

Virgin Money South Africa PTY (LTD)

PARTICULARS IN TERMS OF THE SECTION 51 MANUAL

1. Contact details [Section 51(1)(a)]

Contact person: Compliance Officer
Postal address: Private Bag X10040
Sandton
2146

Telephone: +27 11 994 0000
Fax: +27 11 881 5628
Email: talktous@virginmoney.co.za

2. The section 10 Guide on how to use the Act [Section 51(1)(b)]

Please direct any queries to:

The South African Human Rights Commission:

PAIA Unit

The Research and Documentation Department

Postal address: Private Bag 2700
Houghton
2041

Telephone: +27 11 484-8300
Fax: +27 11 484-7146
Website: www.sahrc.org.za
E-mail: PAIA@sahrc.org.za

3. Records available in terms of any other legislation [Section 51(1)(d)]

Information is available in terms of the following legislation, if and where applicable:

1. Basic Conditions of Employment No. 75 of 1997
2. Companies Act No. 61 of 1973
3. Compensation for Occupational Injuries and Health Diseases Act No. 130 of 1993
4. Copyright Act No. 98 of 1978
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. Long Term Insurance Act No. 52 of 1998
9. Occupational Health & Safety Act No. 85 of 1993
10. Short Term Insurance Act No. 53 of 1998
11. Skills Development Levies Act No. 9 of 1999
12. Skills Development Act No. 97 of 1998

13. Unemployment Contributions Act No. 4 of 2002
14. Unemployment Insurance Act No. 63 of 2001
15. Value Added Tax Act No. 89 of 1991

4. **Access to the records held by the private body in question** [Sections 51(1)(c) and 51(1)(e)]

- i. **The latest notice regarding the categories of records of the body, which are available without a person having to request access in terms of this Act in terms of section 52(2)** [Section 51(1)(c)]
 - a. None.
- ii. **Records that may be requested. A description of the subjects of the records held by the body and the categories in which these subjects are classed** [Section 51(1)(e)]
 - a. All records maintained by the company are classified as confidential. Customers do however have the right to request access to their personal records.
- iii. **The request procedures is as follow:**
 - 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. This request must be made to the address, fax number [s 53(1)].
 - 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 any other manner is to be used to inform the requester and state the necessary particulars to be so informed [s 53(2)(a) and (b) and (c)].
 - The requester must identify the right that is sought to be exercised or to be protected and provide an explanation of why the requested record is required for the exercise or protection of that right [s 53(2)(d)].
 - If a request is made on behalf of a another 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 [s 53(2)(f)].

Fees:

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee. Every other requester, who is not a personal requester, must pay the required request fee:

- 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 [s 54(1)].
- The fee that the requester must pay to a private body is R50. The requester may lodge an application to the court against the tender or payment of the request fee [s 54(3)(b)].
- After the head of the private body has made a decision on the request, the requester must be notified in the required form.
- 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 hours to search and prepare the record for disclosure [s 54(6)].

5. **Other information as may be prescribed** [Section 51(1)(f)]

The Minister of Justice and Constitutional Development has not made any regulations in this regard.

6. Availability of the manual *[Section 51(3)]*

This manual is available in English and has been submitted to the South African Human Rights Commission (www.sahrc.org.za). It is further available on the Virgin Money website (www.virginmoney.co.za).