

PROMOTION OF ACCESS TO INFORMATION ACT MANUAL



Education Payment Solutions (Pty) Ltd

"KARRI"

2016/367374/07

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1. DEFINITIONS

- 1.1. **Data Subject** means the person to whom the Personal Information relates;
- 1.2. **FAIS Act** means the Financial Advisory and Intermediary Services Act, No. 37 of 2002;
- 1.3. **FSCA** means the Financial Sector Conduct Authority;
- 1.4. **FSP** means the financial services provider, or Karri;
- 1.5. **Information Regulator** means the Office of the Information Regulator as established in terms of section 39 of POPIA, to monitor and enforce compliance with both POPIA and PAIA;
- 1.6. **PAIA** means the Promotion of Access to Information Act No. 2 of 2000, as amended;
- 1.7. **Personal Information** means any information relating to an identifiable natural person, or to the extent applicable, a juristic person. This includes, but is not limited to information relating to educational, any identifying number, email address, physical address, telephone number, location information, online identifier or biometric Personal Information;
- 1.8. **POPIA** means the Protection of Personal Information Act No.4 of 2013;
- 1.9. **Process or Processing** means any activity concerning Personal Information including the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use, dissemination by means of transmission, distribution or making available in any other form, or merging, linking, as well as restriction, degradation, erasure or destruction of information;
- 1.10. **Record/s** means any recorded information regardless of the form, including, for example, written documents, audio, digital and video materials. A Record requested from a public or private body refers to a Record that is in that body's possession regardless of whether that body created the Record;
- 1.11. **Responsible Party** means a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for Processing Personal Information.

2. INTRODUCTION

- 2.1. Karri is an authorised FSP in terms of the FAIS Act and is regulated by the FSCA, with FSP number 53250.
- 2.2. Karri is committing to protecting its Data Subjects' right to privacy as well as their rights to access any information that Karri has about Data Subjects.
- 2.3. This access to information manual is prepared in compliance with the Promotion of Access to Information Act, 2 of 2000 ("PAIA"). PAIA aims to give effect to the constitutional right of all persons in South Africa to access their information held by a public or a private body.
- 2.4. In terms of PAIA, all persons have the right to access their personal information that is processed by a private body, such as Karri.
- 2.5. This manual is intended to assist requesters in easily accessing the records to which they are entitled.

3. PURPOSE OF THE PAIA MANUAL

- 3.1. This PAIA Manual may be used by the public to:
 - 3.1.1. check the categories of Records held by Karri that are available without having to submit a formal PAIA request;
 - 3.1.2. understand how to make a request for access to a Record of Karri, by providing a description of the subjects on which Karri holds Records and the categories of Records held on each subject;
 - 3.1.3. know which Records of Karri are available in accordance with other legislation;
 - 3.1.4. access the relevant contact details of the persons who will assist the public with the Records they intend to access;
 - 3.1.5. know where to access the Information Regulators guide on how to use PAIA;
 - 3.1.6. know whether Karri will process personal information, for what purpose personal information is processed and the description of the categories of data subjects and of the information or categories of information relating thereto;
 - 3.1.7. know the recipients or categories of recipients to whom the personal information may be supplied;

- 3.1.8. know if Karri has planned to transfer or process personal information outside the Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied; and
- 3.1.9. know whether Karri has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

4. COMPANY CONTACT DETAILS

Head Office Physical Address:	Ground Floor, Forrest House, Belmont Office Park, Rondebosch, 7700, Cape Town, South Africa
Head Office Postal Address:	Ground Floor, Forrest House, Belmont Office Park, Rondebosch, 7700, Cape Town, South Africa
Telephone No.:	021 300 1867
E-mail:	dpo@karri.co.za
Website:	www.karri.co.za
Information Officer:	Dominique Nash

5. ACCESS TO RECORDS

- 5.1. PAIA grants a requester access to certain Records of a private body if the said Records are required to exercise or protect any rights of the requester. Should a public body lodge such a request, it must be acting in the public interest.
- 5.2. Any request for information in terms of PAIA, must be made in accordance with the prescribed form and manner, at the rates provided. The prescribed form and manner and the tariff are dealt with in sections 9 and 10.
- 5.3. The contact details of the Information Regulator are as follows:
 - Postal Address: : PO Box 31533, Braamfontein, Johannesburg, 2017
 - E-mail address : infoereg@justice.gov.za
 - Website : <https://infoeregulator.org.za/>
- 5.4. The Information Regulator has, in terms of section 10(1) of PAIA, as amended, made available a Guide on how to use PAIA (the Guide), in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right

contemplated in PAIA and POPIA. The Guide is available in each of the official languages and in braille, and can be obtained from the Information Regulator's website at <https://inforegulator.org.za/paia-guidelines/>

If your PAIA request is denied, or there is no response from a public or private body for access to Records, a complaint can be lodged with PAIAComplaints@inforegulator.org.za

6. SCHEDULE OF RECORDS AVAILABLE WITHOUT THE NEED TO REQUEST ACCESS

CATEGORY OF RECORDS	TYPE OF RECORDS	AVAILABLE ONLINE	REQUEST ACCESS
Financial	Customer profile, transaction records	X (App)	X
Legal	Terms & Conditions	X (Website and App)	X
Privacy and Information	Data Privacy & Protection Policy, PAIA Manual	X (Website)	X
Marketing	Product; Blog	X (Website)	X

The above list is not exhaustive.

7. RECORDS AVAILABLE IN TERMS OF ANY OTHER SOUTH AFRICAN LEGISLATION

CATEGORY OF RECORD	TYPE OF RECORD	APPLICABLE LEGISLATION
Regulatory	Customer Due Diligence, including Sanctions screening	Financial Intelligence Centre Act, 38 of 2001 Prevention of Organised Crime Act, 121 of 1998
Regulatory	Complaints	Financial Advisory and Intermediary Services Act, 37 of 2002

Regulatory	License	Financial Advisory and Intermediary Services Act, 37 of 2002 National Payment Systems Act, 78 of 1998
Financial	Transaction records	Financial Intelligence Centre Act, 38 of 2001
Governance	Memorandum of Incorporation and amendments, annual financial statements, accounting records, Statutory records	Companies Act, 71 of 2008
Privacy & Information	Data Privacy & Protection Policy, PAIA Manual	Protection of Personal Information Act, 4 of 2013 Promotion of Access to Information Act, 2 of 2000
Human Resources	Employment records, qualification, certificates, CVs	Labour Relations Act, 66 of 1995 Basic Conditions of Employment Act, 75 of 1997 Employment Equity Act, 55 of 1998 Skills Development Act, 97 of 1999 Income Tax Act, 58 of 1962 Compensation for Occupation Injuries and Diseases Act (COIDA), of 1997 as Amended
Operations	Business Continuity	Disaster Management Act 57 of 2002

The above is not exhaustive and there may be additional legislation that requires Karri to keep records.

8. DESCRIPTION OF THE SUBJECTS ON WHICH KARRI HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT BY THE COMPANY

SUBJECT	CATEGORY OF RECORDS HELD
Customer records	Customer profile, policies, due diligence, terms and conditions, transaction records, call recordings
Human Resources	Employee Identification information, qualifications, CVs, HR policies and procedures, remuneration information.
Financial records	Transaction records, financial statements
Governance	Licenses, internal policies, statutory records, management information

The above is not exhaustive and there may be additional legislation that requires Karri to keep records.

9. FORM OF A REQUEST FOR INFORMATION

- 9.1. A requester must use the prescribed Form 2 to request access to the information as per sections 7 and 8 above.
- 9.2. Form 2 can be accessed at the following URL: <https://info regulator.org.za/paia-forms/>
- 9.3. The request must be addressed to the Information Officer as indicated in section 4.
- 9.4. The requester must provide sufficient detail on Form 2 to enable the Information Officer of the company to establish who is requesting the said information as well as what information is being requested and in what format.
- 9.5. The requester must provide sufficient detail in respect of his/her/their contact details and if the requester wishes to be informed of the decision of the company in any manner (in addition to written) the manner and particulars thereof.
- 9.6. Lastly, the right which the requester is seeking to exercise or protect with an explanation of the reason the Record is required to exercise or protect the right.

- 9.7. After the company has decided on the request, the requester must be notified in the required form.
- 9.8. If the request is granted, then a further access fee must be paid for the search, reproduction, preparation and for any time that has exceeded the prescribed hour to search and prepare the Record for disclosure. A Form 3 needs to be completed, which can be accessed at the following URL: <https://inforegulator.org.za/paia-forms/>
- 9.9. If the request is refused in terms of either the mandatory or discretionary grounds of refusal, Karri will notify the requester thereof.

10. PRESCRIBED FEES

- 10.1. A requester who seeks access to a Record containing Personal Information about that requester is not required to pay a request fee.
- 10.2. Every other requester, who is not a personal requester, must pay the required request fee, as prescribed from time to time.
- 10.3. If the preparation of the Record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted).

A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit.
- 10.4. Records may be withheld until the fees have been paid.
- 10.5. Fees applicable in respect of private bodies are as per Annexure B of the regulations to PAIA, included at the end of this manual.

11. PROCESSING OF PERSONAL INFORMATION IN TERMS OF POPIA

- 11.1. Karri may be required to Process Personal Information in terms of POPIA.
- 11.2. A Data Subject is entitled to access the Personal Information held by a Responsible Party, including information about the identity of all third parties, or categories of third parties, who have, or have had, access to the Personal Information.
- 11.3. To view Karri's Privacy Policy, go to <https://www.karripay.com/data-privacy-protection/>.

12. GROUNDS FOR REFUSAL OF ACCESS TO INFORMATION

- 12.1. Karri may refuse a request for information on the following basis:

- 12.1.1. Mandatory protection of privacy of a third party who is a natural person (including children), if supplying the information would involve the unlawful or unreasonable disclosure of personal information of that natural person;
- 12.1.2. Mandatory protection of certain records of the South African Revenue Service;
- 12.1.3. Mandatory protection of the commercial information of a third party, if the record contains trade secrets or intellectual property, financial, commercial, scientific or technical information of the third party, if the disclosure would likely threaten the commercial interests of that third party
- 12.1.4. Mandatory protection of confidential information of third parties if it is protected in terms of any agreement or legislation
- 12.1.5. Mandatory protection of the safety of individuals and the protection of property
- 12.1.6. Mandatory protection of records privileged from production in legal proceedings
- 12.1.7. Mandatory protection of research information of third party, and protection of research information of public or private body
- 12.1.8. Protection of Karri's commercial information, which may, if disclosed, could put Karri at a disadvantage in negotiations or commercial competition
- 12.1.9. The request is clearly frivolous or is unreasonably time consuming and lead to a waste of resources.

13. AVAILABILITY OF THE MANUAL

- 13.1. This manual is available for inspection at the offices of the company during normal business hours free of charge upon prior arrangement with the Information Officer of the company as per section 4.
- 13.2. A copy is also made available on Karri's website.

Name :.....

Signature :.....

Designation:.....

Signed on this day ofat

Date of Compilation:	
Date updated:	
Version Control:	

ANNEXURE B: FEES IN RESPECT OF PRIVATE BODIES

Item	Description	Amount (exclusive of VAT)
1	Request fee, payable by every requester	R140.00
2	Photocopy or printed black & white copy for every A4 page	R2.00 per page or part of the page
3	Printed copy of A4-size page	R2.00 per page or part of the page
4	Copy in a computer-readable form on: <ul style="list-style-type: none"> a flash drive (provided by the requester) a compact disc (provided by the requester) a compact disc (provided to the requester) 	R40.00 R40.00 R60.00
5	Transcription of visual images, for an A4-size page or part of the page	Service will be outsourced. Fee will depend on the quotation from the service provider.
6	Copy of visual images	Service will be outsourced. Fee will depend on the quotation from the service provider.
7	Transcription of an audio record, per A4-size page	R24.00
8	Copy of an audio record on a flash drive (provided by requester) Copy of an audio record on compact disc (provided by requester) Copy of an audio record on compact disc (provided to requester)	R40.00 R40.00 R60.00
9	For each hour or part of an hour (excluding the first hour) reasonably required to search for, and prepare the record for disclosure The search and preparation fee cannot exceed	R145.00 R435.00
10	Deposit: if the search exceeds 6 hours	One-third of the amount per request calculated in terms of items 1 to 8 above.
11	Postage, email or any other electronic transfer	Actual expense, if any.