



# ACCESS-TO-INFORMATION MANUAL

Prepared in terms of section 51 of the Promotion of Access to Information Act (PAIA), 2 of 2000 (as amended).

Date of compilation: 30 June 2022  
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see money differently

**NEDBANK**

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## 1 Abbreviations

Abbreviation	Meaning
CEO	Chief Executive Officer
DIO	Deputy Information Officer
IO	Information Officer
PAIA	Promotion of Access to Information Act, 2 of 2002 (as amended)
POPIA	Protection of Personal Information Act, 4 of 2013

## 2 Purpose of the PAIA Manual

- 2.1 This manual – which has been created as required under the Promotion of Access to Information Act, 2 of 2002, as amended (PAIA Manual) – is designed to help you as a member of the public do the following:
- 2.1.1 Check the categories of records that a body holds and that are available without your having to submit a formal PAIA request.
  - 2.1.2 Know the description of the records that the body holds that are available, in line with any other legislation.
  - 2.1.3 Request access to the records that a body holds.
  - 2.1.4 Access the contact details of the Information Officer (IO) and Deputy Information Officer (DIO), who will help you with the records that you want.
  - 2.1.5 Know about the PAIA guide and how to access it.
  - 2.1.6 Know the description of the data subject categories and the related information or categories of information.
  - 2.1.7 Know the recipients or categories of recipients to whom the personal information may be given.
  - 2.1.8 Know whether a body will process personal information, know the purpose of a body's processing personal information, and know the categories of data subjects and of the information or categories of information relating to the personal information.
  - 2.1.9 Know whether a body has planned to transfer or process personal information outside South Africa and know the recipients or categories of recipients to whom the personal information may be given.
  - 2.1.10 Know whether a body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information that will be processed.

## 3 Nedbank contact details

### 3.1 Information officer:

**Daleen Du Toit**

Physical address: 135 Rivonia Road  
Sandown  
Sandton  
Johannesburg

Postal address: PO Box 653640  
Benmore Gardens  
2196

Tel: +27 (0)11 295 8232  
Fax: +27 (0)11 295 7130  
Email: [paia@nedbank.co.za](mailto:paia@nedbank.co.za)  
Website: [nedbank.co.za](http://nedbank.co.za)

### 3.2 Deputy Information Officer:

**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: [paia@nedbank.co.za](mailto:paia@nedbank.co.za)  
Website: [nedbank.co.za](http://nedbank.co.za)

### 3.3 General contacts for access to information:

Email: [paia@nedbank.co.za](mailto:paia@nedbank.co.za)

### 3.4 National or head office:

Postal address: PO Box 1144, Johannesburg, 2000  
Physical address: 135 Rivonia Road, Sandown, Sandton  
Telephone: 0800 555 111  
Website: [nedbank.co.za](http://nedbank.co.za)

## 4 How to use PAIA and access the PAIA guide

4.1 In terms of section 10(1) of PAIA, as amended, the Information Regulator has updated and made available a revised guide on how to use PAIA to anyone who wants to exercise a right contemplated in PAIA and the Protection of Personal Information Act, 4 of 2013 (POPIA).

4.2 The guide is easy to understand and available in all the official South African languages, including braille.

4.3 The guide includes the following:

4.3.1 Descriptions of the aims of PAIA and POPIA.

4.3.2 The postal and street addresses, contact numbers and, if available, email addresses of –

4.3.2.1 the IO of every public body; and

4.3.2.2 the DIO of every public and private body designated in terms of section 17(1) of PAIA<sup>1</sup> and section 56 of POPIA<sup>2</sup>.

4.3.3 Request forms with instructions on how to request access to records of –

4.3.3.1 a public body contemplated in section 11<sup>3</sup> of PAIA; and

4.3.3.2 a private body contemplated in section 50<sup>4</sup> of PAIA.

4.3.4 A description of the help available from the IO of a public body in terms of PAIA and POPIA.

4.3.5 A description of the help available from the Information Regulator in terms of PAIA and POPIA.

4.3.6 A description of remedies in law available regarding an act or failure to act in respect of a right or duty that PAIA and POPIA confers or imposes, including how to lodge –

4.3.6.1 an internal appeal;

4.3.6.2 a complaint with the Information Regulator; and

4.3.6.3 a court application against a decision of the IO of a public body, a decision about an internal appeal or a decision of the Information Regulator or the head of a private body.

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<sup>1</sup> Section 17(1) of PAIA. For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate the number of persons as DIOs that are necessary to render the public body as accessible as reasonably possible for requesters of its records.

<sup>2</sup> Section 56(a) of POPIA. Each public and private body must make provision, in the manner prescribed in section 17 of the PAIA, with the necessary changes, for the designation of the number of persons, if any, as DIOs that are necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.

<sup>3</sup> Section 11(1) of PAIA. A requester must be given access to a record of a public body if:

- a) the record is required for the exercise or protection of rights;
- b) the person complies with all the procedural requirements of PAIA relating to a request for access to the record; and
- c) the record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

<sup>4</sup> Section 50(1) of PAIA. A requester must be given access to any record of a private body if:

- a) the record is required for the exercise or protection of rights;
- b) the person complies with the procedural requirements in PAIA relating to a request for access to the record; and
- c) the record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

- 4.3.7 The provisions of sections 14<sup>5</sup> and 51<sup>6</sup> of PAIA, which require a public or private body to compile a manual as well as to describe how to access the PAIA guide.
- 4.3.8 The provisions of sections 15<sup>7</sup> and 52<sup>8</sup> of PAIA providing for the voluntary disclosure of categories of records by a public or private body.
- 4.3.9 The notices issued in terms of sections 22<sup>9</sup> and 54<sup>10</sup> of PAIA about the fees that must be paid for access requests.
- 4.3.10 The regulations made in terms of section 92<sup>11</sup> of PAIA.
- 4.4 You can inspect or make copies of the guide from the offices of the public and private bodies, including the office of the Information Regulator, during normal working hours.
- 4.5 You can also get the guide:
  - 4.5.1 on request from the IO;
  - 4.5.2 from the Information Regulator's website at [info regulator.org.za](http://info regulator.org.za).
- 4.6 A copy of the guide is also available in English and Afrikaans for public inspection during normal office hours.

## 5 General information about disclosure following a request for access to records

- 5.1 We must or may refuse to provide the following requests:
  - 5.1.1 Records for the purpose of criminal or civil proceedings (subject to section 7 of PAIA).
  - 5.1.2 Records that will affect the mandatory protection of privacy of a third party who is natural person, including a deceased natural person (subject to section 63 of PAIA).
  - 5.1.3 Records that will affect the mandatory protection of commercial information of a third party (subject to section 64 of PAIA).
  - 5.1.4 Records that are protected in terms of a duty of confidence owed to a third party (particularly banker–client confidentiality) in terms of an agreement (subject to section 65 of PAIA).
  - 5.1.5 Records that would threaten the protection of the safety of individuals and property (subject to section 66 of PAIA).
  - 5.1.6 Records that are protected and privileged against production in legal proceedings (subject to section 67 of PAIA).
  - 5.1.7 Records that are commercial information of a private body, including trade secrets and financial, commercial, scientific or technical information of the private body that would be likely to cause harm to the commercial or financial interests of the body if the information were disclosed (subject to section 68 of PAIA).
- 5.2 Subject to section 70 of PAIA we must disclose records if disclosure is in the public interest. In other words, if disclosure of the records would reveal evidence of:
  - 5.2.1 a substantial contravention of or failure to comply with the law; or

<sup>5</sup> Section 14(1) of PAIA. The IO of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 4 above.

<sup>6</sup> Section 51(1) of PAIA- The head of a private body must make available a manual containing the description of the information listed in paragraph 4 above.

<sup>7</sup> Section 15(1) of PAIA. The IO of a public body must make available in the prescribed manner a description of the categories of records of the public body that are available without having to request access.

<sup>8</sup> Section 52(1) of PAIA. The head of a private body may, voluntarily, make available in the prescribed manner a description of the categories of records of the private body that are available without having to request access.

<sup>9</sup> Section 22(1) of PAIA. The IO of a public body to whom a request for access is made must, by notice, ask the requester to pay the prescribed fee (if any) before processing the request.

<sup>10</sup> Section 54(1) of PAIA. The head of a private body to whom a request for access is made must, by notice, ask the requester to pay the prescribed fee (if any) before processing the request.

<sup>11</sup> Section 92(1) of PAIA. The Minister [of Justice and Correctional Services] may, by notice in the Gazette, make regulations regarding the following:

- (a) Any matter that is required or permitted by the Act.
- (b) any matter relating to the fees contemplated in sections 22 and 54;
- (c) any notice required by this Act;
- (d) uniform criteria to be applied by the IO of a public body when deciding which categories of records are to be made available in terms of section 15; and
- (e) any administrative or procedural matter necessary to give effect to the provisions of this Act."

- 5.2.2 an imminent and serious public safety or environmental risk; and if
- 5.2.3 the public interest of disclosing the records outweighs the harm that may reasonably be expected to be caused by the disclosure.

**6 Nedbank categories of records available without a request needed**

Category of record	Type of record	Available at our website at nedbank.co.za	Available on request
Human Resources	Statutory and other employee records	X	X
	External-candidate profiles and positions applied for	X	
Company Secretarial	Own portfolio or shareholdings, tax statements for share transactions (IT3), FAQs and rules of the share scheme		X
	Own portfolio or shareholdings (transactions, dividends), tax statements for share transactions (IT3), FAQs and rules of the share scheme		X
	Annual financial statements (audited), SENS announcements and share prices	X	
<b>Market Conduct</b> Financial Advisory and Intermediary Services (FAIS)	Debarments and date-of-first appointment (DOFA) documents		X
	Account statement for a specific period	X	X
	Account statement for a specific period (Corporate Saver)	X	X
	Copies of legal agreements (Corporate Saver)		X
	Profile setup (Corporate Saver)		X
	Confirmation of balances –	X	X
	Transaction listing		X
			X
	Available balance on account		X
Historic client receipts		X	
Home Loans	Home loan account statement for a specific period	X	X
	Home loan settlement letters	X	X
	Home loan quotation	X	X
	Home loan reconciliation		X
	Home loan decline letter		x
	Home loan approval letter	X	X
Personal Loans or Unsecured lending	Personal-loan or unsecured-lending account statement for a specific period	X	X
	Personal loan, overdraft and student loan		X
	Personal-loan, overdraft and student loan application form		X
	Personal-loan, overdraft and student loan FAIS acknowledgement		X
	Personal-loans or unsecured-lending settlement letters		X

Category of record	Type of record	Available at our website at nedbank.co.za	Available on request
	Personal-loans or unsecured-lending account closure letter		X
	Personal-loans or unsecured-lending welcome letter		X
MFC	Statement	X	X
	Settlement quote	X	X
	Client details change confirmation		X
	Tax certificate	X	X
	Copy of registration papers	X	X
	Cross-border letter	X	X
	Transaction history	X	X
	Banking details update	X	X
	Addendum		X
	Amortisation		X
	Repayment schedule		X
	Balloon quote		X
	Balloon manual quote		X
	Capital interest statement		X
	Interest rate letter		X
	Settlement letter		X
	Settlement letter for change of owner		X
	Authorisation letter for police clearance		X
	Relocation letter		X
	Copy of Natis document		
			X
	Value-added product services addendum to contract		X
	Client cost of credit/Additional credit		X
			X
			X
	Contract for vehicle finance		X
	Invoice		X
	Remittance		X
	Proof of payment		X
	Business Banking	Copy of Natis document	
Original Natis document			X
All own-entity product statements		X	
Copy of facility letters, suretyships, title deeds, mortgage bond documents, etc			X
Original securities			X
NedFleet		X	
			X
Replacement cards			X

## 7 Nedbank records available in line with other legislation

Details about other legislation in terms of which records can be obtained are attached to this manual as an Annexure.

## 8 Subjects on which a body holds records and categories of records that Nedbank holds for each subject

Subjects on which a body holds records	Categories of records
Strategy, plans and proposals	Annual reports, strategic plans and annual performance plans
Human resources (HR)	<ul style="list-style-type: none"> <li>• HR policies and procedures.</li> <li>• Employee records.</li> <li>• Advertised posts.</li> <li>• Updates to employee records.</li> <li>• Onboarding and offboarding of employees.</li> <li>• Internal- and external-candidate records.</li> <li>• Psychometric assessment information.</li> <li>• Leave records.</li> <li>• Tax.</li> <li>• Additional earnings.</li> <li>• Additional deductions.</li> <li>• Third-party deductions (retirement funds, etc).</li> <li>• Performance management</li> <li>• Bursary information.</li> <li>• Educational assistance.</li> <li>• Labour relations information.</li> <li>• Training records.</li> </ul>
Shareholders	<ul style="list-style-type: none"> <li>• Share registers.</li> <li>• Cash and script holdings.</li> <li>• Tax reporting</li> <li>• Shareholder statements</li> </ul>
Suppliers	<ul style="list-style-type: none"> <li>• Supplier profile (</li> <li>• Supplier invoices.</li> </ul>
Occupational health and safety	<ul style="list-style-type: none"> <li>• OHS policies, procedures and guidelines.</li> </ul>

## 9 Processing of personal information

### 9.1 Purpose of processing personal information

Nedbank processes personal information to:

- 9.1.1 recruit new employees and, if the candidate is successful, to fulfil the employee–employer relationship, including in respect of tax obligations, employment equity reporting and skills development requirements, etc;
- 9.1.2 pay grants for medical bills;
- 9.1.3 pay grants to employees for their children's primary and secondary education;
- 9.1.4 pay bursary claims to employees for their own tertiary education;
- 9.1.5 enable employees to acquire recognised qualifications (eg FAIS and OHS qualifications);
- 9.1.6 facilitate travel for business purposes;
- 9.1.7 fulfil a contractual obligation to a shareholder (internal and external trust schemes) or to fulfil a contractual obligation to a third party (external share scheme);
- 9.1.8 enable suppliers to provide goods or services to us and receive payment for these good or services and collect information for BBBEE reporting and accreditation purposes
- 9.1.9 fulfil statutory obligations in terms of the Companies Act (directors' information);
- 9.1.10 do creditworthiness assessments;
- 9.1.11 prevent fraud and for authentication purposes;
- 9.1.12 comply with anti-money-laundering regulations;
- 9.1.13 track clients for money collection purposes;
- 9.1.14 market our products and services (if we have consent);
- 9.1.15 assess applications and onboard new clients or service providers or suppliers;
- 9.1.16 compile offer letters or expressions of interest (EOIs);
- 9.1.17 use risk models to produce risk ratings or client risk profiles;
- 9.1.18 issue quotes (eg for vehicle and asset finance applications);
- 9.1.19 open transactional accounts or provide other products or services (eg loading on Ariba);
- 9.1.20 validate client details, information or documents (eg signature card) to provide a service and consider credit applications as well as for know-your-customer (KYC) and fraud prevention purposes;



- 9.1.21 conduct social and environment screenings (SEMS);
- 9.1.22 conduct due-diligence assessments (eg in terms of FICA);
- 9.1.23 prepare fulfilment documentation [eg for debtor management, offer letter, master agreements, extract of minutes, cession of debtors, fax indemnities and extracts, banking of money letters, account verification letters, contracts letter, supplier forms, cessions of insurance (if applicable)];
- 9.1.24 load and release payments or set facility limits;
- 9.1.25 issue property guarantees;
- 9.1.26 conduct periodic collateral valuations;
- 9.1.27 conduct yearly or periodic reviews or due-diligence assessments of clients and service providers or suppliers;
- 9.1.28 produce invoices, reconciliations, statements and remittances;
- 9.1.29 conduct routine client record maintenance (eg updating debit order details and sending monthly statements);
- 9.1.30 manage excesses and arrears;
- 9.1.31 negotiate and conclude settlement agreements;
- 9.1.32 give instructions to bank panel third parties for credit and credit-risk-related activities (eg attorney instructions for collection actions);
- 9.1.33 archive or destroy personal information as per clients' request or regulatory requirements;
- 9.1.34 do statutory reporting [eg for FICA and the Prevention and Combating of corrupt Activities Act (PRECCA)]; and
- 9.1.35 engage in general correspondence.

**9.2 Data subject categories and related information or categories of information**

<b>Data subject categories</b>	<b>Personal information that may be processed</b>
Shareholders	Names, addresses, identity numbers, registration numbers, employment status, BBBEE information and bank details, income tax numbers, email addresses, telephone and cell phone numbers, physical addresses, postal addresses, disability and veteran status, and gender.
Service providers	Names, registration numbers, VAT numbers, addresses, and bank details.
Employees	Names, surnames, addresses and contact details, qualifications and professional registrations, CVs, tax information, marital status, gender, disability status, citizenship, race, banking details, identity numbers, next of kin, beneficiaries and benefit selections, training records, leave, and Covid-19 information.
Pensioners	Names, surnames, identity numbers, accounting information and medical aid details.
Suppliers	Names, addresses, company registration numbers, tax numbers, PAYE numbers, banking details, and contact details.
Clients	Names, surnames, addresses, registration or identity numbers, employment status, and bank details.

**9.3 Recipients or categories of recipients to whom personal information may be given**

<b>Category of personal information</b>	<b>Recipients or categories of recipients to whom personal information may be given</b>
Identity numbers, fingerprints and names for criminal checks	South African Police Service
Qualifications for qualification verifications	South African Qualifications Authority
Credit and payment history for credit information Shareholders contact details only	Credit bureaus
Tracing shareholders	Tracing agent
Shareholder information	Ince (to run virtual shareholder meetings)
BBBEE (shareholders and suppliers)	BBBEE assessment or verification agency
Employee names, identity numbers and demographics	SETA (for programmes)

Category of personal information	Recipients or categories of recipients to whom personal information may be given
Employee names and identity numbers	FAIS and OHS training providers
<ul style="list-style-type: none"> <li>• Suppliers</li> <li>• Credit checks</li> <li>• Media screening</li> <li>• Sanctions checks</li> </ul>	<ul style="list-style-type: none"> <li>• Experian</li> <li>• Dow Jones</li> <li>• World check</li> </ul>
Identity number, names, psychometric test scores and reports, employee numbers, contact details, employment dates, performance history, industrial relations information, union membership fees, statutory requirements (including tax) and salary information	<ul style="list-style-type: none"> <li>• Old Mutual (retirement fund)</li> <li>• Medscheme (medical aid)</li> <li>• Safrican (funeral fund)</li> <li>• Alexander Forbes (Defined-benefit Pension Fund – closed scheme)</li> <li>• Department of Labour (UIF)</li> <li>• South African Revenue Service (PAYE, SDL, UIF)</li> <li>• Commission for Conciliation Mediation and Arbitration (labour relations)</li> <li>• Psychometric assessment suppliers</li> <li>• Reference checks for former employees</li> <li>• South African Society of Bank Officials (Sasbo union)</li> <li>• YES office and implementation partners</li> <li>• Holsboer resorts and timeshare</li> </ul>
Identity numbers, names and facial biometrics	Department of Home Affairs
Corporate Saver agent information	Legal Practitioners Fidelity Fund Legal Practice Council Master's Office Financial Sector Conduct Authority Estate Agencies Affairs Board
Client information	South African Reserve Bank
Identity numbers, names and surnames, physical and email addresses, payslips, medical records, and contact numbers	<ul style="list-style-type: none"> <li>• Corporate Industrial and Risk consultants,</li> <li>• Compensation Commissioner,</li> <li>• Department of Employment and Labour</li> <li>• Department of Health</li> <li>• ER24 and medical facilities</li> <li>• Compliance Safety (Pty) Ltd (COMSAF)</li> </ul>
Identity numbers and names for criminal checks	South African Police Services
Qualification verifications	South African Qualifications Authority
Credit and payment history for credit information	Credit bureaus
Names, identity numbers, and qualifications	<ul style="list-style-type: none"> <li>• Compliance Institute Southern Africa</li> <li>• Khulisane Academy</li> </ul>

#### 9.4 Planned transborder flows of personal information

- 9.4.1 Sub-Saharan Africa: Receive shareholders information from African countries and confirm payments in terms of dividends and proceeds. The information is not moved offshore and payments are made from a South African scheme to a participant in another country.
- 9.4.2 Procurement: Cloud-based solution, with the necessary contracts in place.
- 9.4.3 Employee services.

#### 9.5 General description of information security measures that the responsible party must implement to ensure the confidentiality, integrity and availability of the information

- 9.5.1 Nedbank subscribes to and is a member of the Information Security Forum (ISF) Standard of Good Practice and we align all our security principles to this standard through:
- 9.5.1.1 employee awareness and change management;
- 9.5.1.2 regular system patching; and
- 9.5.1.3 secure system development lifecycle management.

## **10 Availability of the manual**

10.1 A copy of the manual is available:

10.1.1 at our website [nedbank.co.za](http://nedbank.co.za);

10.1.2 at our head office for public inspection during normal business hours;

10.1.3 to any person on request and payment of the fee in 10.2; and

10.1.4 to the Information Regulator on request.

10.2 A fee for a copy of this manual, as set out in Annexure B of the regulations, is payable for each A4-size photocopy made.

## **11 Updating the manual**

The Information Officer, mandated by the Chief Executive Officer of head of Nedbank will update this manual regularly.

**Issued by:**

**Daleen Du Toit**

**Group Chief Compliance Officer**

## Request procedure

To get access to a record referred to in section 6.1 of PAIA, you must complete the required form and email it to [paia@nedbank.co.za](mailto:paia@nedbank.co.za). Once we have received your request, our IO will give you the details of the fees payable and how you must pay them.

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

- The 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.
- The details of how we must give you the information (if your request is granted).
- Your contact details.

## Timelines

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

If an extension is necessary, we will notify you and tell you why we need an extension. If our IO does not communicate to you about your request, it means your request has not been approved.

## 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 that 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 POPIA may be refused on the same grounds.

## Remedies for refusal

If your request for access to information has been refused, we do not have an internal appeal procedure for you to follow, as the decision of our IO or DIO will be final. 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**

(Page 1 of 4)

**Promotion Of Access to Information Act: 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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Address)

Email address: \_\_\_\_\_

Fax number: \_\_\_\_\_

Mark your capacity below with an **X**.

<input type="checkbox"/> I request access to records in my own name.	<input type="checkbox"/> I request access to record on behalf of someone else.
--	--

<b>PERSONAL INFORMATION</b>					
<b>Full names</b>					
<b>Identity number</b>					
<b>Capacity in which the request is made (when made on behalf of another person)</b>					
<b>Postal address</b>					
<b>Street address</b>					
<b>Email address</b>					
<b>Contact numbers</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><b>Work:</b></td> <td style="width: 50%; border: none;"><b>Facsimile</b></td> </tr> <tr> <td style="border: none;"><b>Cellphone:</b></td> <td style="border: none;"></td> </tr> </table>	<b>Work:</b>	<b>Facsimile</b>	<b>Cellphone:</b>	
<b>Work:</b>	<b>Facsimile</b>				
<b>Cellphone:</b>					
<b>Full names of person on whose behalf the request is made (if applicable):</b>					
<b>Identity number</b>					
<b>Postal address</b>					
<b>Street address</b>					
<b>Email address</b>					
<b>Contact numbers</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><b>Work:</b></td> <td style="width: 50%; border: none;"><b>Facsimile:</b></td> </tr> <tr> <td style="border: none;"><b>Cellphone:</b></td> <td style="border: none;"></td> </tr> </table>	<b>Work:</b>	<b>Facsimile:</b>	<b>Cellphone:</b>	
<b>Work:</b>	<b>Facsimile:</b>				
<b>Cellphone:</b>					
<b>PARTICULARS OF RECORD REQUESTED</b>					
<b>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.)</b>					
<b>Description of record or relevant part of the record</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
<b>Reference number (if available)</b>					
<b>Any other details of the record</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				


**TYPE OF RECORD**

**(Mark the applicable box with an X.)**

The 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 the record at a registered address of the public or private body (including listening to recorded words and accessing information that can be reproduced in sound or information held on a computer or in an electronic or machine-readable format).	
Postal services to a postal address.	
Postal services to a street address.	
Courier services to a 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 THE RIGHT TO BE EXERCISED OR PROTECTED**

**If the available space is not enough, please continue on a separate page and attach it to this form. All extra pages must be signed.**

<b>Indicate which right is to be exercised or protected</b>	
<b>Explain why the record requested is required for the exercise or protection of the aforementioned right:</b>	

**FEES**

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

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:

Postal address	Facsimile	Electronic communication (Please specify)

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

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

**FOR OFFICIAL USE ONLY**

<b>Reference number:</b>	
<b>Request received by: (State rank, name and surname of the Information Officer)</b>	
<b>Date received:</b>	
<b>Access fees:</b>	
<b>Deposit (if any):</b>	

\_\_\_\_\_  
Signature of the Information Officer

**FORM 1**

**Objection to the processing of personal information in terms of section 11(3) of the Protection of Personal Information Act, 4 of 2013.**

**Regulations Relating to the Protection of Personal Information, 2018 (Regulation 2(1)).**

Note:

Affidavits or other documentary evidence in support of the objection must be attached. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page. Reference Number....

<b>A</b>	<b>Details of the data subject</b>
Names and surname of the data subject	
Unique identifier or identity number	
Residential, postal or business address	
Contact numbers	
Fax number	
E-mail address	
<b>B</b>	<b>Details of the responsible party</b>
Names and surname or registered name of the responsible party	Nedbank Group
Residential, postal or business address	135 Rivonia Road, Sandown, Sandton
Contact numbers	+27 (0)11 294 7130
Fax number or email address	<a href="mailto:paia@nedbank.co.za">paia@nedbank.co.za</a>
<b>C</b>	<b>Reasons for the objection (Please give detailed reasons for your objection.)</b>

Signed at ..... on .....  
Place Date

\_\_\_\_\_  
Signature of data subject or designated person



**FORM 2**

**Request for correction or deletion of personal information or destruction or deletion of a record of personal information in terms of section 24(1) of the Protection of Personal Information Act, 4 of 2013.**

**Regulations Relating to the Protection of Personal Information, 2018 (Regulation 3(2)).**

Note:

- 1 Affidavits or other documentary evidence in support of the request must be attached.
- 2 If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
- 3 Reference Number.

**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.**

<b>A</b>	<b>Details of the data subject</b>
Names and surname or registered name of the data subject	
Unique identifier or identity number	
Residential, postal or business address	
Contact numbers	
Fax number	
E-mail Address	
<b>B</b>	<b>Details of the responsible party</b>
Names and surname or registered name of responsible party	Nedbank Group
Residential, postal or business address	135 Rivonia Road, Sandown, Sandton
Contact numbers	+27 (0)11 294 7130
Fax number or email address	<a href="mailto:paia@nedbank.co.za">paia@nedbank.co.za</a>
<b>C</b>	<b>Information that must be corrected, deleted or destroyed.</b>
<b>D</b>	<b>REASONS FOR *CORRECTION OR DELETION OF THE PERSONAL INFORMATION ABOUT THE DATA SUBJECT/*DESTRUCTION OR DELETION OF A RECORD OF PERSONAL INFORMATION ABOUT THE DATA SUBJECT WHICH IS IN POSSESSION OR UNDER THE CONTRO</b>

(Please give detailed reasons for your request.)

Signed at ..... on .....  
Place Date

\_\_\_\_\_  
Signature of data subject or designated person

## Fees payable

Fees in Respect of Private Bodies	Fee
The request fee payable by every requester	R140.00
Photocopy/printed black & white copy of A4-size page	R2.00 per page or part thereof
A printed copy of an A4-size page	R2.00 per page or part thereof
A copy in a computer-readable form saved on: <ol style="list-style-type: none"> <li>i. Flash drive (to be provided by requester)</li> <li>ii. Compact disc               <ul style="list-style-type: none"> <li>• If provided by requester</li> <li>• If provided to requester</li> </ul> </li> </ol>	R40.00  R40.00 R60.00
For a transcription of visual images on an A4-size page	Service to be outsourced. Will depend on quotation from service provider
Copy of visual images.	
Transcription of an audio record per A4-size page	R24.00
Copy of an audio record on: <ol style="list-style-type: none"> <li>iii. Flash drive (to be provided by requester)</li> <li>iv. Compact disc               <ul style="list-style-type: none"> <li>• If provided by requester</li> <li>• If provided to requester</li> </ul> </li> </ol>	R40.00  R40.00 R60.00
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. To not exceed a total cost of	R435.00
Deposit: if search exceeds 6 hours	One third of the amount per request calculated in terms of items 2 to 8
Postage, e-mail or any other electronic transfer	Actual expense, if any

## Records available under any other legislation

- Administration of Estates Act 66 of 1965 as amended by Act no 47 of 2002
- Advertising on Roads and Ribbon Development Act 21 of 1940 as amended by Act No. 43 of 1985
- Advertising Code of Practice
- Alienation of Land Act 68 of 1981
- Apportionment of Damages Act 34 of 1956
- Auditing Profession Act 26 of 2005
- ASISA Standards
- Banks Act 94 of 1990 as amended by Act 3 of 2015
- Basic Conditions of Employment Act 75 of 1997 as amended by Act 7 of 2018[6]
- Broad-based Black Economic Empowerment Act 53 of 2003 as amended by Act No. 46 of 2013
- Bills of Exchange Act 34 of 1964
- Carbon Tax Act, 15 of 2019
- Children's Act 38 of 2005 as amended by Act No. 18 of 2016
- Code of Banking Practice, 2012
- Collective Investment Schemes Control Act 45 of 2002
- Companies Act 71 of 2008 as amended by Act 3 of 2011
- Compensation for Occupational Injuries and Diseases Act 130 of 1993 as amended by Act No. 61 of 1997
- Competition Act 89 of 1998 (as amended)
- Conduct Standard for Banks 3 of 2020
- Conservation of Agricultural Resources Act 43 of 1983
- Consumer Protection Act of 68 of 2000
- Contact with Regulators Policy, 2015
- Co-operatives Bank Act 40 of 2007
- Common Reporting Standard
- Copyright Act 98 of 1978 as amended by Act 2 of 2002
- Deeds Registries Act 47 of 1937
- "Code for Responsible Investing in South Africa' (CRISA)"
- Disaster Management Act 57 of 2002
- Credit Rating Services Act 24 of 2012
- Currency and Exchanges Act 9 of 1933 as amended by Act No. 23 of 1996
- Customs Control Act 31 of 2014
- Dangerous Weapons Act 15 of 2013
- Debt Collectors Act 114 of 1998
- Electronic Communications and Transactions Act 25 of 2002
- Electronic Deeds Registration Systems Act 19 of 2019
- Employment Equity Act 55 of 1998 as amended by Act 47 of 2013
- Employment Services Act 4 of 2014
- Employment Tax Incentive Act 26 of 2013
- Environment Conservation Act 73 of 1989 as amended by Act No. 50 of 2003
- Equator Principles 2020
- Estate Agency Affairs Act 112 of 1976 as amended by Act 21 of 1996
- Estate Duty Act 45 of 1955
- Exchange Control Regulations
- Currency and Exchanges Manual for Authorised Dealers
- Exchange Control Amnesty and Amendment of Taxation Laws Act 12 of 2003
- Films and Publications Act 65 of 1996 as amended by Act No 11 of 2019
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Institutions (Protection of Funds) Act 28 of 2001
- Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001) as amended by the FICAA, 2017 (Act No.1 of 2017) and the FSRA, 2017 (Act No.9 of 2017)
- Financial Matters Amendment Act, 2019
- Financial Markets Act 19 of 2012
- Financial Sector Regulation Act 9 of 2017
- Firearms Control Act 60 of 2000 as amended by Act No. 28 of 2006
- Foreign Account Tax Compliance Act (FATCA), 2010
- Formalities in Respect of Leases of Land Act 18 of 1969
- FX Global Code
- General Pensions Act 29 of 1979

- Hazardous Substances Act 15 of 1973 as amended by Act No. 53 of 1992
- Health Professions Act 56 of 1974 as amended by Act No. 29 of 2007
- IFRS Standards
- Immigration Act 13 of 2002 as amended by Act No. 7 of 2013
- Income Tax Act 58 of 1962 as amended by Act No. 34 of 2019
- Inspection of Financial Institutions Act 80 of 1998 as amended by Financial Services Laws General Amendment Act, 2013
- Insolvency Act 24 of 1936
- Insurance Act 18 of 2017
- Johannesburg Interbank Average Rate (Jibar): Code of Conduct, Governance Process and Operating Rules
- JSE Debt Listing Requirements
- JSE Derivatives Rules and Directives
- JSE Equities Rules and Directives
- JSE Interest Rate and Currency Rules and Directives
- JSE Bond ETP Rules and Directives
- JSE Equity Rules
- Justices of the Peace and Commissioners of Oaths Act 16 of 1963 as amended by 110 of 1984
- King IV Code and Principles, 2016
- Labour Relations Act 66 of 1995 as amended by Act 8 of 2018
- Labour Laws Amendment Act 10 of 2018
- Legal Practice Act 28 of 2014
- Liquor Act 60 of 1989
- Long-term Insurance Act 52 of 1998
- Magistrates' Courts Act 32 of 1944
- Lotteries Act 57 of 1997 as amended by Act No. 32 of 2013
- Marine Living Resources Act 18 of 1998 as amended by Act No. 5 of 2014
- Matrimonial Property Act 88 of 1984
- Medical Schemes Act 131 of 1998 as amended by Act, No. 62 of 2002
- Mineral and Petroleum Resources Development Act 28 of 2002 as amended by Act, No. 49 of 2008
- Municipal Finance Management Act
- National Building Regulations and Building Standards Act 103 of 1977 as amended by Act No. 49 of 1995
- National Credit Act 34 of 2005 as amended by Act 7 of 2019
- National Environmental Management Act 107 of 1998 as amended by Act No. 62 of 2008
- National Environmental Management: Air Quality Act 39 of 2004 as amended by Act No. 20 of 2014
- National Environmental Management: Biodiversity Act 10 of 2004
- National Environmental Management: Integrated Coastal Management Act 24 of 2008
- National Environmental Management: Protected Areas Act 57 of 2003 as amended by Act No. 21 of 2014
- National Environmental Management: Waste Act 59 of 2008 as amended by Act No. 26 of 2014
- National Minimum Wage Act 2018
- National Gambling Act 7 of 2004 as amended by Act No. 10 of 2008
- National Heritage Resources Act 25 of 1999
- National Payment System Act 78 of 1998 as amended by Act No. 22 of 2004
- National Regulator for Compulsory Specifications Act 5 of 2008
- National Road Traffic Act 93 of 1996 as amended by Act No. 64 of 2008
- National Veld and Forest Fire Act
- National Water Act 36 of 1998 as amended by Act No. 27 of 2014
- Non-Profit Organisation Act 71 of 1997
- Occupational Health and Safety Act 85 of 1993
- Patents Act 57 of 1978
- Pension Funds Act 24 of 1956 as amended by Act No. 11 of 2007
- Preferential Procurement Policy Framework Act 5 of 2000
- Prescribed Rate of Interest Act 55 of 1975 as amended by Act No. 7 of 1997
- Prescription Act 68 Of 1969
- Prevention and Combating of Corrupt Activities Act 12 of 2004
- Prevention of Organised Crime Act 121 of 1998
- Prevention of and Treatment for Substance Abuse Act 70 of 2008
- Prevention of Counterfeiting of Currency Act 16 of 1965
- Private Security Industry Regulation Act 56 of 2001
- Promotion of Access to Information Act 2 of 2000

- Property Valuers Profession Act 47 of 2000
- Property Valuation Act 17 of 2014
- Protection of Personal Information Act 4 of 2013
- Policy Holder Protection Rules in terms of the short-term insurance Act
- Policy Holder Protection Rules in terms of Long-term Insurance Act
- Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000
- Protection from Harassment Act 17 of 2011
- Protected Disclosures Act 26 of 2000 as amended by 5 of 2017
- Protection of Constitutional Democracy against Terrorist and Related Activities Act 33 of 2004
- Property Practitioners Act 22 of 2019
- Prudential standards for Governance and Operations for Insurers
- Public Holidays Act 36 of 1994 as amended by Act No. 48 of 1995
- Public Finance Management Act 1 of 1999
- Regulation of Interception of Communications and Provision of Communication-related Information Act 70 of 2002
- Reinsurance of Damage and Losses Act 56 of 1989
- Safety at Sports and Recreational Events Act 2 of 2010
- Sectional Titles Act 95 of 1986
- Second- Hand Goods Act 6 of 2009
- Securities Transfer Tax Act 25 of 2007
- Short-term Insurance Act 53 of 1998
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