



SACRRA | CREDIT & RISK
REPORTING ASSOCIATION

ACCESS TO INFORMATION MANUAL (PRIVATE BODY)

**PREPARED IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO
INFORMATION ACT 2 OF 2000 (“PAIA” or “the Act”)**

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1. Purpose of the Manual in terms of PAIA and POPIA

The purpose of this Manual is to assist people wishing to access information in terms of PAIA from the South African Credit and Risk Reporting Association (SACRRA) or in line with the Protection of Personal Information Act No 4 of 2013.

2. List of acronyms and abbreviations

Acronym/Abbreviation	
DITSC	Data, Information, Technology & Security Committee
FRCAC	Finance, Risk, Compliance & Audit Committee
PAIA	The Promotion of Access to Information Act 2 of 2000
POPIA	The Protection of Personal Information Act No 4 of 2013
SACRRA	The South African Credit & Risk Reporting Association

3. Request for access to information

If a person or entity requires access to information as contemplated in the PAIA and/or POPIA, the requester must contact the Information Officer as per the details in item 8 below.

In terms of section 25(2) of PAIA:

(2) *If the request for access is granted, the notice in terms of subsection (1)(b) must state—*

- (a) *the access fee (if any) to be paid upon access;*
- (b) *the form in which access will be given; and*
- (c) *that the requester may lodge an internal appeal or an application with a court, as the case may be, against the access fee to be paid or the form of access is granted, and the procedure (including the period) for lodging the internal appeal or application, as the case may be.*

(3) *If the request for access is refused, the notice in terms of subsection (1)(b) must—*

- (a) *state adequate reasons for the refusal, including the provisions of this Act relied upon;*
- (b) *exclude, from such reasons, any reference to the content of the record; and*
- (c) *state that the requester may lodge an internal appeal or an application with a court, as the case may be, against the refusal of the request, and the procedure (including the period) for lodging the internal appeal or application, as the case may be.*

Additionally, in terms of section 23 of POPIA, the following applies:

(1) *A data subject, having provided adequate proof of identity, has the right to—*

(b) *request from a responsible party the record or a description of the personal information about the data subject held by the responsible party, including information about the identity of all third parties, or categories of third parties, who have, or have had, access to the information—*

- (i) *within a reasonable time;*
- (ii) *at a prescribed fee, if any;*
- (iii) *in a reasonable manner and format; and*
- (iv) *in a form that is generally understandable.*

(3) *If a data subject is required by a responsible party to pay a fee for services provided to the data subject in terms of subsection (1) (b) to enable the responsible party to respond to a*

request, the responsible party—

- (a) must give the applicant a written estimate of the fee before providing the services; and*
 - (b) may require the applicant to pay a deposit for all or part of the fee.*
- (4) (a) A responsible party may or must refuse, as the case may be, to disclose any information requested in terms of subsection (1) to which the grounds for refusal of access to records set out in the applicable sections of Chapter 4 of Part 2 and Chapter 4 of Part 3 of the Promotion of Access to Information Act apply.*
- (b) The provisions of sections 30 and 61 of the Promotion of Access to Information Act are applicable in respect of access to health or other records.*

4. **Terms used in this document**

Terms defined in the PAIA and POPIA shall have the meaning set out therein.

5. **Background on the SACRRA**

The SACRRA is a not-for-profit voluntary association of members. , We provide the framework to facilitate the sharing of complete and accurate credit and risk data to registered credit bureaus, enabling our members to comply with the credit information sharing provisions of the National Credit Act, No 34 of 2005 (NCA) as well as the provisions for performing credit and risk assessments and affordability calculations. Although the SACRRA provides tools and industry file sharing services on data formats, data quality and related processes, it currently does not access, host, store or in any way process the individual consumer credit and risk data records submitted by data contributing members to the credit bureaus.

The SACRRA aims to give our members control of their data to enable them to comply with existing legislation and to adapt to an ever-changing business environment by providing tools and industry services on data formats, data quality and related challenges. Credit and risk data, also known as payment profile information, is applied in all stages of the customer's life cycle allowing our members greater insight into their customers and guarding them against undue risk while assisting sustainable business growth and financial inclusion.

SACRRA's success rests on our data-driven approach. We focus on facilitating data quality and standardisation for the comprehension and common understanding of shared data across all industry sectors as well as for effective application thereof by our members. We strive to ensure that data of the highest quality and standard is submitted and shared for access by legitimate parties for legally permissible purposes.

We engage broadly with parties directly involved in data submission, transmission, and application of data, and with key stakeholders such as government, regulators and the media for the purposes of ensuring compliance with legislation and fulfilling our mandate on data quality and maximisation of the benefits of data sharing.

6. **Structure of the SACRRA**

6.1 The SACRRA consists of a Governing Body as appointed by members in line with the Constitution. The Governing Body consist of the following seats:

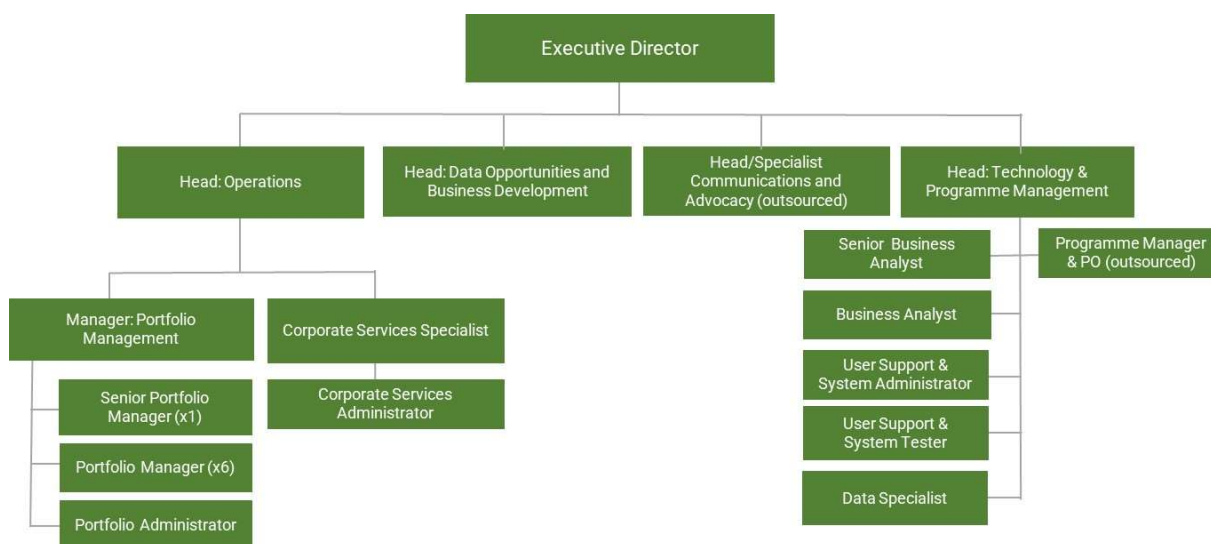
- Chairperson
- Data Lead
- Risk Lead
- Stakeholder Relations Lead
- Technology Lead
- Independent

6.2 The Governing Body mandated the following governance committees to assist the Governing Body in fulfilling its obligations and oversight responsibilities and to provide strategic direction to the SACRRA Office, as needed:

- Data, Information, Technology & Security Committee (DITSC)
- Finance, Risk, Compliance & Audit Committee (FRCAC)

6.3 The SACRRA Office comprises one Executive Director and up to 16 operational staff members.

6.4 Below a description of the organisational structure of the SACRRA:



7. SACRRA's Contact Details

Name The South African Credit and Risk Reporting Association
 Physical address Building 10, Thornhill Office Park, 84 Bekker Road, Vorna Valley, 1686
 Postal address Building 10, Thornhill Office Park, 84 Bekker Road, Vorna Valley, 1686
 Contact details 087 701 3254; info@sacrra.org.za / sacrra@sacrra.org.za
 Website address www.sacrra.org.za

8. Details of the Information Officer

Name Ms Magauta Mphahlele
 Contact details 087 701 3254; magautam@sacrra.org.za or info@sacrra.org.za

9. Information automatically available

The Annual Review publications are automatically available for inspection, purchasing or photocopying.

Please follow the requesting procedure as documented in item 12 of this Manual, when requesting access to SACRRA records.

10. Information available in terms of other legislation

Information is available in terms of certain provisions of the following legislation:

- Arbitration Act 42 of 1965
- Basic Conditions of Employment Act 75 of 1997
- Compensation for Occupational Injuries and Diseases Act 130 of 1993
- Competition Act 89 of 1998

- Copyright Act 61 of 1978
- Electronic Communications and Transactions Act 25 of 2002
- Employment Equity Act 55 of 1998
- Income Tax Act 58 of 1962
- Insolvency Act 24 of 1936
- Intellectual Property Laws Amendments Act 38 of 1997
- Labour Relations Act 66 of 1995
- Non-profit Organisations Act 71 of 1997.
- Occupational Health and Safety Act 85 of 1993
- Skills Development Act 97 of 1998
- Skills Development Levies Act 9 of 1999
- The National Credit Act 34 of 2005
- Trademarks Act 194 of 1993
- Unemployment Insurance Act 63 of 2001
- Unemployment Insurance Contributions Act 4 of 2002
- Value Added Tax Act 89 of 1991

11. Information available in terms of the PAIA

The subjects on which SACRRA holds records and the categories on each subject are as listed below. Please note that a requestor is not automatically allowed access to these records and that access to them may or must be refused in accordance with sections 62 to 69 of the PAIA

11.1 Accounting records

- Annual financial statements
- General ledger
- Subsidiary ledgers (receivables, payables, etc.)
- Bank statements
- Customer and supplier statements and invoices
- Fixed asset register
- Tax returns and assessments
- VAT returns
- Budgets
- Insurance records
- Auditor's reports
- Capital expenditure
- Record of assets
- Record of liabilities
- Record of revenue
- Record of expenses

11.2 Information Technology

- Agreements
- Operating systems, and related hardware and software

11.3 Insurance

- Claim records
- Details of coverage, limits and insurers
- Insurance policies

11.4 Legal, Agreements and Contracts

- Acquisition and disposal documentation

- Agreements with contractors, suppliers and members
- Agreements with stakeholders
- Non-disclosure Agreements with Governing Body
- Any other report or records pertinent to the functioning of SACRRA related to the matter being enquired

11.5 Intellectual Property

- Details of intellectual property rights
- Logos and trademarks

11.6 Personnel Records

- Disciplinary records
- Employee evaluation and/or performance records
- Employee information records
- Employment applications
- Employment contracts
- IRP5 and IT3 certificates
- Letters of appointment
- Leave applications
- Maternity leave policy
- Medical aid records
- Name, particulars and occupation of each employee
- Payroll
- Personnel file
- Salary and wage register
- Leave register
- Salary slips and wage records
- Training and development
- UIF, PAYE and SDL returns
- Workmen's compensation documents

11.7 Statutory Company records

- Annual statutory returns
- Details of any change of name
- Constitution
- Notice and minutes of Governing Body meetings
- Agenda and minutes of other committee meetings
- Notice and minutes of Annual and General meetings
- Register of Manco members
- Register of members
- Policies and Protocols
- Internal phone lists

11.8 Tax

- Income tax returns
- Provisional tax returns
- Tax assessments
- Documents relating to where an objection and appeal is lodged
- Records related to taxable gain or assessed capital loss
- VAT documents
- Vendors information

12. Requesting Procedure

A person who wants access to the records must complete the necessary request form, as set out in Form 2 or which can be accessed on <https://infoeregulator.org.za/>, and the completed form must be sent to the address and email address provided in this manual and marked for the attention of the Information Officer.

The requester must indicate which form of access is required and identify the right that is sought to be exercised or protected and provide an explanation of which the requested record is required for the exercise or protection of that right. Proof of the capacity in which the requester is requesting the information should also be provided.

12.1 Availability of the Manual

12.1.1 This manual is available for inspection by the general public upon request during office hours via email request and there is no charge for viewing the manual. Copies of the manual may be made available subject to the prescribed fees.

12.1.2 A copy is also made available on SACRRA's website.

12.2 Records that cannot be found or do not exist

Requesters have the right to receive a response in the form of an affidavit or affirmation where records cannot reasonably be located, but to which a requester would have had access had the record been available.

Requesters also have the right to receive a response in the form of an affidavit or affirmation where requested records do not exist.

12.3 Disposal of records

The SACRRA reserves the right to lawfully dispose of certain records in terms of the Association's record retention policies.

Requesters will be advised whether a particular record has been disposed of where this is relevant to the records requested.

In accordance with section 24(1) of POPIA, the SACRRA may, upon receipt of the request from a data subject -

- a. correct or delete personal information about the data subject in its possession or under its control that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or obtained unlawfully; or
- b. destroy or delete a record of personal information about the data subject that the SACRRA is no longer authorised to retain in terms of section 14 of POPIA.

12.4 Fees

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fees. Any other requester who is not a personal requester must pay the required fee(s), which shall be advised to the requester at the time of request. A portion of these fees may lawfully be required to be paid before the request is considered or processed. Fees paid will be refunded if a request for access is refused.

12.5 Contact details of the Regulator

Information Officer

Chief Executive Officer:

Mr. Mosalanyane Mosala

Contact Person:

Ms Pfano Nenweli

Email:	PNenweli@justice.gov.za
Deputy Information Officer:	Ms Varsha Sewlal
Email:	VarSewlal@justice.gov.za
Physical Address:	Postal Address:
JD House, 27 Stiemens Street	P O Box 31533
Braamfontein	Braamfontein
Johannesburg	Johannesburg
2001	2017
Telephone:	010 023 5200
Access to information general contacts	
Email:	PAIA.IR@justice.gov.za

13. Legal remedies available against a decision or failure to take a decision by the Information Officer or Deputy Information Officer

13.1 A requester may, amongst others, challenge the following decision of private and/or public body -

- the tender or payment of the request fee;
- the tender or payment of a deposit;
- the access fee to be paid is too excessive;
- the form of access granted;
- the refusal of the request;
- the procedure (including the period) for lodging the internal appeal;
- inappropriate time extension taken to respond to a request for access;
- failure to disclose records;
- the granting of a request for access to a record; and
- refusal to grant request to waive the fees.

13.2 A requester who was directly or indirectly denied access to records or who wishes to challenge one of the decisions mentioned in 13.1 above, may appeal the decision by completing Form 4, which can also be accessed on <https://infoeregulator.org.za>. The completed Form 4 must be submitted to the same Information Officer that made the original decision, who is then required to forward it to the relevant authority (the Regulator) within ten (10) working days after receipt of an internal appeal.

In completing Form 4, the requester (thereafter referred to as the complainant) must indicate and elaborate on the reason(s) for their appeal and substantiate the appeal with any information they may have that may assist in granting the appeal. The internal appeal Form 4 must be delivered to the Information Officer within 60 days after the decision was taken.

14. Guide in terms of section 10 of the PAIA

A person who wishes to exercise any right contemplated in the PAIA and/or POPIA may obtain a copy of the information guide issued by the Information Regulator (<https://infoeregulator.org.za/>).

15. Updating this Manual

The Association will update this manual annually, if required.

PAIA MANUAL (Revision History)

APPROVAL			
Revision Notes:	Alignment with the PAIA manual guidelines published by the Information Regulator's Offices; Updating of the Office contact details. Updating of the Information Officer details.		
Version:	V2	Approval and Effective Date:	24 March 2023
Approved by:	Darrell Beghin, Executive Director		
Review Date	24 October 2023		

APPROVAL			
Revision Notes:	Updated organisational structure and address.		
Version:	V2.1	Approval and Effective Date:	24 October 2023
Approved by:	Magauta Mphahlele, Executive Director		
Review Date			

APPROVAL			
Revision Notes:			
Version:		Approval and Effective Date:	
Approved by:			
Review Date			

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Version:		Approval and Effective Date:	
Approved by:			
Review Date			