defined above. The defined FirstRand entities are responsible parties. A simplified group structure highlighting some of the group's major subsidiaries and businesses is available on the group's website at <https://www.firstrand.co.za/the-group/ownership-and-legal-structure/>.

The FirstRand group follows a multi-branding approach. Some of the group's major brands in South Africa are shown below.



3 INTRODUCTION

3.1 The Promotion of Access to Information Act 2 of 2000

The Promotion of Access to Information Act 2 of 2000 (PAIA) (as amended from time to time) gives effect to the constitutional right of access to any information contained in records held by public or private bodies **that is required for the exercise or protection of any rights**. Where a party wishes to request a record which is needed in order to protect or exercise their right, they must use the procedure set out in the information manual to request such information. This information manual provides an outline of the types of records and the PI held by the group and sets out the procedure to request access to these records and PI, the requirements which such a request must meet and the grounds for refusal or partial refusal of such request. In addition, it explains how to access PI held by the group in terms of sections 23 and 25 of the Protection of Personal Information Act 4 of 2013 (POPIA). Requests for access to PI will be responded to within a reasonable time.

PAIA and POPIA recognise that the right of access to information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:

- limitations aimed at the reasonable protection of privacy;
- commercial confidentiality; and
- effective, efficient and good governance;

which balance 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.

This right of access may not be used to access records required for the purpose of criminal or civil proceedings, where such proceedings have commenced, and where the production of or access to that record is provided for in any other law.

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

3.2. The Protection of Personal Information Act 4 of 2013

For the purposes of POPIA, this information manual provides, at a high level, information on the following:

- the purpose for the group processing PI;
- a description of the categories of data subjects and of the information or categories of information relating thereto;
- the categories of recipients to whom the PI may be supplied;
- where PI is transferred or processed outside the Republic of South Africa, the recipients or categories of recipients to whom the PI may be supplied; and
- a general description of the security measures applied to ensure the confidentiality, integrity and availability of the PI which is to be processed.

4 CONTACT DETAILS AND INFORMATION

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

Requests for FNB and DirectAxis records	
Contact	FNB PAIA Office
Email	fnbpaia@fnb.co.za
FNB physical address	3rd Floor, 1 First Place, Bank City, Johannesburg
FNB postal address	PO Box 1153, Johannesburg, 2000 c/o FNB Legal, 3rd Floor, 1 First Place, BankCity, Johannesburg
Website	www.fnb.co.za
Requests for WesBank records	
Contact	WesBank PAIA Office
Telephone	011 632 5028
Email	wesbankpaia@wesbank.co.za
WESBANK postal address	PO Box 1066, Johannesburg, 2000
WESBANK physical address	Home of WesBank, 1 Enterprise Road, Fairland, 2170

Requests for MotoVantage records	
Contact	MotoVantage PAIA Office
Postal address	PO Box 1034, Gallo Manor, 2152
Physical address	MotoVantage House, Stonemill Office Park, 300 Acacia Road, Darrenwood, 2194
Email	compliance@motovantage.co.za
Website	www.motovantage.co.za
Requests for RMB records	
Contact	RMB PAIA Office
Postal address	PO Box 650149, Benmore, 2010
Physical address	1 Merchant Place, Corner Fredman Drive and Rivonia Road, Sandton
Email	rmbprivacy.office@rmb.co.za mailto:firstrandcosec@firstrand.co.za
Telephone	011 282 1808
Website	www.rmb.co.za
Requests for any other FirstRand group records (including Ashburton Investments)	
Contact	FirstRand group PAIA Office
Postal address	PO Box 650149, Benmore, 2010
Physical address	4 Merchant Place, Corner Fredman Drive and Rivonia Road, Sandton
Email	firstrandcosec@firstrand.co.za
Telephone	011 282 1808
Website	www.firstrand.co.za

The contact details for the FirstRand information officers and deputy information officers are below.

FirstRand Information Officer	
Contact Name	Jolandi Wassermann
Telephone	011 282 1808
Email	privacy@firstrand.co.za

Deputy Information Officer	
Contact Name	David Smuts
Telephone	011 282 1808
Email	privacy@firstrand.co.za
Deputy Information Officer	
Contact Name	Keeran Padayachi
Telephone	011 282 1808
Email	rmbprivacy.office@rmb.co.za
Deputy Information Officer	
Contact Name	Fernando Moreira
Telephone	011 282 1808
Email	dpo@fnb.co.za

5 AVAILABILITY OF GUIDES TO PAIA AND POPIA

The Information Regulator, in terms of Section 10 of PAIA (as amended), has published a revised and updated guide. The purpose of the guide is to provide information that is needed by any person who wishes to exercise the right to access records and PI as contemplated in PAIA and POPIA respectively.

Copies of PAIA and POPIA, the relevant regulations and guides to these acts, can be obtained from:

- the groups registered head office, for public inspection during normal office hours; or
- upon written request on Form 1 of Appendix 1.

Copies can also be obtained from the website of the Information Regulator

(<https://www.inforegulator.org.za/contact.html>)

Any complaints can be lodged with the Information Regulator on Form 5 (complaint form), in terms of Regulation 10 which can be found on the website of the Information Regulator under the “Forms” section.

Queries and complaints can also be directed to:

The Information Regulator (South Africa)	
Email:	enquiries@inforegulator.org.za PAIAComplaints@inforegulator.org.za
Telephone	+27 (0)10 023 5200
Physical address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001.
Postal address	P.O Box 31533, Braamfontein, Johannesburg, 2017
Website:	https://www.inforegulator.org.za/contact.html

6 RECORDS OF THE GROUP

The records which are held by the group are set out below.

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

The information is classified and grouped according to records relating to the subjects and categories outlined below.

6.1 Employee records

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

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

6.2 Customer-related records

Records provided by a customer directly to the group, including:

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

6.3 Private body records

Examples of private body records are the following:

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

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

6.4 Other records

Employee, customer or private body records, which are held by another party, as opposed to the records held by the group itself.

Records held by the group pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about contractors/suppliers.

The group may possess records pertaining to other parties, including without limitation contractors, job applicants and operators (suppliers and third parties). Alternatively, such other parties may possess records that can be said to belong to the group.

6.5 Records available automatically

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

These categories are:

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

7 PROCESSING OF PERSONAL INFORMATION

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

7.1 The purpose for the group processing personal information

The group processes PI for a variety of purposes, where legally justified to do so. The group maintains separate privacy notices that incorporates the purposes for processing. These notices are available on FirstRand's website (<https://www.firststrand.co.za/investors/governance-and-compliance/>).

7.2 Categories of data subjects and PI processed by the group

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

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

Categories of data subjects	PI processed
	Employee vehicle registration
	Employee performance records
	Payroll records
	Electronic access records
	Employee outside business interests
	Physical access records
	Surveillance records
	Health and safety records
	Training records
	Background checks
	Criminal checks
	Employment history
Job applicants	Curriculum vitae and application forms
	Criminal checks
	Background checks
Family members of employees	PI, e.g. name, ID, etc.
	Medical and disability information
	PI acquired for processing travel documents
Children of employees	Child's PI processed e.g. birth certificate, ID, etc.
	Child's medical information and disability information
	Child's information acquired for processing travel documents
Visitors	Physical access records
	Electronic access records, scans and photographs
	Surveillance records (such as CCTV footage)
	Biometric information

7.3 Recipients or categories with whom PI is shared

- 7.3.1 The group may share the PI of its data subjects, where legally justified to do so, for any of the purposes outlined in paragraph 7.1, with the following parties (amongst others):
- other FirstRand group companies (also those in other countries); and
 - the group's service providers and operators (suppliers and third parties) who perform services on its behalf.
- 7.3.2 The group does not share the PI of its data subjects with any third parties, except if:
- it is obliged to provide such information for legal or regulatory purposes;
 - it is required to do so for purposes of existing or future legal proceedings;
 - it is selling one or more of its businesses or part of its businesses to a third party to whom it may transfer its rights under any agreement it may have with data subjects;
 - it is involved in the prevention of fraud, loss, bribery or corruption;
 - the third party performs services and processes PI on the group's behalf as its operator;
 - this is required to provide or manage any information, products and/or services to data subjects; or
 - this is needed to help the group improve the quality of its products and services.
- 7.3.3 The group will send its data subjects appropriate notifications or communications of its processing if it is obliged to do so by law, or in terms of its contractual relationship with data subjects.
- 7.3.4 The group will only disclose PI to government authorities if it is required to do so by law.
- 7.3.5 The group's employees and suppliers are required to adhere to legislation relating to privacy and confidentiality principles and to complete privacy training.

7.4 Information security measures to protect personal information

- 7.4.1 Reasonable technical and organisational measures have been implemented for the protection of PI processed by the group and its operators (suppliers and third parties). In terms of POPIA, operators (suppliers and third parties) process PI on behalf of the group.
- 7.4.2 The group continually implements and monitors technical and organisational security measures to protect the PI it holds, against unauthorised access, as well as accidental or wilful manipulation, loss, damage, or destruction.
- 7.4.3 The group will take steps to ensure that operators (suppliers and third parties) who process PI on its behalf apply adequate safeguards as outlined under paragraphs 7.4.1 and 7.4.2.

7.5 Cross-border flows of personal information

- 7.5.1 The group will only transfer PI across South African borders if the relevant transactions or situations require cross-border processing. It will only do so in accordance with South African legislative requirements, if required by law, or the data subject consents to the transfer of their PI to third parties in foreign countries.

7.5.2 The group will take steps to ensure that operators (suppliers and third parties) in foreign countries are bound by laws, binding corporate rules or binding agreements that provide an adequate level of protection of PI and uphold principles for reasonable and lawful processing of PI, in terms of POPIA.

7.5.3 The group will take steps to ensure that operators (suppliers and third parties) that process PI in jurisdictions outside of South Africa, apply adequate safeguards as outlined in section 7.4 above.

7.6 PI received from third parties

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

8 GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for the group to refuse a request for records relate to the mandatory protection:

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

8.1 Access to records held by the group

- 8.1.1 Records held by the group may be accessed only once the prerequisite requirements for access have been met.
- 8.1.2 A requester is any person making a request for access to a record of the group. There are two types of requesters:

Personal requester

- 8.1.3 A personal requester is a requester who is seeking access to a record that relates to their PI (as defined in PAIA and POPIA) and need not follow the request process to gain access to their PI.
- 8.1.4 A personal requester can also be a requester who is seeking to access to records held by the FirstRand group and in such circumstances, the requester must follow the request procedure outlined in paragraph 8.3 below to submit their request to access such records.
- 8.1.5 Subject to the provisions of this manual, PAIA, POPIA and other applicable laws, the group will provide the requested information or give access to any record regarding the requester's personal information. The prescribed fee for reproduction of the information requested will be charged as indicated in Appendix 2.

Other requester

- 8.1.6 This type of requester refers to the person (natural or juristic person) making a request on behalf of somebody else. This requester (other than a personal requester) is entitled to request access to records held by FirstRand group. The requester must fulfil the prerequisite requirements for access in terms of PAIA, including the payment of a request and access fee.
- 8.1.7 If a request is made on behalf of another person, the requester must submit proof of the capacity (as the authorised person) in which the requester is making the request to the reasonable satisfaction of the information officer.
- 8.1.8 If a public body lodges a request, the public body must be acting in the public interest and provide details of the public interest that it is seeking to protect/rely on.

8.2 Remedies available when the group refuses a request for information

8.2.1 Internal remedies

The group does not have internal appeal procedures. As such, the decision made by the information officer is final, and requester will have to exercise such external remedies at their disposal if the request for information is refused and the requester is not satisfied with the answer supplied by the information officer.

8.2.2 External remedies

Subject to the provisions of PAIA, a requester 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 requester dissatisfied with an information officer's decision to grant a request for information, may within 180 days of notification of the decision, lodge a complaint with the Information Regulator.

8.3 Request procedure

The following procedural requirements serve as guidelines for requesters.

- 8.3.1 The requester must comply with all the procedural requirements contained in PAIA relating to the request for access to a record.
- 8.3.2 The requester must complete the prescribed Form 2 enclosed in Appendix 1, and submit same, as well as proof of payment of a request fee and a deposit, if applicable, to the information officer at the postal or physical address, or email address as stated in section 4 of this document.
- 8.3.3 The prescribed form must be completed with sufficient detail to at least enable the information officer to identify:
 1. the record or records requested;
 2. proof of identity of the requester and/or authority, where applicable a proper mandate or power of attorney or resolution;
 3. which form of access is required, if the request is granted; and
 4. the postal address or email address of the requester.
- 8.3.4 This right of access only applies to records in existence at the time of request.
- 8.3.5 The requester must clearly explain and outline the right they wish to exercise or protect. When explaining which right the requester seeks to exercise when making a request to FirstRand group, the requester cannot refer to the right of access to information. The requester must clearly identify another right it seeks to exercise or protect and explain how the record is reasonably required to protect, or exercise, that right. The courts have also indicated that access to the records must be "necessary" for the exercise or protection of the right so stated.
- 8.3.6 This right of access may not be used to access records under criminal or civil proceedings, or where such proceedings have commenced.
- 8.3.7 If there is missing information or if the requester has not adequately articulated the right sought to be exercised or protected or has not adequately satisfied the procedural requirements in terms of section 53 of PAIA then the request will not be considered as a valid request until such time as the missing information is provided.
- 8.3.8 Subject to the provisions contained in PAIA, in respect of extensions, the group will process the request within 30 days from when the request is received, provided the information officer is satisfied that adequate proof of identity has been submitted, the fee is paid (where applicable), and other relevant requirements (in terms of section 53) have been met, or within any extension timeline. Where a request for access to information relates to a third party, the group will follow the process as stipulated in point 8.3.9 below.

- 8.3.9 Where the group receives a request for access to information relating to a third party, the group will as soon as reasonably possible but in any event within 21 days of receiving the request, notify the third party of such a request. The third party, once notified, is provided 21 days within which to make representations to refuse access or give written consent for the disclosure of the record to the requester. The information officer will make a decision on whether to grant or refuse access after considering the representations made by the third party.
- 8.3.10 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally, and the information officer will complete the form on behalf of the requester and provide a copy thereof to the requester.

8.4 Prescribed fees

- 8.4.1 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.
- 8.4.2 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.
- 8.4.3 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.
- 8.4.4 The information officer shall withhold a record until the requester has paid the fees as indicated in Appendix 2.
- 8.4.5 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 in excess of 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.
- 8.4.6 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.

8.5 Manner and form of access

- 8.5.1 The requester shall be informed in the manner indicated by the requester in Appendix 1, Form 3, whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, they must state the manner, which will be provided if possible. If access is denied, the requester is entitled to a refund of the fees paid, in which instance, the group will seek account details from the requester in order to give effect to payment of any refund.

- 8.5.2 Additional fees may be charged where the requester indicates that he/she requires access to the records in a format other than electronic.

8.6 Decision

- 8.6.1 The group will, within 30 calendar days, after receipt of the request, decide whether to grant or decline the request and notify the requester in the manner indicated by the requester in Appendix 1, Form 3, by giving reasons (if required) to that effect, to the requester. Only in exceptional circumstances can this timeline be less than 30 calendar days.
- 8.6.2 The 30-calendar day period within which the group must decide whether to grant or refuse the request may be extended for a further period of not more than 30 days if the request is for a large amount of information or if consultation among divisions of the private body or with another private body is necessary or desirable within the original period and the information cannot reasonably be obtained within the original 30-calendar day period. Should an extension of time be required, the group will notify the requester in the manner indicated by the requester in Appendix 1, Form 3.

8.7 Records not found

- 8.7.1 If all reasonable steps have been taken to find a record and such record cannot be found or the record does not exist, then the group shall notify the requester, by way of an affidavit or affirmation, that it is not possible to give access to the requested record.
- 8.7.2 The affidavit or affirmation shall provide a full account of all the steps taken to find the record or determine its existence, including details of all communications by the group with every person who conducted the search.
- 8.7.3 The notice in paragraph 8.7.1 above shall be regarded as a decision to refuse a request for access to the record concerned for purposes of PAIA.
- 8.7.4 If the record in question is later found, the requester shall be given access to the record in the manner stipulated by the requester in Appendix 1, Form 3, unless access is refused by the group as set out in this manual.

8.8 List of applicable legislation

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

9 AVAILABILITY OF THE MANUAL

This manual is made available in terms of the PAIA regulation number R.757 of 27 August 2021.

This manual will be available on the group's website (www.firstrand.co.za) and may be amended from time to time.

Alternatively, a copy can be requested from the relevant FirstRand group entities (see contact details in section 4).

APPENDIX 1

FORM 1

REQUEST FOR A COPY OF THE GUIDE
--

(Regulation 2 and Regulation 3)

TO: The Information Officer

Insert address

I,			
Full name and surname:			
In my capacity as (mark with "x"):	Information officer:		Other:
Name of *public/private body (if applicable):			
Postal address:			
Street address:			
Email address:			
Facsimile:			

Contact numbers:	Telephone (Business):		Cellular:	
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Hereby request the following copy(ies) of the Guide:

Language (mark with "x")		Number of copies	Language (mark with "x")		Number of copies
	Sepedi			Sesotho	
	Setswana			siSwati	
	Tshivenda			Xitsonga	
	Afrikaans			English	
	isiNdebele			isiXhosa	
	isiZule				

Manner of collection (mark with "x"):

Personal collection	Postal address	Facsimile	Electronic communication (Please specify)

SIGNED AT _____ THIS _____ DAY OF _____ 20_____

SIGNATURE OF REQUESTER

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

(Insert address)

E mail address: _____

Fax number: _____

Mark with "x":

Request is made in my own name

Request is made on behalf of another person

PERSONAL INFORMATION

Full name and surname:	
Identity number:	

Capacity in which request is made (when made on behalf of another person):				
Postal address:				
Street address:				
Email address:				
Contact numbers:	Telephone (Business):		Facsimile:	
	Cellular:			
Full names of person on whose behalf request is made (if applicable):				
Identity number:				
Postal address:				
Street address:				
Email address:				
Contact numbers:	Telephone (Business):		Facsimile:	
	Cellular:			
PARTICULARS OF RECORD REQUESTED				
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.)				
Description of the record or relevant part of the record:				

Reference number (if available):	
Any further particulars of record:	
TYPE OF RECORD (Mark the applicable box with an "x")	
Record is in written or printed form	
Record comprises virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
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)	
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)	

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 requested record is required for the exercising or protection of the aforementioned right:	

FEES

<p>a) A request fee must be paid before the request will be considered.</p> <p>b) You will be notified of the amount of the access fee to be paid.</p> <p>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.</p> <p>d) If you qualify for exemption of the payment of any fee, please state the reason for exemption</p>	
Reason:	

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

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

 SIGNATURE OF REQUESTER/PERSON ON
 WHOSE BEHALF REQUEST IS MADE

FOR OFFICIAL USE	
Reference number:	
Request received by (State Rank, Name And Surname of Information Officer):	
Date received:	
Access fee:	
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 (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) 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 Appendix B.	

OR

2. YOU REQUESTED:	
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	

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 (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)	

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 <ul style="list-style-type: none"> To be provided by requester 	R40.00		
(ii) Compact disc <ul style="list-style-type: none"> If provided by requester If provided to the requester 	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 A4-size	R24.00		
Copy of an audio record			
(i) Flash drive <ul style="list-style-type: none"> To be provided by requester 	R40.00		
(ii) Compact disc <ul style="list-style-type: none"> If provided by requester If provided to the requester 	R40.00 R60.00		
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)	
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The amount must be paid into the following Bank account:

Name of Bank	
Name of account holder	
Type of account	
Account number	
Branch code	
Reference number	
Submit proof of payment to	

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

INFORMATION OFFICER

APPENDIX 2

FEES

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 <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • If provided by requester • If provided to the requester 	R40.00 R40.00 R60.00

9.	<p>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.</p> <p>To not exceed a total cost of:</p>	<p>R145.00</p> <p>R435.00</p>
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.