



ACCESS-TO-INFORMATION MANUAL

Compiled in terms of section 51 of the Promotion of Access to Information Act, 2 of 2000.

Protection of Personal Information Act forms

If you want object to Nedbank Group (**we, us, our**) processing your personal information, or if you want us to delete or destroy your personal information or records of personal information in terms of the Protection of Personal Information Act, 4 of 2013, you must complete the forms in this manual.

see money differently

NEDBANK

1 Nedbank Group

Nedbank Group is incorporated in South Africa and our registration number is 1966/010630/06.

We offer a range of wholesale and retail banking services through our frontline clusters, Nedbank Corporate and Investment Banking, Nedbank Retail and Business Banking, Nedbank Wealth and Nedbank Africa Regions. We also offer a range of insurance, asset management and wealth management services.

2 Nedbank contact details

The contact details of the deputy information officer are:

Neelesh Mooljee

Physical address:	135 Rivonia Road Sandown Sandton Johannesburg
Postal address:	PO Box 653640 Benmore Gardens 2196
Tel:	+27 (0)11 294 7130
Fax:	+27 (0)11 295 7130
Email:	privacy@nedbank.co.za or paia@nedbank.co.za
Website:	www.nedbank.co.za

3 The Promotion of Access to Information Act, 2 of 2000

The Promotion of Access to Information Act, 2 of 2000 (**Act**) gives a requester access to records of a private body, if the records are needed to exercise or protect any rights. If a public body submits a request, the public body must be acting in the public interest.

Requests in terms of the Act must be made in accordance with the prescribed procedures and rates. The forms and tariffs are dealt with in sections 18 and 53, and sections 22 and 58 of the Act. See enclosed a schedule of fees for requests.

4 The Protection of Personal Information Act, 4 of 2013

The Protection of Personal Information Act (Popia) gives effect to the constitutional right to privacy by safeguarding personal information when a responsible party processes the information, subject to justifiable limitations that are aimed at:

- balancing the right to privacy against other rights, particularly the right of access to information; and
- protecting important interests, including the free flow of information within South Africa and across international borders.

Popia regulates the way personal information may be processed, and its conditions are consistent with international standards and prescribe the minimum threshold requirements for the lawful processing of personal information. Popia also gives people rights and remedies to protect their personal information from processing that is not in line with Popia; and it establishes voluntary and compulsory measures, including the establishment of an information regulator, to ensure respect for and to promote, enforce and fulfil the rights that Popia protects.

If you can give adequate proof of identity, Popa give you the right to:

- ask a responsible party to confirm (free of charge) whether they have personal information about you; and
- ask a responsible party for a record or a description of the personal information that they have about you, including information about the identity of all third parties or categories of third parties who have or have had access to your information.

A responsible party may or must refuse to disclose any information requested in terms of the subsections of the Act to which the grounds for refusal apply (Chapter 4 of Part 3 of Act).

For more information on how we deal with personal information, please refer to our privacy notice on nedbank.co.za.

5 Applicable legislation

No	Reference	Act
1	66 of 1965	Administration of Estates Act
2	68 of 1981	Alienation of Land Act
3	94 of 1990	Banks Act
4	75 of 1997	Basic Conditions of Employment Act
5	34 of 1964	Bills of Exchange Act
6	45 of 2002	Collective Investment Schemes Control Act
7	71 of 2008	Companies Act
8	130 of 1993	Compensation for Occupational Injuries and Diseases Act
9	89 of 1998	Competition Act
10	108 of 1996	Constitution of the Republic of South Africa
11	68 of 2008	Consumer Protection Act
12	114 of 1998	Debt Collectors Act
13	47 of 1937	Deeds Registries Act
14	36 of 2005	Electronic Communications Act
15	25 of 2002	Electronic Communications and Transactions Act
16	55 of 1998	Employment Equity Act
17	62 of 1997	Extension of Security of Tenure Act
18	37 of 2002	Financial Advisory and Intermediary Services Act
19	28 of 2001	Financial Institutions (Protection of Funds) Act
20	38 of 2001	Financial Intelligence Centre Act
21	19 of 2012	Financial Markets Act
22	60 of 2000	Firearms Control Act
23	107 of 1978	Fund-raising Act
24	63 of 2000	Home Loan and Mortgage Disclosure Act
25	68 of 1997	Identification Act
26	24 of 1936	Insolvency Act
27	80 of 1998	Inspection of Financial Institutions Act
28	66 of 1995	Labour Relations Act
29	28 of 2014	Legal Practice Act
30	52 of 1998	Long-term Insurance Act
31	34 of 2005	National Credit Act
32	107 of 1998	National Environmental Management Act
33	59 of 2008	National Environmental Management Waste Act
34	78 of 1998	National Payment System Act
35	25 of 1999	National Heritage Resources Act
36	85 of 1993	Occupational Health and Safety Act
37	57 of 1978	Patents Act
38	24 of 1956	Pension Fund Act
39	12 of 2004	Prevention and Combating of Corrupt Activities Act
40	2 of 2000	Promotion of Access to Information Act
41	26 of 2000	Protected Disclosures Act
42	33 of 2004	Protection of Constitutional Democracy against Terrorist and Related Activities Act
43	4 of 2013	Protection of Personal Information Act
44	70 of 2002	Regulation of Interception of Communications and Provision of Communication-related Information Act
45	53 of 1998	Short-term Insurance Act
46	90 of 1989	South African Reserve Bank Act
47	28 of 2011	Tax Administration Act
48	194 of 1993	Trade Marks Act
49	40 of 1949	Transfer Duty Act
50	63 of 2001	Unemployment Insurance Act
51	89 of 1991	Value-added Tax Act

6 Categories of records

6.1 Information available on request

At Nedbank Group, we are in control of or have in our possession the following categories of records under the subjects described below. These categories of records are not exhaustive and are subject to change. If you ask for access to these records, we not automatically grant your request, but we will evaluate it in accordance with the provisions of the Act, any other legal requirements and our policies.

Record category	Description
Accounting	Formal books of account and financial statements Source documents Customs, excise and transport
Company records	Banking Credit provision General (all statutory documents required by the Companies Act, 71 of 2008)
Customer records	Holding and nominee companies Internal audit JSE Listing requirements Medical schemes Money broking Operational records Policies and procedures Products and services Property Risk Auctions Banking and deposit(FICA) Bearer warrants Bond Exchange of South Africa Collective investment schemes Credit provision Deceased clients Financial advisory and intermediary services Insolvent clients JSE equities Long-term insurance Money broking Promotional competitions Equities Derivatives Market (formerly Safex) Securities services (general) Short-term insurance Trust services
Human resources	Pension funds Statutory employee records Other employee records
Physical security	Internal security services and firearms
Health and safety	Construction administration and safety Elevators, escalators and passenger conveyors, lifting machinery, tools and tackle Electrical installations Fire equipment Noise Hazardous chemical substances

6.2 Records that are available automatically

The following categories of records are automatically available for inspection. You can buy a copy of the record at the costs indicated in Annexure 2. You do not need to request this information in terms of the Act.

These categories are the following:

- Any promotional material for public viewing
- Posters
- Campaigns
- Information about products that we offer

You can ask for this information through the Nedbank website.

7 Request procedure

To get access to a record referred to in section 6.1 of the Act, you must complete the required form and email it to paia@nedbank.co.za. Once we receive your request, our information officer will give you the details of the fees payable and how you must pay it.

Please complete all the fields in the request form, and make sure that you give us the following information:

- Details of the record that you want.
- A copy of your valid South African identity document or card.
- A copy of the power of attorney (if applicable).
- A description of the right you want to exercise or protect.
- Details of how we must give you the information (if your request is granted).
- Your contact details.

8 Timelines

We will process your request within 30 days, unless your request involves considerations that will require more time.

If an extension is necessary, we will notify you and tell you why we need an extension.

If our information officer does not communicate to you about a decision on your request, your request will be deemed refused.

9 Grounds for refusal of access to records

The main grounds on which we may refuse access to records relate to:

- the privacy of a third party who is a natural person;
- the commercial information of a third party;
- confidential information of a third party;
- the safety of individuals and property;
- legally privileged records; and
- our commercial information, including:
 - trade secrets;
 - financial, commercial, scientific or technical information, if disclosure would likely harm our financial or commercial interests;
 - information that, if disclosed, could put us at a disadvantage in negotiations or commercial competition;
 - computer programs and related information technology software that we own and are protected by copyright; and
 - research information that we or a third party has compiled, if disclosure would expose the third party, researcher or subject matter of the research and therefore disadvantage us.

Requests submitted in terms of the Protection of Personal Information Act, 4 of 2013, may be refused on the same grounds set out above.

10 Remedies for refusal

If your request to access to information was refused, we do not have an internal appeal procedure to follow. The decision of our information officer or deputy information officer is final. But if you are not satisfied with the outcome of your request, you can apply to a court of competent jurisdiction to take the matter further.

Request form

FORM C: REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

[Section 53(1) of the Promotion of Access to Information Act, 2 of 2000 (Regulation 10)]

A Particulars of a private body

The head: Personal information officer

B Particulars of the person requesting access to the record

The particulars of the person who requests access to the record must be given below, as well as the South African address, email or fax number to which the information must be sent. You must also attach proof of the capacity in which the request is made (if applicable).

Full name and surname:
Identity number:
Postal address
Tel:
Fax:
Email:

The capacity in which the request is made if on behalf of another person:

C Particulars of person on whose behalf the request is made

This section must be completed **only** if a request for information is made on behalf of another person.

Full name and surname:
Identity number:

D Particulars of record

- Give the full particulars of the record to which access is requested, including the reference number (if you know it) so that the record can be located.
- If the space below is not enough, please continue on a separate page and attach it to this form.

You must sign all the additional pages.

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

2 Reference number (if available):

3 Any other particulars of the record:
.....
.....
.....
.....

E Fees

- A request for access to a record other than a record with your personal information will be processed only after you have paid the relevant fee. (We will let you know how much it is).
- The fee payable for access to a record depends on the form in which access is required and the reasonable time needed to search for and prepare the record.
- If you qualify for exemption of any fee, please tell us why.

.....

.....

.....

.....

F Form of access to record

If, due to disability, you cannot read, view or listen to the record in the form provided for in 1 to 4, state your disability and indicate in which form you need it.

Description of disability			
Form in which record is required			
<p>Mark the appropriate box with an X.</p> <p>Notes</p> <ul style="list-style-type: none"> • Compliance with your request in the specified form may depend on the form in which the record is available. • Access in the form requested may be refused in certain circumstances. If this happens, we will let you know if access will be granted in another form. • The fees payable for access to the record (if any) will be determined partly by the form in which access is requested. 			
1 If the record is in written or printed form:			
<input type="checkbox"/>	Copy of record*	<input type="checkbox"/>	Inspection of record
2 If the record has visual images (including photographs, slides, video recordings, computer-generated images, sketches, etc):			
<input type="checkbox"/>	View the images	<input type="checkbox"/>	Copy of images*
<input type="checkbox"/>		<input type="checkbox"/>	Transcription of the images*
3 If the record has recorded words or information that can be reproduced in sound:			
<input type="checkbox"/>	Listen to the soundtrack (audio cassette)	<input type="checkbox"/>	Transcription of the soundtrack* (written or printed document)
4 If the record is on computer or in an electronic or machine-readable form:			
<input type="checkbox"/>	Printed copy of record*	<input type="checkbox"/>	Printed copy of information derived from the record*
<input type="checkbox"/>		<input type="checkbox"/>	Copy in computer-readable form* (compact disc)

* If you ask for a copy or transcription of a record (above), do you want the copy or transcription to be posted to you? (Postage is payable.)	YES	NO
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G Particulars of the right to be exercised or protected

If the provided space is not enough, please continue on a separate page and attach it to this form. You must sign all the additional pages.

1 What right to you want to exercise or protect?

.....

2 Explain why you need the record to exercise or protect this right.

.....

H Notice of decision about your request for access

We will let you know in writing if your request has been approved or denied. If you want us to let you know in another way, please tell us and give us the necessary contact details.

How should we inform you about the decisions regarding your request?

.....

Signed at on
Place Date

.....
 Signature of requester or person on whose behalf the request is made

Form 1

OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION IN TERMS OF SECTION 11(3) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (4 OF 2013)

**REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018
[Regulation 2]**

Note:

- 1 You can attach affidavits or other documentary evidence to support the objection.
- 2 If the space on this form is not enough, submit your information as an annexure to this form and sign each page.
- 3 Complete the information that is applicable.

A	Details of data subject
Name(s) and surname or registered name of the data subject	
Unique identifier or identity number	
Residential, postal or business address	
Contact number(s)	
Fax number or email address	
B	Details of responsible party
Name(s) and surname or registered name of the responsible party	
Residential, postal or business address	
Contact number(s)	
Fax number or email address	
C	REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) (Please give detailed reasons for your objection.)

Signed at on
Place Date

Signature of data subject or designated person

Form 2

**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 (4 OF 2013)**

**REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018
[Regulation 3]**

Note:

- 1 You can add affidavits or other documentary evidence to support your request.
- 2 If the space on this form is not enough, submit your information as an annexure to this form and sign each page.
- 3 Complete the information that is applicable.

Mark the appropriate box with an 'x'.

Request for:

Correction or deletion of the personal information about the data subject that is in possession or under the control of the responsible party.

Destruction or deletion of a record of personal information about the data subject that is in possession or under the control of the responsible party who is no longer authorised to have the record of information.

A	Details of data subject
Name(s) and surname or registered name of data subject	
Unique identifier or identity number	
Residential, postal or business address	
Contact number(s)	
Fax number or email address	
B	Details of the responsible party
Name(s) and surname or registered name of responsible party	
Residential, postal or business address	
Contact number(s)	
Fax number or email Address	
C	Information that must be corrected, deleted, or destroyed.

D	<p>Reasons for *correction or deletion of the personal information about the data subject in terms of section 24(1)(a) that is in possession or under the control of the responsible party.</p> <p>Reasons for *destruction or deletion of a record or personal information about the data subject in terms of section 24(1)(b) that the responsible party is no longer authorised to have.</p> <p>(Please give detailed reasons for your request.)</p>

Signed at on
Place Date

Signature of data subject or designated person

Fees payable

Reproduction of documents	Fees (R)
A copy of the manual as contemplated in regulation 9(2)(c) – for every photocopy of an A4-size page or part of the page	1,10
A photocopy of an A4-size page or part of the page	1,10
A printed copy of an A4-size page or part of the page on a computer or in electronic or machine-readable form	0,75
A copy in computer-readable form on a: compact disc	70,00
A transcription of visual images on an A4-size page or part of the page	40,00
A copy of visual images	60,00
A transcription of an audio record on an A4-size page or part of the page	20,00
A copy of an audio record	30,00
Access of information	Fees (R)
A photocopy of an A4-size page or part of the page	1,10
A printed copy of an A4-size page or part of the page on a computer or in electronic form	0,75
A copy in a computer-readable form on a: compact disc	70,00
A transcription of visual images on an A4-size page or part of the page	40,00
A copy of visual images	60,00
A transcription of an audio record on an A4-size page or part of the page	20,00
A copy of an audio record	30,00
Search for and preparation of the record for disclosure for every hour or part of an hour (excluding the first hour) that is reasonably needed to do the search and preparation	

For the purposes of section 54(2) of the Act, the following also applies:

- You must pay a deposit the search for and preparation of the record will take more than six hours.
- You must pay one-third of the access fee as a deposit up front.
- You must pay for the fee to have the record delivered to you.