

	Policy / Procedure Name: Promotion of Access to Information Manual	Version number: GEN 20.2
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Promotion of Access to Information Manual

Introduction

VeriCred Collections (Pty) Ltd (hereafter VC, the owner of this website) is a private company, with limited liability, which is incorporated in the Republic of South Africa. VC forms part of the VeriCred Group of Affiliated Companies.

VC supports the notion of access to information to promote a culture of transparency and accountability. These principles will be balanced with your rights for the protection of your personal information.

As a private company, VC is required to compile a manual in terms of Sec 51 of The Promotion of Access to Information Act 2 of 2000 (PAIA), which contains certain information, including company details, a description of the records that we hold and the means by which a record may be accessed to enable you to exercise your rights of access to information.

We are committed to evaluate your request for access to information in accordance with the provisions of the following laws:

- The Constitution 108 of 1996
- The Promotion of Access to Information Act 2 of 2000 (PAIA)
- The Protection of Personal Information Act 4 of 2013 (POPIA)

The reference to access any information does not create any right or entitlement, contractual or otherwise, to receive such information, other than in terms of these laws.

Company Details

Company Name	VeriCred Collections (Pty) Ltd (VC)
Company Registration Number	1990/070325/07
Council for Debt Collectors Certificate Number	0000283/03
Physical Address	11 Goetz Street, Potchefstroom, 2531
Postal Address	PO Box 2586, Potchefstroom, 2531
Contact Number	011 294 1000
E-mail Address	info@vericred.biz
Websites	www.vericred.co.za ; www.vericredonline.com
Main business	Debt collection and related services

Guide for Access to Information

The Information Regulator (IR) must, in each official language, make available the existing guide for access to information that has been compiled by the South African Human Rights Commission (SAHRC) in terms of Sec 10 of PAIA containing such information, in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right in terms of PAIA and POPIA.

Queries can be directed to:

SAHRC	
Physical Address	Braampark Forum 3, Braamfontein, 2001

Postal Address	Private Bag 2700, Houghton, 2041
Contact Number	+27 11 877 3600
E-mail Address	paia@sahrc.org.za
Website	www.sahrc.org.za
IR	
Physical Address	Braampark Forum 3, Braamfontein, 2001
Contact Number	+27 10 023 5200
E-mail Address	inforeg@justice.gov.za
Website	www.justice.gov.za/inforeg

Categories of Information

The categories of information held by VC is set out in the table below:

Categories	Form	Availability
Company Information		
Incorporation Records	Digital	Not Automatically Available
Director's Names	Digital	Automatically Available
Director's Salaries	Digital + Physical	Not Automatically Available
Financial Information		
Financial Statements	Digital + Physical	Not Automatically Available
Tax Records	Digital	Not Automatically Available
Financial Agreements	Digital + Physical	Not Automatically Available
Banking Details	Digital	Automatically Available
Insurance Information		
Insurance Policies	Digital	Not Automatically Available
Register of Immovable Property	Digital + Physical	Not Automatically Available
Employee Information		
List of Employees	Digital	Not Automatically Available
Employee's Personal Information	Digital + Physical	Not Automatically Available
Employment Agreements	Digital + Physical	Not Automatically Available
Employee's Salaries	Digital	Not Automatically Available
Employee's Provident Fund	Digital + Physical	Not Automatically Available
Employee's Leave Records	Digital	Not Automatically Available
Policies & Procedures		
Internal - Employees + Company	Digital	Not Automatically Available
External - Clients + 3 rd Parties	Digital	Not Automatically Available
External - PAIA Manual, POPIA Policy, T's + C's	Digital	Automatically Available
Agreements		
Client Agreements	Digital + Physical	Not Automatically Available
Supplier Agreements	Digital + Physical	Not Automatically Available
3 rd Party Agreements	Digital + Physical	Not Automatically Available
Regulatory		
Licenses or Authorities	Digital + Physical	Not Automatically Available
Client Information		
Client Details	Digital	Not Automatically Available
Client Contact Details	Digital	Not Automatically Available
Communication with Clients	Digital	Not Automatically Available
Published Information		

External	Digital	Not Automatically Available
Internal	Digital	Not Automatically Available
Systems + Solutions		
Intellectual Property pertaining to Systems and Solutions developed	Digital	Not Automatically Available
Documentation and usage of Systems and Solutions	Digital	Not Automatically Available
Debt Collection Information		
Consumer Information	Digital	Not Automatically Available
Commercial Information	Digital	Not Automatically Available

Information available - Other Legislation

The information that might be available in terms of other legislation are:

- The Administration of Estates Act 66 of 1965
- The Alienation of Land Act 68 of 1961
- The Arbitration Act 42 of 1965
- The Basic Conditions of Employment Act 75 of 1997
- The Companies Act 61 of 1973
- The Compensation for Occupational Injuries and Health Diseases Act 130 of 1993
- The Consumer Protection Act 68 of 2008
- The Debt Collectors Act 114 of 1998
- The Electronic Communications and Transactions Act 25 of 2002
- The Employment Equity Act 55 of 1998
- The Income Tax Act 95 of 1967
- The Labour Relations Act 66 of 1995
- Occupational Health & Safety Act 85 of 1993
- Unemployment Contributions Act 4 of 2002
- Unemployment Insurance Act 63 of 2001
- Value Added Tax Act 89 of 1991

Access to Information

To request access to a record, please complete the Request for Access Form which is available at www.justice.gov.za/inforg and submit it to VC by using our Company Details.

Please note that all requests for access will be evaluated on a case-by-case basis in accordance with the provisions of PAIA.

Refusal of Access

In terms of PAIA, VC may refuse access to certain records of information for any one of the following reasons:

- The privacy of another person
- The commercial information of a company
- The confidential information of another person
- The safety of individuals and property
- Records privileged from production in legal proceedings
- Research information

We will notify you in writing whether your request has been approved or denied within 30 calendar days after receipt of the completed Request for Access Form. If we can't find the record that you have requested or if it does not exist, VC will, by way of an affidavit, notify you that it is not possible to give you access to that particular record.

Form of Access

If your request for access to the records of information is approved, access will be provided in the form as reasonably determined by VC, unless you have requested access in a specific form.

Fees

The fees payable for access to records are as set out in the Fee Schedule of PAIA, which is available at www.sahrc.org.za. A data subject requester who seeks access to a record containing their own personal information is not required to pay such a fee. Every other requester, who is not the data subject, must pay the required fee.

Processing of Personal Information

Purpose of Processing

VC uses the personal information under its care in the following ways:

- Rendering debt collection services to clients for prescribed purposes in terms of the Debt Collectors Act.
- Employee administration
- Keeping accounts and records
- Compliance with tax laws

Categories of Data Subjects

Categories of Data Subjects	Personal Information Processed	Possible Recipients
Consumers	Names, initials, surname, gender, marital status, age and; Information relating to financial or employment history; ID number, e-mail address, physical address and telephone number.	Consumers; Clients
Clients: Natural Persons	Names, initials, surname, and; ID number, e-mail address, physical address and telephone number; Confidential correspondence.	VC
Clients: Juristic Persons	Name and registration number of entity; Director Details; E-mail address, physical address and telephone number of entity; Confidential correspondence.	VC
Suppliers / 3 rd Parties	Name and registration number of entity; Director Details; E-mail address, physical address and telephone number of entity; Confidential correspondence.	VC
Employees / Directors	Gender, pregnancy, age, disability, and language; Education; ID number, e-mail address, physical address, telephone number, employee number; Confidential correspondence	VC

Information Security Measures

VC implements up to date information security measures to ensure the integrity and confidentiality of the personal information under our control. These include, but are not limited to:

- Firewalls
- Virus protection software and update protocols
- Digital and physical access control
- Vulnerability scanning and penetration testing
- The secure setup of hardware and software that makes up VC's IT infrastructure
- Service providers are contracted to implement strict security controls

Availability of Manual

The manual is available for inspection at the physical address of VC during normal business hours and can also be viewed at www.vericred.co.za free of charge. Copies of this manual will also be submitted to the IR, upon such request.

PAIA inquiries

Please refer all PAIA related inquiries to legal@vericred.biz.