PROMOTION OF ACCESS TO INFORMATION ACT, ACT 2 OF 2000 (The Act)

SECTION 51 MANUAL FOR MOBICRED (PTY) LIMITED T/A mobicred

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INTRODUCTION TO mobicred

mobicred (Pty) Limited t/a mobicred was formed in 2012.

mobicred is a credit provider that has entered into agreements with dedicated online retailers to provide credit to the consumers of the online retailers.

PARTICULARS IN TERMS OF SECTION 51

1. CONTACT DETAILS (Section 51(1)(a))

The Director of the Company has decided to deal with all matters in connection with requests for information in terms of the Promotion of Access to Information Act, 2 of 2000.

Postal address: PO Box 50494

Waterfront

8002

Street address: 14th Floor,

1 Thibault Square,

Long Street, Cape Town,

8000

Telephone: 08600MCRED(62733)

E-mail: jasons@mobicred.co.za

2. THE GUIDE AS DESCRIBED IN SECTION 10. (Section 51(1)(b))

The guide will be available from the Human Rights Commission. Please direct any queries to:

The Human Rights Commission:

Physical address: Braampark Forum 3,

33 Hoofd Street, Braamfontein

Telephone: +27 11 877 3600

Email: info@sahrc.org.za

Website: http://www.sahrc.org.za

 CATEGORIES OF RECORDS OF mobicred WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS IN TERMS OF THE ACT IN TERMS OF SECTION 52(2). (Section 51 (1)(c))

No notice of such records has been made to the Minister.

4. RECORDS AVAILABLE IN TERMS OF ANY OTHER LEGISLATION.

(Section 51(1)(d))

- Basic Conditions of Employment Act 75 of 1997
- Unemployment Insurance Act 63 of 2001
- Value Added Tax Act 89 of 1991
- Income Tax Act 58 of 1962

5. HOW TO REQUEST A RECORD. A DESCRIPTION OF THE SUBJECTS OF THE RECORDS HELD BY mobicred AND THE CATEGORIES IN WHICH THESE SUBJECTS ARE CLASSED (Section 51(1)(e))

How to request a record (See pro forma request form C)

- Section 53 prescribes that the requester must use the prescribed form to make the request for access to a record. This must be made to the head of the private body, or his duly authorized deputy. This request must be made to the address, fax number or electronic mail address of the body concerned.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate which form of access is required. The requester should also indicate if he or she wishes to be informed in any other manner and state the necessary particulars to be so informed.
- The requester must identify the right that he or 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.
- If a request is made on behalf of a person, the requester must then submit proof
 of the capacity in which the requester is making the request to the satisfaction of
 the head of the private body.
- The head of the private body must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The fee for private bodies is R50. The requester may lodge an internal appeal or an application to the court against the tender or payment of the request fee.
- If the request is granted then a further access fee must be paid for the reproduction and the search and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

The head of the private body will then make a decision on the request and notify the requester in the required form.

Categories of records held by mobicred.

• Internal records and Operational information
This information can be defined as information needed in the day-to-day running of the organization and is generally of little to no use to persons outside the organization. (Examples of such information are: internal telephone lists, address lists, contracts, employee records and general "house-keeping" information).

- Communications
- Personnel documents & records
- Financial records, including accounting records and auditor's report
- Company records and documentation
- Income tax records, including PAYE records, all other statutory compliances; VAT, UIF.

6. OTHER INFORMATION AS MAY BE PRESCRIBED (Section 51(1)(f))

Not applicable.

7. AVAILIBITY OF THE MANUAL (Section 51(3))

This manual is available from the South African Human Rights Commission (see details above), **mobicred** (Pty) Limited (see details above).

8. FEES IN RESPECT OF PRIVATE BODIES

(ii) compact disc

- 1. The fee for a copy of the manual as contemplated in regulation 9(2) (c) is R2.50 for every photocopy of an A4-size page or part thereof.
- 2. The fees for the reproduction referred to in regulation 11(1) are as follows:

(a) For every photocopy of an A4-size paper or part thereof

(4)	
(b) For every printed copy of an A4-size paper or part thereof held on a computer or in electronic or machine readable form	R1.50
(c) For a copy in a computer-readable form on – (i) stiffy disc	R15.00

R2.50

R100.00

- 3. The request fee payable by a requester, other than a personal requester, referred to in regulation 11(2) is R50,00.
- 4. The access fee payable by a requester referred to in regulation 11(3) are as follows:
 - (1) Same as the fees in section 2 above

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.

- (2) For purposes of section 54(2) of the Act, the following applies:
 - (a) Six hours as the hours to be exceeded before a deposit is payable; and
 - (b) One third of the access fee is payable as a deposit by the requester.

(3) The actual postage is payable when a copy of a requester.	record must be posted to a
DATED AT CAPE TOWN ON THIS [insert date]	
	JASON SIVE (DIRECTOR)

FORM C

REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

(Section 53 (1) of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000))

[Regulation 10]

Α.	Parl	iculars of private body					
Th	The Head:						
В.	Parl	iculars of person requesting access to the record					
	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.					
_							
FU		mes and surname:					
Id		y number:					
		address:					
•••							
•••	•••••						
	•••••	Fax number:					
Те	leph	one number: E-mail address:					
С	apad	city in which request is made, when made on behalf of another person:					

C. Particulars of person on whose behalf request is made

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.

Th	is section must be completed ONLY if a request for information is made on behalf of another person.
Fu	Il names and surname:
	entity number:
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.
re	(b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The quester must sign all the additional folios.
1.	Description of record or relevant part of the record:
2.	Reference number, if available:
	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

Rea	ason for exemption from payme	nt of fees:				
FI	Form of access to record					
	offit of access to record					
1 -	ou are prevented by a disability eunder, state your disability and					the form of access provided for in 1 to 4 quired.
Disa	ability:			Form in wh	ich r	record is required:
Mar	k the appropriate box with an X	.				
NO	TES:					
((a) Compliance with your req available. 	quest in the spe	ecified	form may o	depe	nd on the form in which the record is
((b) Access in the form reque informed if access will be g				circu	mstances. In such a case you will be
((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 p	orinted form:				
	copy of record*		in	spection of i	reco	rd
2	If record consists of visual in	manae				
2.	(this includes photographs, slid	•	dings, d	computer-ge	nera	ated images, sketches, etc.):
view the images copy of the image					transcription of the images*	
3.	3. If record consists of recorded words or information which can be reproduced in sound:				e reproduced in sound:	
listen to the soundtrack (audio cassette) tra			anscription c	of so	undtrack* (written or printed document)	
4.	4. If record is held on computer or in an electronic or machine-readable form:					
	printed copy of record*	printed cop	•			copy in computer readable form* (stiffy or compact disc)
	1				•	

*If you requeste be posted to you		tion of a record (above)), do you wish the copy or transcription to	YES	NO	
Postage is pay	able.					
G. Particulars	of right to be exerci	sed or protected				
	space is inadequate, ne additional folios.	please continue on a se	eparate folio and attach it to this form. Th	e requ	ester	
Indicate which right is to be exercised or protected:						
2. Explain why	the record requested	is required for the exer	cise or protection of the aforementioned ri	ght:		
H. Notice of de	cision regarding re	quest for access				
	-	•	peen approved/denied. If you wish to be necessary particulars to enable complian			
How would you	prefer to be informed	of the decision regarding	ng your request for access to the record?			
Signed at	this	day of	20			

SIGNATURE OF REQUESTER/PERSON ON WHOSE BEHALF REQUEST IS MADE