

CONSUMER PROFILE BUREAU (PTY) LTD
ACCESS TO INFORMATION MANUAL
(PAIA MANUAL)

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

Last updated: April 2021

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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 OF THE ORGANISATION

Consumer Profile Bureau (PTY) LTD (CPB) is registered as a company with CIPC. We are a registered Credit Bureau in terms of the National Credit Act No 34 of 2005, with registration number NCRCB2. Furthermore, CPB was established in 1981 and is the second oldest Credit Bureau in South Africa.

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. INFORMATION OFFICER

Mr Alain Craven is the Information Officer of Consumer Profile Bureau in terms PAIA of Act, 2 of 2000.

Contact Person: Alain Craven
Postal Address: PO Box 491, Randburg, 2194
Telephone Number: 010 590 9505
Email Address: information.officer@cpbonline.co.za

4. DEPUTY INFORMATION OFFICER

All requests for information must be directed to the Deputy Information Officer:

Contact Person: Stephen Lindsay
Postal Address: PO Box 491, Randburg, 2194
Telephone Number: 010 590 9505
Email Address: information.officer@cpbonline.co.za

5. COMPANY DETAILS

Organisation's name	Consumer Profile Bureau (PTY) LTD
Registration number	1981/007624/07

(Where applicable)	
Physical Address	Bureau 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 e-mail address for the company	Info@cpbonline.co.za
Website	https://www.consumerprofilebureau.com/

6. FURTHER GUIDANCE ON HOW YOU CAN GET ACCESS TO INFORMATION

A guide to the Act is available from the South African Human Rights Commission (“SAHRC”) website: www.sahrc.org.za. It describes, in each of official language:

- What the objective of this Act are;
- The details of each private body (where possible);
- The process that needs to be followed in order to make a request;
- How to get copies of the Guide at no charge;
- How to get access to the manual of a private body; and
- All the remedies available in law to you.
- Should you have any queries in this regard, please contact the SAHRC directly. (refer paragraph 5).

7. THE SOUTH AFRICAN HUMAN RIGHTS COMMISSION

Physical Address: Braampark Forum 3
33 Hoofd Street
Braampark
Johannesburg
2017

Postal address: Private Bag 2700
Houghton
2041

Telephone: +27 (0) 11 877 3600

Fax: +27 (0) 11 403-0625
 E mail paia@sahrc.org.za
 Website: www.sahrc.org.za

8. THE INFORMATION REGULATOR (SOUTH AFRICA)

The Information Regulator is set to take over the function of the SAHRC in the near future. This has not happened yet. You can also contact the Information Regulator of South Africa for further details. The Information Regulator also regulates the Protection of Personal Information Act no 4 of 2013.

Address: JD House
 27 Stiemens Street
 Braamfontein
 Johannesburg
 2001

Postal address PO Box 31533
 Braamfontein
 Johannesburg
 2017

Telephone: +27 (0) 10 023 5200
 E-mail: infoereg@justice.gov.za
 Website: <https://www.justice.gov.za/infoereg>

9. 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
1. Company Secretarial Records		
Company Incorporation Documents	Electronic and physical	Automatically available
Names of Directors	Electronic and physical	Automatically available

Salaries of Directors	Electronic and physical	Not automatically available
2. Financial Records of the Company		
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	Not automatically available.
3. Insurance of Company		
Insurance Policies held by the Company	Physical	Not automatically available
Register of all immovable property owned by the company	Physical	Not automatically available
4. Employees		
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
5. Company Policies and Directives		
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
CATEGORIES OF RECORDS ON EACH	FORM HELD	AVAILABILITY

6. Agreements or Contracts		
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
7. Regulatory		
Licenses or Authorities	Physical	Not automatically available
8. Published Information		
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	Not automatically available
9. Customer Information		
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
10. Credit Bureau Information		
Consumers Information	Electronic	Available to the Consumer only. Contact us or visit our webpage to request information.

Commercial Information	Electronic	Not automatically available – Organisations can get a free credit report once a year and can formally Dispute information. contact myfreecreditreport@cpbon
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10. HOW YOU CAN REQUEST ACCESS

In order to comply with our obligations in terms of PAIA we have authorised and designated Stephen Lindsay 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 and submit it to the company at its physical address, its fax number the general contact e-mail address or Information Officer's email address provided above.

11. 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 no 34 of 2005
9. Protection of Personal Information Act No. 4 of 2013
10. Value Added Tax Act No. 89 of 1991

12. BUREAU DATA SOURCES

To fulfil our duties as a credit bureau we are entitled, by law, to collect your personal information from the following data providers:

1. credit providers, whose information we are obliged by the NCA to accept;
2. government departments, courts and judicial offices;
3. providers of long term and short term insurance;
4. fraud investigators;

5. educational institutions;
6. debt collectors; and
7. other registered credit bureaux.

13. 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.

14. 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.

15. 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.

16. 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.

17. 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 is done in terms of the permissible purposes as stipulated in the National Credit Act.

We process personal information and data about the following types of natural and juristic people:

- Customers
- Employees and contactors
- Suppliers/Vendors
- Debtors; and
- Creditors.

We will only transfer data to other countries who have similar privacy and data protection laws as our own.

18. 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.