

INFORMATION MANUAL FOR UBANK LIMITED

Registration No: 2000/013541/06,

Ubank is an Authorised Financial Services and Credit Provider (FSP No. 14740) (NCRCP21)

Manual in accordance with:

- Promotion of Access to Information Act, No.2 of 2000 (PAIA) section 51
- Protection of Personal Information Act, No. 4 of 2013 (POPIA) section 17

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Table of Contents

DEFINITIONS	3
1. INTRODUCTION	4
1.1. GENERAL	4
1.2. NATURE OF BUSINESS.....	4
1.3. PURPOSE OF THE MANUAL.....	5
1.4. AVAILABILITY OF THE MANUAL	5
2. CONTACT DETAILS	6
3. GUIDE (HUMAN RIGHTS COMMISSION GUIDE) FOR REQUESTORS ON HOW TO USE THE PAIA IN TERMS OF SECTION 10 – SECTION 51(1)(b).....	6
4. SCHEDULE OF RECORDS	7
4.1. APPLICABLE LEGISLATION.....	7
4.2. RECORDS AUTOMATICALLY AVAILABLE	8
4.3. CATEGORIES AND TYPES OF RECORDS HELD IN TERMS OF SECTION 51(1)(c) OF THE PAIA.....	8
4.4. RECORDS THAT MAY BE REQUESTED IN TERMS OF THE PAIA	9
5. INFORMATION ACCESS REQUEST PROCEDURE AS PER PAIA SECTION 51(1)(e)	10
5.1. FORM OF REQUEST	10
5.2. PRESCRIBED FEES.....	11
5.3. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS	11
5.4. REMEDIES AVAILABLE WHEN UBANK REFUSES A REQUEST FOR INFORMATION	12
6. PROTECTION OF PERSONAL INFORMATION PROCESSED BY UBANK.....	13
6.1. CONDITIONS FOR LAWFUL PROCESSING.....	13
6.2. PURPOSE FOR PROCESSING PERSONAL INFORMATION IN TERMS OF POPIA	14
6.3. CATEGORIES OF DATA SUBJECTS AND TYPES OF PERSONAL INFORMATION/SPECIAL PERSONAL INFORMATION	14
6.4. CATEGORIES OF RECIPIENTS TO WHOM PERSONAL INFORMATION MAY BE SUPPLIED.....	15
6.5. CROSS-BORDER FLOW OF PERSONAL INFORMATION.....	15
APPENDIX 1: PRESCRIBED FORM TO BE COMPLETED BY THE REQUESTER (PAIA FORM C) PAGE 1 OF 3 16	
APPENDIX 2: FEES PERTAINING TO AN INFORMATION REQUEST (PAIA) PAGE 1 OF 1.....	19
APPENDIX 3: POPI FORM 1: OBJECTION TO THE PROCESSING OF PERSONAL PAGE 1 OF 1.....	20
APPENDIX 4: POPI FORM 2: REQUEST FOR CORRECTION OF PERSONAL PAGE 1 OF 2.....	21

DEFINITIONS

TERM	INTERPRETATION
The Bank	Ubank Ltd, an authorised financial services and credit provider
Conditions for lawful processing	The conditions for the lawful processing of Personal Information as fully set out in Chapter 3 of POPIA and in section 6 of this Manual
Constitution	The Constitution of the Republic of South Africa, 1996
Customer	Refers to any natural or juristic person that received or receives services from Ubank
Data subject	As defined in section 1 of POPIA – the person to whom personal information relates
Information Officer	The duly authorised Head (as defined in section 1 of PAIA) of Ubank, being Luthando Vutula and deputy information officers as he deems fit to appoint as per PAIA and POPIA
Manual	The information manual prepared in accordance with section 51 of PAIA and regulation 4(1) (c and d) of the POPI Act Regulations
PAIA	The Promotion of Access to Information Act 2 of 2000
Personal Information (PI)	As defined in section 1 of POPIA – information relating to an identifiable, living natural person, and where it is applicable, an identifiable existing juristic person
Personnel	Refers to any person who works for, or provides services to or on behalf of, the Bank and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of the Bank. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.
POPI/POPIA	The Protection of Personal Information Act 4 of 2013
POPI Regulations	The regulations promulgated in terms of section 112(2) of POPIA
Private body	As defined in section 1 of POPIA and PAIA – a natural person who carries or has carried on any trade, business, or profession but only in such capacity; a partnership which carries or has carried on any trade, business or profession; or, any former or existing juristic person, but excludes a public body
Processing	As defined in section 1 of POPIA – any operation or activity or any set of operations, whether or not by electronic means, concerning personal information
Responsible Party	As defined in section 1 of POPIA – a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing personal information
Record	As defined in section 1 of PAIA and includes personal information – any recorded information regardless of form or medium; in possession or under the control of the responsible party; whether or not it was created by the responsible party; and regardless of when it came into existence
Requestor	As defined in section 1 of PAIA – a person, public or private body (or a person acting on their behalf) making a request for access to a record of the private body
SAHRC	The South African Human Rights Commission
Special Personal Information	As defined in section 1 of POPIA – includes religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health, biometric, and/or criminal information of data subject, etc.

1. INTRODUCTION

1.1. GENERAL

The Promotion of Access to Information Act, No.2 of 2000 (“the Act”) was enacted on 3 February 2000 (date of commencement 9 March 2001), giving effect to the constitutional right of access to any information that is held by the State (public body) and any information that is held by another person (private body) and that is required for the exercise or protection of any rights.

Where a request is made in terms of the Act, Ubank is obliged to release the information, except where the Act expressly provides that the information may or must not be released.

Those who seek a record of a private body must meet the following requirements before a private body may release records to them:

- The record must be required for the exercise or protection of any of the individual’s legal rights;
- All the procedural requirements in requesting the information must be complied with;
- Access may be refused in terms of any grounds referred to in the Act.

The Protection of Personal Information Act, No. 4 of 2013 assented to on 26 November 2013 (partially commenced in June 2020) gives effect to the constitutional right of privacy by protecting Personal Information and regulating the free flow and processing of such information.

POPIA sets minimum conditions which all Responsible Parties must comply with so as to ensure that Personal Information is respected and protected as described in Section 6 of this manual.

This manual may be amended as and when required and the latest version of the manual will be made available to the public as per the requirements of PAIA and POPIA.

A person may request information in terms of the PAIA only if the information is required for the protection of a right.

1.2. NATURE OF BUSINESS

Ubank is a well-established financial service provider in South Africa registered as a commercial bank, authorised financial service provider and registered credit provider serving the public through its branches, agencies, and electronic and digital channels.

1.3. PURPOSE OF THE MANUAL

This manual is intended to encourage a culture of transparency and accountability within Ubank by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights, including their right to privacy in relation to the protection of personal information.

In order to promote effective governance, it is necessary to ensure that everyone is empowered and educated to understand their rights in terms of the Act in order for them to exercise their rights in relation to public and private bodies. Section 9 of the Act however recognises that such right of access to information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:

- Limitations aimed at the reasonable protection of privacy;
- Commercial confidentiality; and
- Effective, efficient and good governance and in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution.

The manual has been prepared to assist persons requesting information and provide procedures to be followed to gain access to information and documentation as provided for in the PAIA.

1.4. AVAILABILITY OF THE MANUAL

A copy of this manual is available to the public for inspection, free of charge, on the Ubank website, www.ubank.co.za and during office hours at the reception of the head office of Ubank (10 Matuka Close, Erand Gardens, Midrand, 1685), or upon request from the designated contact person(s).

2. CONTACT DETAILS

All requests for access to records in terms of the PAIA for Ubank must be in writing and addressed to one of the information officers, as per the contact details below:

Name:	Ubank Ltd
Head of Private Body/ Information Officer	Keshan Pillay, Chief Executive Officer
Postal Address:	Private Bag x0030, Halfway House, 1685
Physical Address:	10 Matuka Close, Erand Gardens, Ext 49 Midrand, 1685
Telephone Number	+27 (11) 518 5000 (Head Office Reception) 086000 8322 (Customer Care)
Website	www.ubank.co.za
Email	customercare@ubank.co.za

3. GUIDE (HUMAN RIGHTS COMMISSION GUIDE) FOR REQUESTORS ON HOW TO USE THE PAIA IN TERMS OF SECTION 10 – SECTION 51(1)(b)

A formal guide on how to use the PAIA is available and can be obtained from the South African Human Rights Commission at the following address:

Name:	THE SOUTH AFRICAN HUMAN RIGHTS COMMISSION: PAIA UNIT
Postal Address:	Private Bag 2700, Houghton, 2041
Physical Address:	PAIA unit, Forum 3, Braampark Office Park, 33 Hoofd street, Braamfontein
Telephone Number	+27 (11) 877-3600
Website	www.sahrc.org.za
Email	PAIA@sahrc.org.za info@sahrc.org.za

4. SCHEDULE OF RECORDS

The schedule of records listed below indicates the applicable legislation in terms of which the Bank keeps documents and records; records that are automatically available; the categories and types of records; and lists those records that may be requested in terms of the PAIA.

4.1. APPLICABLE LEGISLATION

The Bank keeps documents and records in terms of legislation listed below.

- Administration of Estates Act 66 of 1965
- Arbitration Act 42 of 1965
- Banks Act 94 of 1990
- Basic Conditions of Employment Act 75 of 1997
- Companies Act 71 of 2008
- Compensation for Occupational Injuries and Health Diseases Act 130 of 1993
- Consumer Affairs (Unfair Business Practices) Act 71 of 1988
- Copyright Act 98 of 1978
- Currency and Exchanges Act 9 1933
- Debt Collector's Act 114 of 1998
- Electronic Communications and Transactions Act 25 of 2002
- Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Harmful Business Practices Act 23 of 1999
- Income Tax Act 95 of 1967
- Insolvency Act 24 of 1936
- Inspection of Financial Institutions Act 80 of 1998
- Insurance Act 27 of 1943
- Intellectual Property Laws Amendment ACT 38 OF 1977
- Labour Relations Act 66 of 1995
- Long-Term Insurance Act 52 of 1998
- National Credit Act 34 of 2005
- Occupational Health and Safety Act 85 of 1993
- Pension Funds Act 24 of 1956
- Protected Disclosure Act 26 of 2002
- SA Reserve Bank Act 90 of 1989
- Skills Development Act 77 of 1998
- Trust Property Control Act 57 of 1988
- Unemployment Insurance Act 63 of 2001
- Value Added Tax Act 89 of 1991

4.2. RECORDS AUTOMATICALLY AVAILABLE

- Information Manual for Ubank Ltd
- Annual/Integrated Reports
- Pamphlets/brochures
- Any other literature intended for public viewing

4.3. CATEGORIES AND TYPES OF RECORDS HELD IN TERMS OF SECTION 51(1)(c) OF THE PAIA

This section serves as a reference to the records that Ubank holds in order to facilitate a request in terms of the PAIA. The information is classified and grouped according to records relating to Personnel, Customers, other party records and general records. It should, however, be noted that the accessibility of the documents listed below is subject to the specified grounds of refusal as permitted by law.

CATEGORY	TYPES OF RECORD
PERSONNEL RECORDS	<ul style="list-style-type: none"> • Personal records provided by personnel; • Records provided by a third party relating to personnel; • Conditions of employment and other personnel-related contractual and quasi-legal records; • Internal evaluation records and other related internal records; • Correspondence relating to personnel; and, • Training schedules and material.
CUSTOMER RELATED RECORDS	<ul style="list-style-type: none"> • Records provided by a customer to the Bank or a third party acting for, or on behalf of, the Bank; • Records provided by a third-party; • Records generated by or within the Bank pertaining to its customers, including transactional records, operational records, and databases.
OTHER PARTY RECORDS	<ul style="list-style-type: none"> • Records held by the Bank pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided such as those about contractors/suppliers. • The Bank may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, agencies, joint venture companies/partners, and service providers. Alternatively, such other parties may possess records that can be said to belong to the Bank.
GENERAL RECORDS	<ul style="list-style-type: none"> • Records to facilitate business processes such as operational/administrative records, information technology, marketing records, internal correspondence, product and statutory records, internal policies and procedures, records held by officials of Ubank.

4.4. RECORDS THAT MAY BE REQUESTED IN TERMS OF THE PAIA

These records include, but are not limited to, the records that pertain to Ubank’s own affairs. It should, however, be noted that the accessibility of the documents listed below is subject to the specified grounds of refusal as permitted by law.

RECORDS	EXAMPLES
FINANCIAL RECORDS	<ul style="list-style-type: none"> • Financial statements • Vouchers • Treasury-related records • Assets inventory
OPERATIONAL RECORDS	<ul style="list-style-type: none"> • Sale records • Production records
ADMINISTRATION RECORDS	<ul style="list-style-type: none"> • Databases • Licences • Internal correspondence • Minutes of management meetings • Minutes of staff meetings
INFORMATION TECHNOLOGY RECORDS	<ul style="list-style-type: none"> • Any IT related record
MARKETING RECORDS	<ul style="list-style-type: none"> • Product records • Product manuals or guides • Marketing collateral
HUMAN RESOURCES RECORDS	<ul style="list-style-type: none"> • Internal policies and procedures • Staff/personnel records • Remuneration and benefits records
OTHER RECORDS	<ul style="list-style-type: none"> • Statutory records • Records held by officials of Ubank

5. INFORMATION ACCESS REQUEST PROCEDURE AS PER PAIA SECTION 51(1)(e)

5.1. FORM OF REQUEST

- i. The Requestor must comply with all the procedural requirements contained in the PAIA relating to the request for access to a record.
- ii. The Requestor must complete the prescribed PAIA Form C Request for Access to Record of a Private Body (Appendix 1) and submit it together with a payment of a request fee, if applicable, to the PAIA Information Officer as per the contact details provided in section 2 above.
- iii. In the event of the request being made at branch level, the procedure stated herein shall apply with the assistance of the Regional and/or Branch Manager who will consult or facilitate access to the PAIA Information Officer and/or an official delegated to deal with the request.
- iv. The Requestor must provide sufficient details on the request form to enable the PAIA Information Officer to identify the record and the Requestor.
- v. The Requestor must state that he/she requires the information in order to exercise or protect a right, and clearly state what the nature of the right is to be exercised or protected. In addition, the Requestor must clearly specify why the record is necessary to exercise or protect said right.
- vi. If a request is made on behalf of another person, then the Requestor must submit proof of the capacity in which the Requestor is making the request to the reasonable satisfaction of the Information Officer. If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- vii. Ubank will process the request within 30 days of the request requirements being met, unless the Requestor has stated special reasons which would satisfy the Information Officer that circumstances dictate the above time periods not be complied with. However, as per section 57 of PAIA, the Head of the Private Body may, if necessary, extend the 30 days with notification to the Requestor.
- viii. The Requestor shall be informed in writing whether access has been granted or denied. If, in addition, the Requestor requires the reasons for the decision in any other manner, he/she must state the manner and the particulars so required.

5.2. PRESCRIBED FEES

A Requestor who seeks access to a record containing personal information about that himself/herself is not required to pay the request fee. Every other Requestor, who seeks access to a record containing personal information on other persons, must pay the required request fee.

There are various types of fees provided for in the PAIA, including a request fee and an access fee, which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postage costs.

- i. The PAIA Information Officer or the Deputy Information Officer and/or any other person authorised by the Information Officer must notify the Requestor by notice, requiring the Requestor to pay the prescribed fee (if any) before further processing the request.
- ii. The request fee that the Requestor must pay upfront to a private body is R50.00. The Requestor may lodge a complaint with the Information Regulator or an application to the court against the tender or payment of the request fee.

The PAIA Information Officer shall withhold a record until the Requestor has paid the fees as indicated in Appendix 2: Fees pertaining to an Information Request (PAIA).

5.3. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for Ubank to refuse a request for information relates to the:

- i. Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;
- ii. Mandatory protection of the commercial information of third party, if the record contains trade secrets of that third party; financial, commercial or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party; information disclosed in confidence by a third party to the institution, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- iii. Mandatory protection of confidential information of third parties if it is protected in terms of any agreements.
- iv. Mandatory protection of the safety of individuals and the protection of property.
- v. Mandatory protection of records which would be regarded as privileged in legal proceedings; the commercial activities of Ubank, which may include trade secrets.

- vi. Financial, commercial or technical information which disclosure could likely cause harm to the financial or commercial interests of the Bank; information which, if disclosed could put Ubank at a disadvantage in negotiations or commercial competition; the research information of Ubank or a third party, if its disclosure would disclose the identity of Ubank, the researcher of the subject matter of the research and would place the research at a serious disadvantage.

Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources, shall be refused.

5.4. REMEDIES AVAILABLE WHEN UBANK REFUSES A REQUEST FOR INFORMATION

- i. Internal Remedies:

Ubank does not have internal appeal procedures. As such, the decision made by the PAIA Information Officer is final, and Requestors will have to exercise such external remedies at their disposal if the request for information is refused, and the Requestor is not satisfied with such refusal by the Information Officer.

- ii. External Remedies:

A Requestor that is dissatisfied with an Information Officer's refusal to disclose information may, within 180 days of notification of the decision, apply to a Court for relief.

Likewise, a third party dissatisfied with an Information Officer's decision to grant a request for information, may within 180 days of notification of the decision, apply to a Court for relief. For purposes of the Act, the Courts that have jurisdiction over these applications are:

- The Constitutional Court
- The High Court or another court of a similar status or jurisdiction.

6. PROTECTION OF PERSONAL INFORMATION PROCESSED BY UBANK

Ubank's privacy statement is available on the website www.ubank.co.za and confirms that all personal information processed by Ubank is treated as private and confidential. Ubank has made a commitment to protecting privacy and ensuring that all personal information is collected and used properly, lawfully and transparently. Ubank has security systems and processes to protect personal information to ensure we prevent loss, unauthorised destruction, damage and/or access and we store personal information as required by law.

As per POPIA Regulation 2, the form required for an objection to the processing of personal information in terms of Section 11(3) of POPIA is attached as Appendix 3.

As per POPIA Regulation 3, the form required for a request for correction of personal information or a deletion of record of personal information in terms of section 24 (1) of POPIA is attached as Appendix 4.

6.1. CONDITIONS FOR LAWFUL PROCESSING

The POPI Act, Chapter 3, provides for the minimum conditions for lawful processing of personal information by the responsible party. There are specific exclusions to these conditions as outlined in POPIA. The eight conditions for lawful processing of personal information include:

- i. Accountability – Ubank has an obligation to ensure that there is compliance with POPIA in respect of the processing of personal information.
- ii. Processing limitation – personal information must be collected directly from data subjects to the extent applicable, must only be processed with the consent of the data subject or within the exceptions allowable and must only be used for the purposes for which it was obtained.
- iii. Purpose specification – personal information must only be processed for the specific purpose for which it was obtained and must not be retained for longer than is needed to achieve such purpose unless required by law.
- iv. Further processing limitation – any further processing of personal information must be compatible with the initial specified purpose for which it was collected.
- v. Information quality – Ubank must ensure that personal information held is accurate, updated regularly and that the integrity of the information is maintained by appropriate security measures.
- vi. Openness – there must be transparency between the data subject and Ubank.

- vii. Security safeguards – Ubank must take reasonable steps to ensure that adequate safeguards are in place to ensure that personal information is being processed responsibly and is not unlawfully accessed.
- viii. Data subject participation – the data subject must be made aware that their information is being processed and must have provided informed consent to such processing subject to permissible exceptions.

6.2. PURPOSE FOR PROCESSING PERSONAL INFORMATION IN TERMS OF POPIA

As outlined in Paragraph 6.1 (iii), personal information may only be processed for a specific purpose. Ubank processes personal information for the purposes of providing financial, banking and other services that are or may be offered by Ubank.

6.3. CATEGORIES OF DATA SUBJECTS AND TYPES OF PERSONAL INFORMATION/SPECIAL PERSONAL INFORMATION

As per Section 1 of POPIA, a data subject may either be a natural or juristic person.

This pertains to the categories of data subjects and personal information that Ubank holds in order to facilitate a request for information.

CATEGORIES OF DATA SUBJECTS	TYPES OF RECORDS
Personnel	<ul style="list-style-type: none"> • Employee personal information/special information • Employee medical information • Employee disability information • Employee contracts • Employee performance records and other reports • Payroll records • Electronic access records • Physical access records • Surveillance records • Training records • Time and attendance records
Customers	<ul style="list-style-type: none"> • Customer personal information (including customer profile information; contact details; identifiers (identity number; passport number, etc.); financial history, etc.) • Customer contracts and agreements • Customer special information (e.g. biometrics) • Branch and/or ATM surveillance records
Suppliers	<ul style="list-style-type: none"> • Company personal information • Personal information of supplier’s representatives • Tender documents • Banking details
Visitors	<ul style="list-style-type: none"> • Physical access records • Electronic access records • Surveillance records
Job Applicants	<ul style="list-style-type: none"> • Curriculum Vitae and Application forms • Background checks (including criminal records)

6.4. CATEGORIES OF RECIPIENTS TO WHOM PERSONAL INFORMATION MAY BE SUPPLIED

The recipients of personal information include Ubank, its affiliates and their respective representatives such as operators and/or service providers who perform services on behalf of the Bank or in partnership with the Bank and with other agencies to carry out activities such as personal information verification and/or credit references.

Ubank does not share personal information with third parties, except through authorized disclosures if:

- The Bank is obliged to provide such information for regulatory purposes.
- The Bank is required to do so for purposes of existing or legal proceedings.
- It is necessary to provide the services a customer has, or wishes to, obtain from the Bank.

6.5. CROSS-BORDER FLOW OF PERSONAL INFORMATION

When making authorised disclosures or transfers of personal information in terms of Section 72 of POPIA, personal information may be disclosed to recipients located in countries which do not offer a level of protection for such data as high as the level of protection afforded in South Africa. This will however only occur when it is necessary for the performance and/or conclusion of a contract between Ubank and the customer in the interests of the customer or as otherwise permitted by Section 72.

7. APPROVAL

Considered and recommended by the Executive Committee at their meeting of 31 January 2022;
Approved by the Board Risk and Capital Management at their meeting of 09 February 2022.

NOT SIGNED
ELECTRONICALLY TRANSMITTED

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]

A: PARTICULARS OF PRIVATE BODY

The Information Officer	Physical Address:	Ubank House
Ubank Limited		10 Matuka Close
Private Bag x0030		Erand Gardens Ext 49
Halfway House		Midrand
1685		1685

B: PARTICULARS OF PERSON REQUESTING ACCESS TO THE RECORD

<p>a) The particulars of the person who requests access to the record must be given below</p> <p>b) The address and email/fax number in the Republic of South Africa to which the information is to be sent must be provided.</p> <p>c) Proof of the capacity in which the request is made, if applicable, must be attached.</p>			
FULL NAMES AND SURNAME:			
IDENTITY NUMBER:		POSTAL ADDRESS:	
FAX NUMBER:			
TELEPHONE NUMBER:			
EMAIL ADDRESS:			
CAPACITY IN WHICH REQUEST IS MADE, WHEN ON BEHALF OF ANOTHER PERSON (WITH SUPPORTING DOCUMENTS ATTACHED):			

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:	

D: PARTICULARS OF RECORD

<p>a) Provide full particulars of the record to which access is requested, including the reference number if it is known to you, to enable the record to be located.</p> <p>b) If the provided space is inadequate, please continue on a separate page and attach it to this form.</p> <p>c) The Requestor must sign all additional pages.</p>	
DESCRIPTION OF RECORD/ RELEVANT PART OF RECORD:	
REFERENCE NUMBER:	
ANY FURTHER PARTICULARS OF RECORD	

E: FEES

<p>(a) A request for access to a record, <i>other than</i> a record containing personal information about yourself, will be processed only after a request fee has been paid.</p> <p>(b) You will be <i>notified of</i> the amount required to be paid as the request fee.</p> <p>(c) The fee payable for access to a record depends <i>on</i> the form <i>in which</i> access is required and the reasonable time <i>required</i> to search for and prepare a record.</p> <p>(d) If you qualify for exemption <i>of</i> the payment <i>of</i> any fee, please state the reason for exemption.</p>
<p>REASON FOR EXEMPTION FROM FEES:</p>

F: FORM OF ACCESS TO RECORD

<p>a) 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.</p>	
<p>DISABILITY:</p>	
<p>FORM IN WHICH RECORD IS REQUIRED:</p>	
<p>NOTES:</p> <p>(a) Compliance with your request in the specified form may depend on the form in which the record is available.</p> <p>(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.</p> <p>(c) The fee payable for access for the record, if any, will be determined partly by the form in which access is requested.</p> <p>MARK THE APPROPRIATE BOX WITH AN X:</p> <p>1. IF THE RECORD IS IN WRITTEN OR PRINTED FORM</p> <p>COPY OF RECORD*: <input type="checkbox"/> INSPECTION OF RECORD: <input type="checkbox"/></p> <p>2. IF RECORD CONSISTS OF VISUAL IMAGES (This includes photographs, slides, video recordings, computer-generated images, sketches, etc.)</p> <p>VIEW IMAGES: <input type="checkbox"/> COPY OF IMAGES*: <input type="checkbox"/> TRANSCRIPTION OF IMAGES*: <input type="checkbox"/></p> <p>3. IF RECORD CONSISTS OF RECORDED WORDS OR INFORMATION WHICH CAN BE REPRODUCED IN SOUND:</p> <p>LISTEN TO SOUND TRACK: <input type="checkbox"/> TRANSCRIPTION OF SOUND TRACK: <input type="checkbox"/></p> <p>4. IF RECORD IS HELD ON COMPUTER OR IN ELECTRONIC OR MACHINE-READABLE FORM</p> <p>PRINTED COPY OF RECORD* <input type="checkbox"/> PRINTED COPY OF INFORMATION DERIVED FROM RECORD* <input type="checkbox"/> COPY IN COMPUTER READABLE FORM* <input type="checkbox"/></p> <p>IF YOU REQUESTED A COPY OR TRANSCRIPTION OF A RECORD (ABOVE), DO YOU WISH THE COPY TO BE POSTED TO YOU? POSTAGE IS PAYABLE. YES <input type="checkbox"/> NO <input type="checkbox"/></p>	

G: PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED

a) If the provided space is inadequate, please continue on a separate page and attach it to this form. The Requestor must sign all additional pages.

INDICATE WHICH RIGHT IS BEING EXERCISED OR PROTECTED:

EXPLAIN WHY THE RECORD REQUESTED IS REQUIRED FOR THE EXERCISE OR PROTECTION OF THE AFOREMENTIONED RIGHT:

H: NOTICE OF DECISION REGARDING REQUEST FOR ACCESS

a) 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 _____ ON THIS DAY _____ OF _____ 20 _____

SIGNATURE OF REQUESTOR/
PERSON ON WHOSE BEHALF THE REQUEST IS MADE.

1 REPRODUCTION FEES

Where requested document appears in Appendix 1, Ubank has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question.

The applicable fees for reproduction :

For every photocopy of an A4-size page or part thereof	R1,10
For every printed copy of an A4 size page held on a computer or in electronic or machine form	0,75c
For every copy in a computer-readable form on a computer or electronic or machine readable form	
- Flash disc	R7,50
- Compact disc	R70,00
A transcription of visual impages, for an A4-size page or thereto	R40,00
For a copy of visual images	R60,00
A transcription of an audio record, for an A4-size page or part thereof	R20,00
For a copy of an audio record	R30,00

2 REQUEST FEE

Where a Requestor submits a request for access to information held by Ubank on a person other than the Requestor himself/herself, a request fee in the amount of R50,00 is payable up-front before the Bank will further process the request received.

3 ACCESS FEES

An access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specially excluded in terms of the Act or an exclusion is determined by the Minister in terms of Section 54 (8).

The applicable access fees:

For every photocopy of an A4-size page or part thereof	R1,10
For every printed copy of an A4-size page or part thereof held on a coputer or in electronic or machine readable form	R0,75c
For a copy in a computer-readable form on:	
• Stiffy disc	R7,50
• Compact disc	R70,00
A transcription of visual images, for an A4 size page or part thereof	R40,00
For a copy of visual images	R60,00
A transcription of an audio record, for an A4 size page or part thereof	R20,00
For a copy of an audio record	R30,00
To search for a record that must be disclosed (per hour or part of an hour reasonably required for such a search)	R30,00 per hour
Where a copy of a record needs to be posted the actual postal fee is payable	

Note:

1. Affidavits or other documentary evidence as applicable in support of the objection may be attached.
2. If the space provided for this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

A	DETAILS OF DATA SUBJECT
NAMES & SURNAME/ REGISTERED NAME:	
UNIQUE IDENTIFIER/ IDENTITY NUMBER:	
RESIDENTIAL, POSTAL OR BUSINESS ADDRESS:	
CONTACT NUMBER(S):	
FAX NUMBER/ EMAIL ADDRESS:	

B	DETAILS OF RESPONSIBLE PARTY	
REGISTERED NAME:	Ubank LTD	
UNIQUE IDENTIFIER:	Registration No: 2000/013541/06, Ubank is an Authorised Financial Services and Credit Provider (FSP No. 14740) (NCRCP21)	
BUSINESS ADDRESS:	10 Matuka Close, Erand Gardens Ext 49 Midrand, 1685	POSTAL ADDRESS: Private Bag x0030, Halfway House, 1685
CONTACT NUMBERS:	011 518 5000 (Head Office Reception)	086000 8322 (Customer Care)
EMAIL ADDRESS:	Informationofficer@ubank.co.za / customercare@ubank.co.za	

C	REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) – (please provide a detailed reason for objection)

Signed at _____ this _____ day of _____ 20_____

Signature of Data Subject/Designated person

APPENDIX 4: POPI FORM 2: REQUEST FOR CORRECTION OF PERSONAL INFORMATION OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE POPI ACT, 2013 – REGULATION 3 PAGE 1 OF 2

Note:

1. Affidavits or other documentary evidence as applicable in support of the objection may be attached.
2. If the space provided for this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

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 Ubank (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 Ubank (the responsible party) and who is no longer authorised to retain the record of information

A	DETAILS OF DATA SUBJECT
NAMES & SURNAME/ REGISTERED NAME:	
UNIQUE IDENTIFIER/ IDENTITY NUMBER:	
RESIDENTIAL, POSTAL OR BUSINESS ADDRESS:	CODE ()
CONTACT NUMBER(S):	
FAX NUMBER/ EMAIL ADDRESS:	

B	DETAILS OF RESPONSIBLE PARTY	
REGISTERED NAME:	UBANK LTD	
UNIQUE IDENTIFIER:	Registration No: 2000/013541/06, Ubank is an Authorised Financial Services and Credit Provider (FSP No. 14740) (NCRCP21)	
BUSINESS ADDRESS:	10 Matuka Close, Erand Gardens Ext 49 Midrand, 1685	POSTAL ADDRESS: Private Bag x0030, Halfway House, 1685
CONTACT NUMBERS:	011 518 5000 (Head Office Reception)	086000 8322 (Customer Care)
EMAIL ADDRESS:	customercare@ubank.co.za	

C	INFORMATION TO BE CORRECTED/DELETED/DESTRUCTED/DESTROYED

D	REASONS FOR CORRECTION OR

Signed at _____ this _____ day of _____ 20_____

Signature of data subject/designated person