



# Consumer Profile Bureau (Pty) Ltd PAIA Manual

As required by Section 51 of the Promotion to Access of Information Act  
No 2 of 2000 (PAIA) as amended

Last Updated 31 March 2020

# ACCESS TO INFORMATION MANUAL

## Table of Contents

1.	Access to our information .....	2
2.	Background Information .....	2
3.	Our details .....	2
4.	Further guidance on how you can get access to information .....	3
5.	The South African Human Rights Commission: .....	3
6.	The Information Regulator (South Africa).....	3
7.	The records we hold.....	3
8.	How you can request Access.....	5
9.	Information we hold to comply with the law.....	5
10.	Other Information as may be Prescribed .....	5
11.	We may refuse you access to protect others .....	5
12.	In what form we will give you access .....	6
13.	How much it will cost you .....	6
14.	Processing Personal Information.....	6
15.	How we protect personal information .....	6

## 1. Access to our information

This manual will help you get access to information we hold. We are required in terms of PAIA to make this manual available to you so you can see what type of information we have, as well as how you can request to get access to it.

## 2. Background Information

Consumer Profile Bureau (Pty) Ltd (CPB) is a registered Credit Bureau in terms of the National Credit Act No 34 of 2005, with registration number NCRCB2. CPB was established in 1981 and is the second oldest Credit Bureau in South Africa.

### Important dates

- 7 Aug 1981                      Incorporation of S en V Bemakings (Pty) Ltd
- 4 Jul 2001                      Name changed to Consumer Profile Bureau (Pty) Ltd
- 1 March 2011                  Current shareholders purchased business

CPB is a proudly South African Payment Profile Hosting Credit Bureau. Our industry-leading, innovative, real-time solutions span from bespoke reporting and analytics, digital identification, paperless FICA and online data analytics. This is in addition to the standard credit bureau offerings such as tracing, credit verification and debtor profiling. We utilise our in-house, industry-transforming algorithms and matching tools (both on-line and through API integration) to leverage big data in every aspect of on-boarding and credit life cycle activities.

## 3. Our details

Company name	Consumer Profile Bureau (Pty) Ltd
Registration Number	1981/007624/07
Physical Address	Platinum Place, Turnberry Office Park 48 Grosvenor Road Bryanston 2021
Postal Address	PO Box 491 Randburg 2194
Telephone Number	010 590 9505
Fax Number	086 641 0010
General contact email address for the company	info@cpbonline.co.za
Email address for heads of the company	Info@cpbonline.co.za
Website	<a href="http://www.cpbonline.co.za">http://www.cpbonline.co.za</a>

## 4. Further guidance on how you can get access to information <sup>3</sup>

If you would like to find out more information about PAIA you can contact the South African Human Rights Commission ("SAHRC") who has compiled a guide, in each official language on how to exercise any right contemplated in PAIA. If you want to get the guide, the SAHRC can be contacted as set out below:

## 5. The South African Human Rights Commission

Postal address: Private Bag 2700  
Houghton  
2041  
Telephone: +27 (0) 11 484-8300  
Fax: +27 (0) 11 484-0582  
Website: www.sahrc.org.za

## 6. The Information Regulator (South Africa)

For further information you can also contact the Information Regulator of South Africa.

Address: 33 Hoofd Street  
Forum III  
3rd Floor Braampark  
P.O Box 31533  
Braamfontein, Johannesburg, 2017  
Telephone: +27 (0) 10 023 5207  
Fax: +27 (0) 86 500 3351  
Website: www.inforeg@justice.gov.za

## 7. The records we hold

A description of the records held by the company, as required by section 51(1)(e) of PAIA, is set out in the table below.

CATEGORIES OF RECORDS ON EACH SUBJECT	FORM HELD	AVAILABILITY
<b>1. Company Secretarial Records</b>		
Company Incorporation Documents	Electronic and physical	Automatically available
Names of Directors	Electronic and physical	Automatically available on company website [www.cpbonline.co.za]
Salaries of Directors	Electronic and physical	Not automatically available
<b>2. Financial Records of the Company</b>		
Financial statements	Electronic and physical	Not automatically available
Documents relating to taxation of the company	Physical	Not automatically available
Financial Agreements	Physical	Not automatically available
Banking Details	Electronic and physical	Automatically available. Send email to [accounts@cpbonline.co.za]
<b>3. Insurance of Company</b>		
Insurance Policies held by the Company	Physical	Not automatically available
Register of all immovable property owned by the company	Physical	Not automatically available

CATEGORIES OF RECORDS ON EACH SUBJECT	FORM HELD	AVAILABILITY
<b>4. Employees</b>		
List of Employees	Electronic and physical	Not automatically available
Personal information of employees	Electronic and physical	Not automatically available
Employee contracts of employment	Electronic and physical	Not automatically available
Pension Funds & Provident Fund	Electronic and physical	Not automatically available
Salaries of Employees	Electronic and physical	Not automatically available
Leave records	Physical	Not automatically available
<b>5. Company Policies and Directives</b>		
Internal relating to employees and the company	Electronic and physical	Not automatically available
External relating to clients and other third parties	Electronic and physical	Not automatically available
<b>6. Agreements or Contracts</b>		
Standard Agreements	Physical	Not automatically available
Contracts concluded with customers	Physical	Not automatically available
NDA's	Physical	Not automatically available
Letters of Intent, MOU's	Physical	Not automatically available
Third party contracts (such as JV agreements, Other Agreements etc.)	Physical	Not automatically available
Office management contracts	Physical	Not automatically available
Supplier contracts	Physical	Not automatically available
<b>7. Regulatory</b>		
Licenses or Authorities	Physical	Not automatically available
<b>8. Published Information</b>		
External Newsletters and Circulars	Electronic and physical	Automatically available
Internal Newsletters and Circulars	Electronic and physical	Not automatically available
Information on the company published by third parties	Electronic and/or physical	Not automatically available
<b>9. Customer Information</b>		
Customer Details	Electronic and physical	Not automatically available
Contact details of individuals within customers	Electronic and physical	Not automatically available
Communications with customers	Electronic and physical	Not automatically available
<b>10. Credit Bureau Information</b>		
Consumer information (Natural and Juristic)	Electronic	For free personal credit record (once a year) contact myfreecreditreport@cpbonline.co.za or request via the website
Commercial Information	Electronic	Not automatically available

## **8. How you can request Access**

In order to comply with our obligations in terms of PAIA we have authorised and designated Marina Short to deal with all matters relating to PAIA. In order to request access to a record please complete the Request for Access Form which is available at [www.sahrc.org.za](http://www.sahrc.org.za) and submit it to the company at its physical address, its fax number or general contact e-mail address provided above.

## **9. Information we hold to comply with the law**

We hold information in accordance with the following legislation:

1. Basic Conditions of Employment No. 75 of 1997
2. Companies Act No. 761 of 2008
3. Consumer Protection Act 68 of 2008
4. Electronic Communications and Transactions Act 25 of 2002
5. Employment Equity Act No. 55 of 1998
6. Income Tax Act No. 95 of 1967
7. Labour Relations Act No. 66 of 1995
8. National Credit Act 34 of 2005
9. Protection of Personal Information Act No. 4 of 2013
10. Value Added Tax Act No. 89 of 1991

## **10. Other Information as may be prescribed**

The Minister of Justice and Constitutional Development has not made any regulations in terms of section 51(f) of the Act.

## **11. We may refuse you access to protect others**

In terms of PAIA we are allowed to refuse you access to certain documents. These grounds for refusal are to protect –

- the privacy of another person;
- commercial information of another company;
- confidential information of another person;
- the safety of individuals and property;
- records privileged from production in legal proceedings; and
- research information.

You will be notified in writing whether your request has been approved or denied within 30 calendar days after we have received a completed Request for Access Form. Should any record of the company requested by you not be found or not exist, the company will, by way of affidavit, notify you that it is not possible to give access to that particular record.

## 12. In what form we will give you access

If your request for access to records of the company is approved, we will determine how we will provide access to you, unless you have requested access in a specific form.

## 13. How much it will cost you

Section 52 (3) states that fees payable for access to records are to be prescribed. The prescribed fees are as set out in the **Fee Schedule** which is available at [www.sahrc.org.za](http://www.sahrc.org.za).

## 14. Processing Personal Information

In terms of POPI we are required to detail how and what personal information we process. We process personal information to save you time and money by helping you find the most suitable products or services for your needs. To better understand our data subjects so we can match you with the most suitable provider who best caters for your needs.

We process the personal information of economically active people in SA who are older than 18.

We process many different kinds of personal information, mainly names, numbers, age, address, And credit history.

We provide your information to providers of products or services who can offer the best deals on what you want, saving you money and time.

All access to information are done in terms of the permissible purposes as stipulated in the National Credit Act.

We do not plan to transfer personal information across borders out of SA, but we may do so to secure or backup the data, or for technical reasons. The nature of cloud computing means that some data may be transferred across borders. Where it is within our control we will only transfer data to other countries who have similar privacy and data protection laws as our own.

## 15. How we protect personal information

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect.

The services we use make use of relatively secure data transmission and storage technologies to reasonably protect your personal information from unauthorised disclosure and maintain your personal information's integrity.