

# Promotion of Access to Information

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## 1. **INTRODUCTION**

This Manual is published in terms of Section 51 of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) ("the Act"). The Act gives effect to the provisions of Section 32 of the Constitution, which provides for the right of access to information held by the State and to information held by another person that is required for the exercise and/or protection of any right.

The reference to any information in addition to that specifically required in terms of Section 51 of the Act does not create any right or entitlement (contractual or otherwise) to receive such information, other than in terms of the Act.

## 2. **CREDIT CIRCUIT (PTY) LTD. OVERVIEW**

Credit Circuit (Pty) Ltd. supports the constitutional right of access to information and we are committed to provide you access to our records in accordance with the provisions of the Act, the confidentiality we owe third parties and the principles of South African law.

## 3. **AVAILABILITY OF THIS MANUAL**

A copy of this Manual is available by sending a request for a copy to the Information Officer by email. The Manual may also be obtained from the South African Human Rights Commission ("SAHRC") at the addresses set out below. This Manual will be updated from time to time, as and when required.

## 4. **HOW TO REQUEST ACCESS TO RECORDS HELD BY CREDIT CIRCUIT (PTY) LTD**

Requests for access to records held by the Credit Circuit (Pty) Ltd. must be made on the request form that is available on our website, from the SAHRC website ([www.sahrc.org.za](http://www.sahrc.org.za)) or the Department of Justice and Constitutional Development ([www.doj.gov.za](http://www.doj.gov.za)) (under "regulations"). Note that requests need not be accompanied by payment BUT will only be processed upon payment of the prescribed fees.

Requests for access to records must be made to our Information Officer at the address, fax number or electronic mail address provided for below.

The requester must provide sufficient detail on the request form to enable the Information Officer to identify the record and the requester. The requester should also indicate which form of access is required and 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 Information Officer of the Credit Circuit (Pty) Ltd.

The standard form that must be used for the making of requests is attached as Annexure 1. Not using this form could cause your request to be refused (if you do not provide sufficient information or otherwise) or delayed.

Kindly note that all requests to Credit Circuit (Pty) Ltd. will be evaluated and considered in accordance with the Act. Publication of this manual and describing the categories and subject matter of information held by Credit Circuit (Pty) Ltd. does not give rise to any rights (in contract or otherwise) to access such information or records except in terms of the Act.

## 5. **CONTACT DETAILS**

- Name of Private Body: Credit Circuit (PTY) Ltd
- Designated Information Officer: Morné Stoop
- Email address of Information Officer: [morne.stoop@creditcircuit.co.za](mailto:morne.stoop@creditcircuit.co.za)
- Street Address: 12 Linze Road, Bordeaux, Randburg, 2194
- Phone Number: +27 83 451 9126

## 6. **HOW TO ACCESS THE GUIDE AS DESCRIBED IN SECTION 10 OF THE ACT**

The Guide described in Section 10 of the Act is due in August 2003. From that date it will be available from the South African Human Rights Commission. 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 11 484-0582
- Website: [www.sahrc.org.za](http://www.sahrc.org.za)
- Email: [paia@sahrc.org.za](mailto:paia@sahrc.org.za)

## 7. **VOLUNTARY DISCLOSURES**

Credit Circuit (Pty) Ltd. has not published a notice in terms of Section 52(2) of the Act, however, it should be noted that the information relating to Credit Circuit (Pty) Ltd. and its services is freely available on Credit Circuit (Pty) Ltd.'s website. Certain other information relating to Credit Circuit (Pty) Ltd. is also made available on such website from time to time.

Further information in the form of marketing brochures, advertising material and other public communication is made available from time to time.

## 8. **RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION SECTION 51 (1)(D)**

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

- Basic Conditions of Employment No. 75 of 1997
- Closed Corporation Act No. 69 of 1984
- Companies Act 61 of 1973
- Electronic Communications and Transactions Act 25 of 2002.
- Labour Relations Act 66 of 1995
- Promotion of Access to Information Act No. 2 of 2000
- Regional Services Councils Act No. 109 of 1985
- Skills Development Levies Act No. 9 of 1999
- Skills Development Act No. 97 of 1998
- Unemployment Contributions Act No. 4 of 2002
- Unemployment Insurance Act No. 63 of 2001
- Value Added Tax Act No. 89 of 1991

## **9. ACCESS TO THE RECORDS HELD BY THE PRIVATE BODY IN QUESTION**

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).

## **10. RECORDS HELD BY CREDIT CIRCUIT (PTY) LTD**

The Credit Circuit (Pty) Ltd. maintains records on the following categories and subject matters. However, please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be honoured. All requests for access will be evaluated on a case-by-case basis in accordance with the provisions of the Act.

### Internal Records

- Memorandum and Articles of Association
- Financial records
- Operational records
- Intellectual property
- Marketing records
- Product records
- Statutory records
- Internal policies and procedures

### Personnel Records

Personnel refers to any person who works for or provides services to or on behalf of Credit Circuit (Pty) Ltd. and receives or is entitled to receive any remuneration and any other person who assists in carrying out or conducting the business of Credit Circuit (Pty) Ltd. This includes, without limitation, directors, executive directors, non-executive directors, all permanent, temporary and part-time staff as well as contract workers. Personnel records include the following:

- Any personal records provided to Credit Circuit (Pty) Ltd. by their personnel;
- Any records a third party has provided to Credit Circuit (Pty) Ltd. about any of their personnel;
- Conditions of employment and other personnel-related contractual and quasi legal records;
- Internal evaluation records; and
- Other internal records and correspondence.

### Customer Records

Please be aware that Credit Circuit (Pty) Ltd. is very concerned about protecting the confidential information of its customers. Please motivate any request for customer information very carefully, having regard to Sections 63 to 67 of the Act.

Customer information includes the following:

- Any records a customer has provided to Credit Circuit (Pty) Ltd. or a third party acting for or on behalf of Credit Circuit (Pty) Ltd.;
- Customer needs assessments;
- Personal records of customers;
- Credit information and other research conducted in respect of customers;
- Any records a third party has provided to Credit Circuit (Pty) Ltd. about customers;
- Confidential, privileged, contractual and quasi legal records of customers;
- Customer evaluation records;
- Records generated by or within Credit Circuit (Pty) Ltd. pertaining to customers, including transactional records.

#### Technical Records

- Technical records generated by, or within Credit Circuit (Pty) Ltd. pertaining to customers.

#### Other Parties

Records are kept in respect of other parties, including without limitation contractors, suppliers, joint ventures, service providers and general market conditions. In addition, such other parties may possess records, which can be said to belong to Credit Circuit (Pty) Ltd. The following records fall under this category:

- Personnel, customer or Credit Circuit (Pty) Ltd. records which are held by another party as opposed to being held by Credit Circuit (Pty) Ltd.; and
- Records held by Credit Circuit (Pty) Ltd. pertaining to other parties, including financial records, correspondence, contractual records, electronic mail, logs, cached information, records provided by the other party, and records third parties have provided about the contractors/suppliers or customer.

#### Other Records

Further records are held including:-

- Information relating to Credit Circuit (Pty) Ltd. own commercial activities; and
- Research carried out on behalf of a client by Credit Circuit (Pty) Ltd. or commissioned from a third party for a customer;
- Research information belonging to Credit Circuit (Pty) Ltd., whether carried out itself or commissioned from a third party.

**11. ACCESS TO PRESCRIBED FORMS**

Request for Access to Information: [Prescribed-Form](#)

Signed and adopted by the Board on 18 June 2020