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**VeriCred Collections (Pty) Ltd**  
**Promotion of Access to information**  
**Act 2 of 2000 (PAIA) Policy and**  
**Manual**

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# VeriCred Collections (Pty) Ltd

11 Goetz Street, Potchefstroom, 2531 Tel: 018 294 1000 Fax: 018 297 1125



## Company Policy

### PAIA: THE PROMOTION OF ACCESS TO INFORMATION ACT, 2000 (Act 2 of 2000)

***This policy should be read in conjunction with the enclosed PAIA Manual.***

Section 32 of the Constitution enshrines the right of access to certain information, and the Promotion of Access to Information Act (PAIA) gives effect to that right. The Act maintains and protects South Africans' right to access any information held by a person that is needed to protect or exercise any rights. This, this then includes information held by VeriCred and affiliated Companies. Access to information will only be granted once certain requirements have been met.

This Act applies to all records held by private bodies (VeriCred or their contractors). An information Officer are to be nominated to receive and review requests for access to information. **Information officers must, however, withhold records if relevant fees have not been paid by the requester.**

A request for access must be made on the **attached** prescribed form, giving precise details on which records are required, including the identity, language preference and contact details of the person requesting access to them. Information officers must respond within 30 days of the request being made, but can extend the period to 60 days if there is a large number of applications or the request requires a search for records in another city.

Subject to availability, information must be made available in the form (e.g. written and audiovisual transcripts) and language of the requester's choice.

The information officer must inform the requester (in writing) if the record **cannot be found**, and must also give a full account of the steps taken to try to access the record. If the record is subsequently recovered, then access must be granted.

### **WHEN CAN A REQUEST FOR INFORMATION BE REFUSED?**

Information should be refused in the following circumstances:

- when a person's privacy should be protected;
- when commercial information about a third party should be protected;
- when information is deemed confidential;
- when disclosure of information might endanger a third party or their property;
- when information is being used in legal proceedings; and research information

**AMENDMENTS TO THIS POLICY**

Amendments to this Policy will take place on an *ad hoc* basis or at least once a year. Clients are advised to check our website periodically to inform themselves of any changes. Where material changes take place clients will be notified directly.

**APPOINTED INFORMATION OFFICER:**

Name:	JJ Fourie
Address:	11 Goetz Street, Potchefstroom
Tel:	018 294 1000
Fax:	018 297 1125
Email:	fouriej@vericredonline.com

Prepared by:	Signature:	Designation:	Date:
Recommended by:	Signature:	Designation:	Date
Approved by:	Signature:	Designation:	Date

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## Section 51 Manual

### Introduction

This Manual is published in terms of Section 51 of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) (“the Act”). The Act gives effect to the provisions of Section 32 of the Constitution, which provides for the right of access to information held by the State and to information held by another person that is required for the exercise and/or protection of any right.

The reference to any information in addition to that specifically required in terms of Section 51 of the Act does not create any right or entitlement (contractual or otherwise) to receive such information, other than in terms of the Act.

### OVERVIEW

VeriCred provides specialized Debt Collecting Services to its Clients. VeriCred supports the constitutional right of access to information and we are committed to provide you access to our records in accordance with the provisions of the Act, the confidentiality we owe third parties and the principles of South African law.

### AVAILABILITY OF THIS MANUAL

A copy of this Manual is available on our website <http://www.vericred.co.za/> or by sending a request for a copy to the Information Officer by email. The Manual may also be obtained from our head office, the South African Human Rights Commission (“SAHRC”) at the addresses set out below. This Manual will be updated from time to time, as and when required.

### HOW TO REQUEST ACCESS TO RECORDS HELD BY VERICRED

Requests for access to records held by the VeriCred must be made on the request form that is available on our website, from the SAHRC website ([www.sahrc.org.za](http://www.sahrc.org.za)) or the Department of Justice and Constitutional Development ([www.doj.gov.za](http://www.doj.gov.za)) (under “regulations”). Note that requests need not be accompanied by payment BUT will only be processed upon payment of the prescribed fees.

Requests for access to records must be made to our Information Officer at the address, fax number or electronic mail address provided for below.

The requester must provide sufficient detail on the request form to enable the Information Officer to identify the record and the requester. The requester should also indicate which form of access is required and indicate if he or she wishes to be informed in any other manner and state the necessary particulars to be so informed.

The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.

If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the Information Officer of VeriCred.

The standard form that must be used for the making of requests is attached as **Annexure 1**.

Not using this form could cause your request to be refused (if you do not provide sufficient information or otherwise) or delayed.

Kindly note that all requests to VeriCred will be evaluated and considered in accordance with the Act. Publication of this manual and describing the categories and subject matter of information held by the VeriCred does not give rise to any rights (in contract or otherwise) to access such information or records except in terms of the Act.

#### **CONTACT DETAILS:**

Name of Private Body: VeriCred Collections (Pty) Ltd  
Designated Information Officer: JJ Fourie  
Email address of Information Officer: [fouriej@vericredonline.com](mailto:fouriej@vericredonline.com)  
Postal address: P O Box 2586, Potchefstroom, 2520  
Street address: 11 Goetz Street, Potchefstroom 2520  
Phone number: 018 294 1000  
Fax number: 018 297 1125

#### **HOW TO ACCESS THE GUIDE AS DESCRIBED IN SECTION 10 OF THE ACT**

Please direct any queries to:

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

Telephone: +27 11 484-8300  
Fax: +27 11 484-0582  
Website: [www.sahrc.org.za](http://www.sahrc.org.za)  
E-mail: [paia@sahrc.org.za](mailto:paia@sahrc.org.za)

## **VOLUNTARY DISCLOSURE**

VeriCred has not published a notice in terms of Section 52(2) of the Act, however, it should be noted that the information relating to VeriCred and its services is freely available on VeriCred's website. Certain other information relating to VeriCred is also made available on such website from time to time. Further information in the form of marketing brochures, advertising material and other public communication is made available from time to time.

## **RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION**

Section 51 (1) (d) Information is available in terms of the following legislation, if and where applicable.

- Basic Conditions of Employment No. 75 of 1997
- Closed Corporation Act No. 69 of 1984
- Companies Act 61 of 1973
- Electronic Communications and Transactions Act 25 of 2002.
- Labour Relations Act 66 of 1995
- Promotion of Access to Information Act No. 2 of 2000
- Regional Services Councils Act No. 109 of 1985
- Skills Development Levies Act No. 9 of 1999
- Skills Development Act No. 97 of 1998
- Unemployment Contributions Act No. 4 of 2002
- Unemployment Insurance Act No. 63 of 2001
- Value Added Tax Act No. 89 of 1991

Access to the records held by the private body in question

- i.* The latest notice regarding the categories of records of the body, which are available without a person having to request access in terms of this Act in terms of section 52(2) *Section 51(1)(c)*
  - Not applicable

## **RECORDS HELD BY VERICRED**

VeriCred maintains records on the following categories and subject matters. However, please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be honoured. All requests for access will be evaluated on a case by case basis in accordance with the provisions of the Act.

- Internal Records



- Memorandum and Articles of Association
- Financial records
- Operational records
- Intellectual property
- Marketing records
- Internal correspondence
- Product records
- Statutory records
- Internal policies and procedures

- Personnel records

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

- Any personal records provided to VeriCred by their personnel;
- Any records a third party has provided to VeriCred about any of their personnel;
- Conditions of employment and other personnel-related contractual and quasi-legal records;
- Internal evaluation records; and
- Other internal records and correspondence.

- Client records

**Please be aware that VeriCred is very concerned about protecting the confidential information of its Clients. Please motivate any request for Client information very carefully, having regard to Sections 63 to 67 of the Act.** Client information includes the following:

- Any records a Client has provided to VeriCred or a third party acting for or on behalf of VeriCred;
- Contractual information;
- Client needs assessments;
- Personal records of Clients;
- Credit information and other research conducted in respect of Clients;



- Any records a third party has provided to VeriCred about Clients;
- Confidential, privileged, contractual and quasi-legal records of Clients;
- Client evaluation records;
- Client profiling;
- Performance research conducted on behalf of Clients or about Clients;
- Client account numbers
- Any records a third party has provided to VeriCred either directly or indirectly; and
- Records generated by or within VeriCred pertaining to Clients, including transactional records.

- Technical records

□

- Technical records generated by, or within VeriCred pertaining to customers.

- Other Parties

Records are kept in respect of other parties, including without limitation contractors, Suppliers, joint ventures, service providers and general market conditions. In addition, such other parties may possess records, which can be said to belong to VeriCred. The following records fall under this category:

□

- Personnel, customer or VeriCred's records which are held by another party as opposed to being held by VeriCred; and
- Records held by VeriCred pertaining to other parties, including financial records, correspondence, contractual records, electronic mail, logs, cached information, records provided by the other party, and records third parties have provided about the contractors/suppliers or customer.

- Other Records

Further records are held including:-

□

- Information relating to VeriCred's own commercial activities; and
- Research carried out on behalf of a client by VeriCred or commissioned from a third party for a customer;
- Research information belonging to VeriCred, whether carried out itself or commissioned from a third party.

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## Reproduction Fees

Where an institution has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question.

### THE APPLICABLE FEES FOR REPRODUCTION AS REFERRED TO ABOVE ARE:

Fee	R
For every photocopy of an A4-size page or part thereof	1,10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	0,75
For a copy in a computer-readable form on:	
3,5" magnetic disc	7,50
Optical compact disc	70,00
A transcription of visual images, for an A4-size page or part thereof	40,00
For a copy of visual images	60,00
A transcription of an audio record, for an A4-size page or part thereof	20,00
For a copy of an audio record	30,00

Request fees:

Where a requester submits a request for access to information held by an institution on a person other than the requester himself/herself, a request fee in the amount of R50,00 is payable up-front before the institution will further process the request received.

Access fees:

An access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specially excluded in terms of the Act or an exclusion is determined by the Minister in terms of Section 54 (8). The applicable access fees which will be payable are:

<b>Fee</b>	<b>R</b>
For every photocopy of an A4-size page or part thereof	1,10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	0,75
For a copy in a computer-readable form on	7,50
- 3,5" magnetic disc	70
- Optical compact disc	
A transcription of visual images, for an A4-size page or part thereof	40,00
For a copy of visual images	60,00
A transcription of an audio record, for an A4-size page or part thereof	20,00
For a copy of an audio record	30,00
To search for a record that must be disclosed (- per hour or part of an hour reasonably required for such search.)	30,00
Where a copy of a record needs to be posted the actual postal fee is payable.	

#### Deposits:

Where the institution receives a request for access to information held on a person other than the requester himself/herself and the Information Officer upon receipt of the request is of the opinion that the preparation of the required record of disclosure will take more than 6 (six) hours, a deposit is payable by the requester. The amount of the deposit is equal to  $\frac{1}{3}$  (one third) of the amount of the applicable access fee.

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## REQUEST FOR ACCESS TO A RECORD (Section 53(1) of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000)) [Regulation 10]

The Information Officer  
VeriCred Collections (Pty) Ltd  
11 Goetz Street  
Potchefstroom, 2520  
PO Box 2586  
Tel: 018 294 1000  
Fax: 018 297 1125

Date: 2015-02-27

### PARTICULARS OF PERSON REQUESTING ACCESS TO THE RECORD

- (a) The particulars of the person who requests access to the record must be given below.  
(b) The address and/or fax number in the Republic to which the information is to be sent must be given.  
(c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname:	
Identity number:	
Postal address:	
Telephone number:	
E-mail address:	
Capacity in which request is made, when made on behalf of another person:	

### PARTICULARS OF RECORD

- (a) 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.  
(b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Description of record or relevant part of the record:


2. Reference number, if available:

--

3. Any further particulars of record:


**FEES**

- (a) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid.
- (b) You will be notified of the amount required to be paid as the request fee.
- (c) The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.
- (d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees:


**FORM OF ACCESS TO RECORD**

Form in which record is required:	
If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 below, state your disability and indicate in which form the record is required. Disability:	

**NOTES:**

- (a) Compliance with your request for access in the specified form may depend on the form in which the record is available.
- (b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.
- (c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

**MARK WITH AN X**

<b>1. If the record is in written or printed form:</b>	copy of record*	inspection of record	
<b>2. If record consists of visual images - (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):</b>	view the images	copy of the images*	transcription of the images*
<b>3. If record consists of</b>	listen to the soundtrack	transcription of	

<b>recorded words or information which can be reproduced in sound:</b>	(audio cassette)	soundtrack* (written or printed document)	
<b>4. If record is held on computer or in an electronic or machine-readable form:</b>	printed copy of record*	printed copy of information derived from the record*	copy in computer readable form* (stiffy or compact disc)
<b>*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.</b>		YES	NO

**PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED**

If the provided space is inadequate, please continue on a separate folio and attach it to this form. **The requester must sign all the additional folios.**

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

**NOTICE OF DECISION REGARDING REQUEST FOR ACCESS**

You will be notified in writing whether your request has been approved / denied.  
If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

.....  
SIGNATURE OF REQUESTER /  
PERSON ON WHOSE BEHALF REQUEST IS MADE