



PROTECTION OF PERSONAL INFORMATION MANUAL

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C R E D I T

1. INTERPRETATION

- 1.1. In this document, clause headings are for convenience and shall not be used in its interpretation unless the context clearly indicates a contrary intention.
- 1.2. An expression which denotes:
 - 1.2.1. Any gender includes the other genders;
 - 1.2.2. A natural person includes an artificial or juristic person and vice versa;
 - 1.2.3. The singular includes the plural and vice versa;
- 1.3. The following expressions shall bear the meanings assigned to them below, and cognate expressions carry corresponding meanings:
 - 1.3.1. **"Information Officer"** - the designated Information Officer/s or head of the body, as described in this manual, responsible for discharging the duties and responsibilities assigned to the Information Officer as prescribed in terms of PAIA and POPIA;
 - 1.3.2. **"This Document"** – this document together with all of its annexures, as amended from time to time;
 - 1.3.3. **"The Company"** – Capstone Credit (Pty) Ltd (Reg No: 2019/236696/07) and any subsidiaries of the Capstone Credit (Pty) Ltd;
 - 1.3.4. **"PAIA"** – Promotion of Access to Information Act No. 2 of 2000, as amended from time to time including the regulations promulgated in terms of the PAIA;
 - 1.3.5. **"POPIA"** – Protection of Personal Information Act No. 4 of 2013, as amended from time to time including the regulations promulgated in terms of the POPIA;
- 1.4. any reference to any statute, regulation or other legislation shall be a reference to that statute, regulation, laws or other legislation as at the signature date, and as amended or substituted from time to time;

- 1.5. if any provision in a definition is a substantive provision conferring a right or imposing an obligation on any Party, then notwithstanding that it is only in a definition, effect shall be given to that provision as if it were a substantive provision in the body of this document;
- 1.6. where any term is defined within a particular clause other than this, that term shall bear the meaning ascribed to it in that clause wherever it is used in this document;
- 1.7. where any number of days is to be calculated from a particular day, such number shall be calculated as excluding such particular day and commencing on the next day. If the last day of such number so calculated falls on a day which is not a business day, the last day shall be deemed to be the next succeeding day which is a business day;
- 1.8. any reference to days (other than a reference to business days), months or years shall be a reference to calendar days, months or years, as the case may be;
- 1.9. the use of the word "including" followed by a specific example/s shall not be construed as limiting the meaning of the general wording preceding it, and the eiusdem generis rule shall not be applied in the interpretation of such general wording or such specific example/s;
- 1.10. insofar as there is a conflict in the interpretation of or application of this document and PAIA or POPIA, the legislation shall prevail;
- 1.11. this document does not purport to be exhaustive of or comprehensively deal with every procedure provided for in PAIA or POPIA. A requester is advised to familiarise his/her/itself with the provisions of PAIA and POPIA before lodging any request with the company.

2. INTRODUCTION

- 2.1. This manual is published pursuant to sections 14 and 51 of PAIA, which was promulgated to nurture an ethos that promotes transparency, accountability, and effective governance of all private and public bodies. PAIA gives effect to section 32 of the Constitution of the Republic of South Africa, 1996, which provides for the right of access to information in a manner that affords persons a means/platform to obtain the records of private and public bodies as promptly and as efficiently as reasonably possible to endorse, including but not limited to, mechanisms and procedures that empower and educate all persons.

2.2. In addition, the manual explains how to access, or object to, or request correction or deletion of, personal information held by Capstone Credit (Pty) Ltd, in terms of sections 23, 24 and 25 of POPIA and the Regulations Relating to the Protection of Personal Information, 2017 (“POPIA Regulations”).

3. PURPOSE

3.1. The purpose of this manual is to facilitate requests for access to records of the company as provided for in PAIA, inform data subjects on the types of information Capstone Credit (Pty) Ltd collects and processes, and how a data subject may request access to this information.

4. INFORMATION AND CONTACT DETAILS

4.1. The Information Officer

Name	Contact Details
Mr Armando Small	Telephone no: (010) 591 0302 Email: info@capstonecredit.co.za

4.2. Capstone Credit (Pty) Ltd Office

Physical Address	148 Pritchard Street Johannesburg North Randburg 2188
Postal Address	PO Box 108 Jukskei Park 2153

5. GUIDANCE ON PAIA AND POPIA

5.1. As of 1 July 2021, the Information Regulator will assume the functions of the South African Human Rights Commission (“SAHRC”) and will be responsible for PAIA and POPIA queries.

- 5.2. As part of its functions, the Information Regulator will publish a guide on how to use PAIA and POPIA in the new dispensation. The Information Regulator has not yet published a guide to this effect.
- 5.3. The SAHRC has previously developed a with information on how to use PAIA. This guide is available on the SAHRC website <https://www.sahrc.org.za>.
- 5.4. Any information or queries related to the guide, or to PAIA or POPIA should be directed to:

Name	Contact Details
Information Regulator	<p>Telephone no: (012) 406 4818</p> <p>Email: infoereg@justice.gov.za</p> <p>Fax No: (086) 500 3351</p> <p>Website: www.justice.gov.za/infoereg</p> <p>Postal Address: PO Box 31533 Braamfontein, Johannesburg 2017</p> <p>Physical Address: JD House 27 Stiemens Street Braamfontein Johannesburg 2001</p>

6. RECORDS HELD BY CAPSTONE CREDIT (PTY) LTD

- 6.1. Records that are automatically available in terms of section 51(1)(c)
- 6.1.1. At this stage, no notices have been published by the Information Regulator on the categories of records automatically available without a person having to request access thereto in terms of PAIA.
- 6.1.2. The records that are located on the Capstone Credit (Pty) Ltd website, however, are automatically available and are freely accessible to any person requesting this

information. It is therefore not necessary to apply for access thereto in terms of PAIA. Capstone Credit (Pty) Ltd website address is <https://www.capstonegroup.co.za>.

6.2. Records held by Capstone Credit (Pty) Ltd in accordance with other legislation

6.2.1. Capstone Credit (Pty) Ltd is required in accordance with legislation to retain certain records. We hold records for the purposes of PAIA in accordance with the following legislation, among others:

6.2.1.1. Basic Conditions of Employment Act 75 of 1997;

6.2.1.2. Broad-Based Black Economic Empowerment Act 53 of 2003;

6.2.1.3. Companies Act 71 of 2008;

6.2.1.4. Compensation for Occupational Injuries and Diseases Act 130 of 1993;

6.2.1.5. Commission for Gender Equality Act, 1996;

6.2.1.6. Consumer Protection Act 68 of 2008;

6.2.1.7. Electronic Communications and Transaction Act 25 of 2002;

6.2.1.8. Employment Equity Act 55 of 1998;

6.2.1.9. Employment Services Act 4 of 2014;

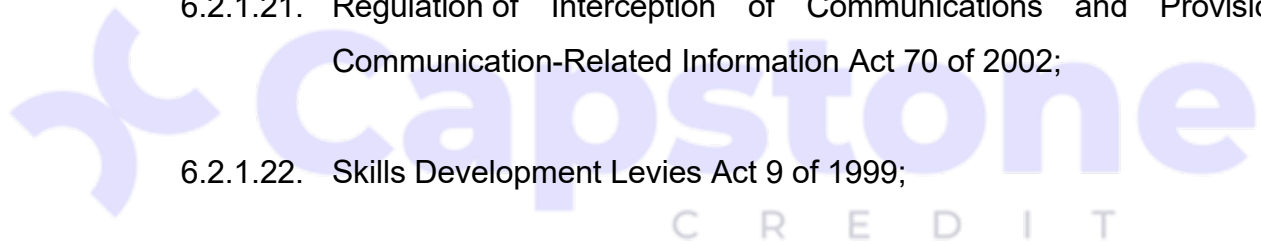
6.2.1.10. Employment Tax Incentive Act 26 of 2013;

6.2.1.11. Financial Intelligence Centre Act 38 of 2001;

6.2.1.12. Income Tax Act 58 of 1962;

6.2.1.13. Labour Relations Act 66 of 1995;

- 6.2.1.14. Legal Practice Act 28 of 2014;
- 6.2.1.15. National Minimum Wage Act, 2018;
- 6.2.1.16. National Credit Act 34 of 2005
- 6.2.1.17. Occupational Health and Safety Act 85 of 1993;
- 6.2.1.18. Pension Funds Act 24 of 1956;
- 6.2.1.19. Promotion of Access to Information Act No. 2 of 2000;
- 6.2.1.20. Protection of Personal Information Act No. 4 of 2013;
- 6.2.1.21. Regulation of Interception of Communications and Provision of Communication-Related Information Act 70 of 2002;
- 6.2.1.22. Skills Development Levies Act 9 of 1999;
- 6.2.1.23. Skills Development Act 9 of 1999;
- 6.2.1.24. Tax Administration Act 28 of 2011;
- 6.2.1.25. Trademark Act of 1993;
- 6.2.1.26. Unemployment Insurance Act 63 of 2001;
- 6.2.1.27. Unemployment Insurance Contributions Act, 2002 and
- 6.2.1.28. Value Added Tax Act 89 of 1991.



6.3. Other types of records held by Capstone Credit (Pty) Ltd in terms of section 51(1) of PAIA

6.3.1. The table below contains a description of the types of records/subjects on which Capstone Credit (Pty) Ltd holds and the categories of records held and maintained on each subject. These records are not automatically available without a request in terms of PAIA. A request made in terms of PAIA for records in any of the categories below may be refused in accordance with any of the grounds of refusal as set out in PAIA.

Subject	Description of record
<p style="text-align: center;">Statutory records</p>	<ul style="list-style-type: none"> ● Company incorporation documents ● Share register ● Memorandum of Incorporation ● Minutes of meetings and resolutions of directors, directors committees, or audit committees. ● Records relating to the appointment of directors, auditors, and other officers ● Financial Statements ● Communications sent to shareholders
<p style="text-align: center;">Income tax</p>	<ul style="list-style-type: none"> ● Pay-as-you-earn (PAYE) records ● Documents issued to employees for income tax purposes ● Records of payments made to South African Revenue Services on behalf of employees ● All or any statutory compliance records ● Value Added Tax records ● Skills development levies records

	<ul style="list-style-type: none"> • Unemployment Insurance Fund records
Labour relations records	<ul style="list-style-type: none"> • Personnel documents and records • Employment contracts • Medical aid records • Pension Fund records • Disciplinary records • Salary records • Disciplinary code and/or procedures • Leave records • Training records • Training manuals • Address lists • Internal telephone lists • Dismissal or Retrenchment Agreements
Finance	<ul style="list-style-type: none"> • Receipts and payments

7. PROCESSING OF PERSONAL INFORMATION

7.1. POPIA

7.1.1. Chapter 3 of POPIA provides for the minimum conditions for lawful processing of Personal Information. These conditions may not be derogated from unless specific exclusions apply as outlined in POPIA.

7.1.2. Capstone Credit (Pty) Ltd processes personal information in accordance with POPIA. In terms of our privacy policy, Capstone Credit (Pty) Ltd will ensure that all processing conditions of POPIA are complied with at the time of processing of

personal information. Capstone Credit (Pty) Ltd processes personal information and data of both living and juristic persons.

7.2. Purpose for processing personal information by Capstone Credit (Pty) Ltd

7.2.1. Capstone Credit (Pty) Ltd will process your information in the ordinary course of the business of providing legal and related services. Primarily, Capstone Credit (Pty) Ltd will use your personal information only for the purpose for which it was originally or primarily collected. Your personal information and data will only be used for a secondary purpose if such purpose constitutes a legitimate interest and is closely aligned with the original or primary purpose for which your personal information was collected.

7.2.2. Capstone Credit (Pty) Ltd processes personal information for several reasons, including, but not limited to,

7.2.2.1. providing services requested;

7.2.2.2. managing the commercial relationship with clients;

7.2.2.3. managing dispute resolution;

7.2.2.4. creating and managing supplier relationships;

7.2.2.5. managing contracts, orders, deliveries, invoices and accounting;

7.2.2.6. sending quotation estimates and invoices;

7.2.2.7. general human resource and finance functions, including those obligations imposed by legislation;

7.2.2.8. recruitment;

7.2.2.9. procurement processes;

7.2.2.10. analysis, evaluation, review and collation of information in order to determine legal issues and potential disputes, provide legal advice and prepare or comment on opinions, memoranda, agreements, correspondence, reports, publications, documents relating to legal proceedings and other documents or records; and

7.2.2.11. to allow for the proper functioning of the website which includes, amongst others, accurate display of content, interface personalisation and ensuring that the website is safe and secure to protect against misuse.

7.3. Categories of data subjects

7.3.1. Capstone Credit (Pty) Ltd processes the following personal information and special personal information relating to the following categories of data subject, including but not limited to –

Category of data subjects	Types of information processed
Individuals (Clients and potential clients)	Name, surname, South African identity number or passport number, date of birth, age, marital status, citizenship, telephone numbers, e-mail address, physical and postal addresses, income tax number, financial information, banking information including account numbers, FICA documentation, CCTV images.
Juristic Persons (Corporate clients)	Entity name, registration number, tax-related information, contact details for representatives, banking information including account numbers, FICA documentation.

Directors	Identity numbers, names, FICA documentation, CCTV images, biometric data.
Employees, potential employees, new recruitments	Name, surname, South African identity number or other identifying number, contact details, physical and postal address, date of birth, age, marital status, race, disability, information, employment history, criminal background checks, CVs, education history, banking details, income tax reference number, remuneration and benefits information, health information, details related to employee performance, disciplinary procedure information, CCTV images, biometric data.
Service providers, including outsourced or hosted services, auditors, etc.	Company registration details, identity numbers, BEE certificates, tax clearance, income tax and VAT registration details, payment information including bank account numbers, invoices, contractual agreements, addresses, contact details, CCTV images.

7.4. Disclosure of personal information to third parties

- 7.4.1. We may disclose your personal information to third parties such as our associates and service providers, for legitimate business purposes, in accordance with applicable law and subject to the applicable and relevant professional and regulatory requirements regarding confidentiality.

7.4.2. Should Capstone Credit (Pty) Ltd disclose your information to third parties, the latter will be obliged to use that personal information for the reasons and purposes the information was disclosed for. To this end, we have agreements in place with the relevant third parties to ensure that an adequate level of security and confidentiality is adopted by the third parties to which your personal information is being transferred to.

7.5. Trans-border/Cross border flows of personal information

7.5.1. Capstone Credit (Pty) Ltd may transfer your personal information to recipients outside of the Republic of South Africa. However, Capstone Credit (Pty) Ltd complies with the conditions for the transborder flow of personal information as provided by section 72 of POPIA.

7.6. Data security

7.6.1. Capstone Credit (Pty) Ltd takes reasonable, appropriate and adequate technical and organisational measures to ensure that your personal information is kept secure and is protected against unauthorised or unlawful processing, accidental loss, destruction, damage, alteration, disclosure or unauthorised access. We contractually mandate any third parties to which your personal information is transferred to do the same.

7.6.2. Capstone Credit (Pty) Ltd regularly reviews our security controls and related processes to ensure that your personal information is secure. However, where there are reasonable grounds to believe that your personal information has been accessed or acquired by any unauthorised person, we will notify the Information Regulator and you, unless the Information Regulator or a public body responsible for detection, prevention or investigation of offences, informs us that notifying you will impede a criminal investigation.

8. HOW TO REQUEST ACCESS TO A RECORD

- 8.1. To request a record in terms of PAIA, the requestor must complete the prescribed form attached to this manual as ANNEXURE A. This request must be sent to the Information Officer at the addresses provided in paragraph 4.1 above.
- 8.2. For POPIA-related requests to object to the processing of personal information, correct or delete personal information, the request must be made in writing on the applicable prescribed Form 1 (objection) or Form 2 (correction or deletion), which are attached to this Manual as ANNEXURE B.
- 8.3. The requestor must provide sufficient detail to enable the Information Officer to identify the record(s) requested and the requestor. The requestor must indicate which form of access is required, identify the right that he/she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- 8.4. If the request is made on behalf of another person, the requestor must submit proof of the capacity in which the requestor is making the request to the reasonable satisfaction of the Information Officer.
- 8.5. PAIA makes provision for specific grounds upon which a request for access to information must be refused. On this basis, the Information Officer will decide whether or not to grant a request for access to information.

9. PAYMENT OF FEES

- 9.1. PAIA provides for two types of fees, namely –
 - 9.1.1. a request fee, which will be a standard non-refundable administration fee, payable prior to the request being considered; and

- 9.1.2. an access fee, payable when access is granted which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs.
- 9.2. Subsequent to a request being made, the Information Officer, shall by notice require the requester, excluding personal requester, to pay the prescribed request fee (if any) before further processing of the request.
- 9.3. If the search for and preparation for disclosure of the record has been made, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, Capstone Credit (Pty) Ltd will request the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.
- 9.4. Capstone Credit (Pty) Ltd may withhold a record until the requester has paid the fees as indicated in ANNEXURE C.
- 9.5. A requester whose request has been granted must pay the applicable access fee for reproduction, search, preparation and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.
- 9.6. In terms of POPIA, a data subject has the right to request Capstone Credit (Pty) Ltd to confirm, free of charge, whether or it holds personal information about the data subject and request from Capstone Credit (Pty) Ltd the record or a description of the personal information held, including information about the identity of all third parties, or categories of third parties, who have, or have had, access to the information.
- 9.7. POPIA further provides that where the data subject is required to pay a fee for services provided to them, Capstone Credit (Pty) Ltd must provide the data subject with a written estimate of the payable amount before providing the service and may require that the requestor pay a deposit for all or part of the fee.

10. APPLICABLE TIME-PERIODS

10.1. Capstone Credit (Pty) Ltd will inform the requester within 30 days after receipt of the request of its decision whether or not to grant the request.

10.2. The 30-day period may be extended by a further period of not more than 30 days if the request is for a large number of records or requires a search through a large number of records and compliance with the original period would unreasonably interfere with the activities of Capstone Credit (Pty) Ltd or the records are not located at Capstone Credit (Pty) Ltd offices.

11. OUTCOME OF THE REQUEST (GRANTING OR REFUSING)

11.1. Should the request be refused, the notice will state adequate reasons for the refusal, including the provisions of the PAIA relied upon; and that the requester may lodge an application with a court against the refusal of the request.

12. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

12.1. In terms of Section 62 to 69 of PAIA, access granted to a record may be refused on one or more of the following grounds –

12.1.1. protection of privacy to a third party who is a natural person;

12.1.2. protection of the commercial information of a third party;

12.1.3. protection of certain confidential information of a third person;

12.1.4. protection of the safety of individuals and the protection of property;

12.1.5. protection of records privileged from production and legal proceedings;

12.1.6. the commercial information and activities of Capstone Credit (Pty) Ltd;

12.1.7. the protection of research information of a third party; and

12.1.8. any other ground legally available on which to refuse access to the information requested.

12.2. Despite any provisions of PAIA, a request must be granted if the disclosure of the record would reveal evidence of substantial contravention of, or failure to comply with, the law or severe and imminent public safety or environment risk, and the public interest in the disclosure of the record clearly outweighs the harm contemplated in terms of section 70 of PAIA.

13. REMEDIES FOR REFUSAL

13.1. Should the requester be dissatisfied with the Information Officer's decision to refuse access, that person may within 30 (Thirty) days after notification of the refusal apply to a Court for the appropriate relief.

14. AVAILABILITY OF MANUAL

14.1. This manual is available in electronic and hard copies in English. The hard copies are available at the head office of Capstone Credit (Pty) Ltd as contained in paragraph 4.2 above. The electronic version of this manual is available on Capstone Credit (Pty) Ltd website.

15. UPDATING OF THIS MANUAL

15.1. This manual will be reviewed and updated, if necessary, periodically.

ANNEXURE A

FORM C REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY (Section 53(1) of PAIA) (Regulation 10)

A. Particulars of private body

The Head: _____
Company Name: _____
Company Registration Number: _____

B. Particulars of person requesting access to the record

- (a) *The particulars of the person who requests access to the record must be given below.*
(b) *The address and/or fax number in the Republic to which the information is to be sent must be given.*
(c) *Proof of the capacity in which the request is made, if applicable, must be attached.*

Full names and surname: _____
Identity number: _____
Postal address: _____

Fax number: _____
Telephone number: _____
E-mail address: _____

Capacity in which request is made, when made on behalf of another person:

C. Particulars of person on whose behalf request is made

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

Full names and surname: _____
Identity number: _____
Postal address: _____

Fax number:

Telephone number:

E-mail address:

D. Particulars of record

(a) 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.
(b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. **The requested must sign all the additional folios.**

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

Reference number, if available:

2. Any further particulars of record:

E. Fees

(a) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid.
(b) You will be notified of the amount required to be paid as the request fee.
(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.
(d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:

Form in which record is required:

Mark the appropriate box with an X.

NOTES:

- (a) Compliance with your request in the specified form may depend on the form in which the record is available.
- (b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.
- (c) The fee 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
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2. If record consists of visual images

(this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):

<input type="checkbox"/>	view the images	<input type="checkbox"/>	copy of the images*	<input type="checkbox"/>	transcription of the images*
--------------------------	-----------------	--------------------------	---------------------	--------------------------	------------------------------

3. If record consists of recorded words or information which can be reproduced in sound:

<input type="checkbox"/>	listen to the soundtrack (audio cassette)	<input type="checkbox"/>	transcription of soundtrack* (written or printed document)
--------------------------	-------------------------------------------	--------------------------	------------------------------------------------------------

4. If record is held 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"/>	copy in computer readable form* (stiffy or compact disc)
--------------------------	-------------------------	--------------------------	------------------------------------------------------	--------------------------	----------------------------------------------------------

*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you?	YES	NO
---------------------------------------------------------------------------------------------------------------------------	-----	----

Postage is payable.		
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G. Particulars of right to be exercised or protected

*If the provided space is inadequate, please continue on a separate folio and attach it to this form. **The requester must sign all the additional folios.***

1. Indicate which right is to be exercised or protected:

2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

H. Notice of decision regarding a request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

Signed at this day of
20.....

Signature of requestor /
person on whose behalf request is made

Name of requestor /
person on whose behalf request is made



ANNEXURE B

FORM 1

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

(ACT NO. 4 OF 2013)


REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2017

[Regulation 2(1)]

Note:

1. *Affidavits or other documentary evidence in support of the objection 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.*

Reference Number.....

A	DETAILS OF DATA SUBJECT
Name and surname of data subject:	
Residential, postal or business address:	
Contact number(s):	
FAX number:	
E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name and surname of the responsible party <i>(if the responsible party is a natural person)</i> :	
Residential, postal or business address:	
Contact number(s):	
FAX number:	
E-mail address:	
Name of public or private body <i>(if the responsible party is not a natural person)</i> :	
Business address:	

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

(ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2017

[Regulation 3(2)]

Note:

Affidavits or other documentary evidence in support of the request 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.....

Mark the appropriate box with an "x".

Request for:

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

Destroying or deletion of a record of personal information about the data subject which is in possession or under the control of the responsible party and who is no longer authorised to retain the record of information.

A	DETAILS OF DATA SUBJECT
Surname:	
Full names:	
Identity number:	
Residential, postal or business address:	
Contact number(s):	
FAX number:	
E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name and surname of the responsible party (if the responsible party is a natural person):	
Residential, postal or business address:	

ANNEXURE C

FEES PAYABLE IN RESPECT OF RECORDS REQUESTED FROM CAPSTONE CREDIT (PTY) LTD

The fees, in respect of private bodies, are as follows –	Rands
For every photocopy of an A4-size page or part thereof	R 1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R 0.75
For a copy in a computer-readable form on –	
• compact disc R 70.00	
For a transcription of visual images, for an A4-size page or part thereof	R 40.00
For a copy of visual images	R 60.00
For a transcription of an audio record, for an A4-size page or part thereof	R 20.00
For a copy of an audio record	R 30.00
The request fee payable by a requester, other than a personal requester	R 50.00
The access fees payable by a requester are as follows –	
For every photocopy of an A4-size page or part thereof	R 1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R 0.75
For a copy in a computer-readable form on -	
• stiffy disc R 7.50	
• compact disc R 70.00	
For a transcription of visual images, for an A4-size page or part thereof	R 40.00
For a copy of visual images	R 60.00
For a transcription of an audio record, for an A4-size page or part thereof	R 20.00
For a copy of an audio record	R 30.00
To search for and prepare the record for disclosure, R30.00 for each hour or part of an hour reasonably required for such search and preparation.	

<p>For purposes of section 54(2) of PAIA, the following applies –</p> <ul style="list-style-type: none"> • Six hours as the hours to be exceeded before a deposit is payable; and • one third of the access fee is payable as a deposit by the requester. <p>The actual postage is payable when a copy of a record must be posted to a requester.</p>
