PROMOTION OF ACCESS TO INFORMATION MANUAL

Compiled in Compliance with section 51 of The Promotion of Access to Information Act No 2 of 2000 (PAIA)

Dated: November 2015

This manual contains information required to request access to records held by the SOUTHERN VIEW FINANCE Group of Companies. Hereinafter collectively referred to as “the SVF Group”
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Annexure A

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1 Background

The SVF Group offers technologically-driven, cost effective and accessible loan products and solutions.

2 Contact details and General Information

2.1 Southern View Finance SA Holdings (Pty) Ltd
Reg No.: 2013/017232/07

2.2 Southern View Finance SA (Pty) Ltd
Reg No.: 2011/126985/07
Approved and regulated by the Financial Services Board, South Africa (License number 45619)

2.3 SVF SA Wallet (Pty) Ltd
Reg No.: 2014/119720/07

2.4 SVF SA Insurance Ltd
Reg No.: 2014/107561/06

2.5 Van As And Associates Recoveries (Pty) Ltd
Reg No.: 2014/074508/07
Approved and regulated as debt collectors, South Africa (License number 0079619/14)

2.6 Southern View Finance UK Ltd (Inc in England and Wales) (External Branch)
Reg No.: 2013/052938/10
Registered Credit Provider, South Africa (License Number NCRCP 6537)

2.7 SVF Securitisation Ltd (Inc in England) (External Branch)
Reg No.: 2013/215508/10
Registered Credit Provider, South Africa (License Number NCRCP 6767)

<table>
<thead>
<tr>
<th>Postal Address:</th>
<th>Street Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td>P O Box 6507</td>
<td>1 Industrie Street</td>
</tr>
<tr>
<td>Parow East</td>
<td>Kuils River</td>
</tr>
<tr>
<td>Parow</td>
<td>Cape Town</td>
</tr>
<tr>
<td>Western Cape</td>
<td>Western Cape</td>
</tr>
<tr>
<td>7501</td>
<td>7580</td>
</tr>
</tbody>
</table>

Website: [www.capfin.co.za](http://www.capfin.co.za)

<table>
<thead>
<tr>
<th>Tel</th>
<th>Fax</th>
</tr>
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<tbody>
<tr>
<td>087 354 0002</td>
<td>021 4411236</td>
</tr>
</tbody>
</table>

Managing Director:
Herman Stals
herman@capfin.co.za

Information Officer:
Marthie Horn
marthie@capfin.co.za
3 Section 10 Guide by the South African Human Rights Commission: How to use the Act

In terms of section 10 of PAIA, the South African Human Rights Commission (“HRC”) has compiled simple and easily comprehensible guidelines on how to use the PAIA Act.

This guide is available in electronic format in all 11 languages on the website of the HRC at www.sahrc.org.za.

Queries can also be addressed to:

The South African Human Rights Commission
PAIA Unit
The Research and Documentation Department
Private Bag X2700
Houghton
2041
Tel : 011-484 8300
Fax : 011-4840582
Website : www.sahrc.org.za

4 Voluntary Disclosures in terms of Section 52 of the Act

No Notice has been published in terms of Section 52 of the Act to voluntary disclose certain records that are automatically available.

However, any information automatically available is published on www.capfin.co.za.

5 Records Held

5.1 Description of Categories of Records held by SVF Group that may be requested

Accessibility of records listed herein below may be subject to the grounds of refusal as set out hereinafter. Every request for a record will therefore be reviewed on its merits.

<table>
<thead>
<tr>
<th>Company Records</th>
<th>Information Technology</th>
</tr>
</thead>
<tbody>
<tr>
<td>All records kept in terms of the Company Laws of South Africa</td>
<td>Information Technology</td>
</tr>
<tr>
<td>Finance and supporting documentation</td>
<td>Human Resources</td>
</tr>
<tr>
<td>Business Development</td>
<td>Call Centre Operations</td>
</tr>
<tr>
<td>Marketing</td>
<td>Credit Operations</td>
</tr>
<tr>
<td>Business Intelligence</td>
<td>Operations Support</td>
</tr>
</tbody>
</table>
Data Subjects on which documents are held

<table>
<thead>
<tr>
<th>Data Subjects on which documents are held</th>
<th>Records held in respect of the data subjects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shareholders</td>
<td>Confidential, Investor</td>
</tr>
<tr>
<td>Directors</td>
<td>Personal, Product and Services</td>
</tr>
<tr>
<td>Officials</td>
<td>Commercial, Information Technology</td>
</tr>
<tr>
<td>Subsidiary and related Companies</td>
<td>Financial, Legal / Contracts</td>
</tr>
<tr>
<td></td>
<td>Operational, Company incorporation</td>
</tr>
<tr>
<td></td>
<td>Strategy</td>
</tr>
</tbody>
</table>

5.2 Records are kept in terms legislation, including but not limited to:

<table>
<thead>
<tr>
<th>Records held in terms legislation, including but not limited to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Credit Act 34 of 2005</td>
</tr>
<tr>
<td>Consumer Protection Act 68 of 2009</td>
</tr>
<tr>
<td>Compensation for Occupational Injuries and Diseases Act 130 of 1993</td>
</tr>
<tr>
<td>Financial Advisory and Intermediary Services Act 37 of 2002</td>
</tr>
<tr>
<td>Financial Services Board Act 97 of 1990</td>
</tr>
<tr>
<td>Companies Act 71 of 2008</td>
</tr>
<tr>
<td>Labour Relations Act 66 of 1995</td>
</tr>
<tr>
<td>Basic Conditions of Employment Act 75 of 1997</td>
</tr>
<tr>
<td>Employment Equity Act 55 of 1998</td>
</tr>
<tr>
<td>Income Tax Act 58 of 1962</td>
</tr>
<tr>
<td>Value-Added Tax Act 58 of 1962</td>
</tr>
<tr>
<td>Unemployment Insurance Act 30 of 1966</td>
</tr>
<tr>
<td>Protection of Personal Information Act 4 of 2013 (&quot;POPI&quot;)</td>
</tr>
</tbody>
</table>

6. Protection of Personal Information Act

6.1 Purpose of processing Personal Information

- Provide loan products and solutions and related services
- Support and manage our employees, and potential employees
- Credit searches and verification
- Fraud prevention and detection
- Compliance with regulatory requirements
- Business operations

6.2 Category of Data Subjects

- Shareholders
- Directors
- Officials
- Employees, including applicants
• Subsidiary and related companies
• Customers, including potential customers
• External Companies / Service Providers

6.3 Type / Class of information processed

• Personal details
• Employment details
• Financial details
• Incorporation details

6.4 Sharing the information

Personal information is often shared with:

• Operators
• Industry bodies
• Ombudsman and Regulators
• Professional consultants
• Credit Bureau
• Recruitment agencies
• Service Providers
• Debt collection agencies
• Auditors
• Legal counsel
• Other companies within the SVF Group

The SVF Group also shares personal information of data subjects with third parties in other countries. Due to this flow of information we are required to adhere to the requirements in terms of POPI.

7 Procedure to obtain a record from SVF Group

7.1 The requester must use the prescribed form, attached hereto as Annexure A, to make the request for access to a record.

7.2 The request must be made to the Information Officer at the address, fax number or electronic mail address as stipulated in clause 3 above.

7.3 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. 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.

7.4 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.

7.5 If a request is made on behalf of another person, the requester must submit proof of the capacity in which the requester is making the request to the satisfaction of the Managing Director of the SVF Group.
8 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:

8.1 The Information Officer will 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.

8.2 The fee that the requester must pay to a private body is R50 or such amount as amended from time to time. The requester may lodge an application to the court against the tender or payment of the request fee.

8.3 After the Information Officer has made a decision on the request, the requester must be notified in the required form.

8.4 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.

8.5 Refer Annexure B attached hereto for an indication of the fees as published from time to time.

9 Other Information as may be prescribed

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

10 Availability of this Manual

This Manual will be made available for inspection:

- On our website @ www.capfin.co.za;
- From the South African Human Rights Commission; or
- Applicable controlling bodies.

This manual has not been published in the Government Gazette.

11 Updating this Manual

SVF Group will update this Manual on an annual basis or at such intervals as may be required by law.
ANNEXURE A

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)

A  Particulars of private body

The Information Officer
By Fax: 021 4411236

By post:
P O Box 6507
Parow East
Parow
Western Cape
7501

By e-mail: marthie@capfin.co.za

B  Particulars of person requesting access to the record

a) The particulars of the person who requests access to the record must be given below.

b) The address and/or fax number in the Republic to which the information is to be sent must be given.

c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname: .................................................................
Identity number: ...........................................................................
Postal address: ...........................................................................
Fax number: ............................................................................... 
Telephone number: .....................................................................
E-mail address: ...........................................................................
Capacity in which request is made, when made on behalf of another person: .................................................................

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

a) Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.

b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.
1. Description of record or relevant part of the record:

2. Reference number, if available:

3. Any further particulars of record:

E Fees

a) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid.

b) You will be notified of the amount required to be paid as the request fee.

c) The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.

d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

F Form of access to record

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.

Disability: .................................................................

Form in which record is required: ..................................................

NOTES:

a) Compliance with your request in the specified form may depend on the form in which the record is available.

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.

c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

Mark the appropriate statement with an X.

1 If the record is in written or printed form:
copy of record* or inspection of record

2 If record consists of visual images
3 If record consists of recorded words or information which can be reproduced in sound:
listen to the soundtrack (audio cassette) or transcription of soundtrack* (written or printed document)

4 If record is held on computer or in an electronic or machine-readable form:
printed copy of record*
printed copy of information derived from the record*
copy in computer readable form* (stiffy or compact disc)

*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.
YES or
NO

G Particulars of right to be exercised or protected

If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Indicate which right is to be exercised or protected:

2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

H Notice of decision regarding request for access

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 REQUESTER / PERSON
ON WHO’S BEHALF REQUEST IS MADE
ANNEXURE B

PRESCRIBED FEES FOR ACCESSING RECORDS

Requesters are also required to pay fees for accessing the records of private bodies, which include fees associated with the search for, preparation of, and reproduction of documents. The breakdown of the fees for a private body is as follows:

- Copy per A4 page – R1.10
- Printing per A4 page – 75 cents
- Copy on a CD – R70
- Transcription of visual images per A4 page – R40
- Copy of a visual image – R60
- Transcription of an audio recording per A4 page – R20
- Copy of an audio recording – R30
- Search and preparation of the record for disclosure – R30 per hour or part thereof. Excluding the first hour, reasonably required for the search and preparation.
- Actual postage fee

The Commission confirmed that Value-Added Tax (VAT) is only payable by institutions who have registered as VAT vendors, as required under section 23 of the Value-Added Tax Act of 1991.