



ACCESS-TO-INFORMATION MANUAL

Compiled in terms of section 51 of the Promotion of Access to Information Act,
2 of 2000

see money differently

NEDBANK

1 Nedbank Group

Nedbank Group is incorporated in the Republic of South Africa and our registration number is 1966/010630/06.

We offer a wide range of wholesale and retail banking services through our frontline clusters, Nedbank Corporate and Investment Banking, Nedbank Retail and Business Banking, Nedbank Wealth and Nedbank Rest of Africa. In addition, we provide a widening range of insurance, asset management and wealth management services.

2 Nedbank contact details

The contact details of the information officer are:

Neelesh Mooljee

Physical address:

135 Rivonia Road
Sandown
Sandton
Johannesburg

Postal address: PO Box 653640
Benmore Gardens
2196

Tel: +27 (0)11 294 7130

Fax: +27 (0)11 295 7130

Email: privacy@nedbank.co.za

Website: www.nedbank.co.za

3 The Promotion of Access to Information Act, 2 of 2000

The Promotion of Access to Information Act, 2 of 2000 ('the Act') grants private and public bodies the right to request access to records. Private bodies (such as individuals) that request access to records will have to demonstrate that the record is required for the exercise or protection of a right. Public bodies (such as government departments) that request access to records must be able to demonstrate that the request is in the interest of the public.

Requests in terms of the Act must be made in accordance with the prescribed procedures and accompanied by payment of the prescribed fees. Please see Annexure 1 for the request form and Annexure 2 for a schedule of applicable fees.

A guide to the Act and manual may be obtained from the South African Human Rights Commission, which is contactable at:

Head Office: Braampark Forum 3, 33 Hoofd Street, Braamfontein

Tel: +27 (0)11 877 3600

Website: www.sahrc.org.za

4 Nedbank's legislative universe

The following table outlines the applicable pieces of legislation to which Nedbank must adhere.

No	Reference	Act
1	66 of 1965	Administration of Estates Act
2	68 of 1981	Alienation of Land Act
3	53 of 1979	Attorneys Act
4	94 of 1990	Banks Act
5	75 of 1997	Basic Conditions of Employment Act
6	34 of 1964	Bills of Exchange Act
7	45 of 2002	Collective Investment Schemes Control Act
8	71 of 2008	Companies Act
9	130 of 1993	Compensation for Occupational Injuries and Diseases Act
10	89 of 1998	Competition Act
11	108 of 1996	Constitution of the Republic of South Africa
12	68 of 2008	Consumer Protection Act
13	114 of 1998	Debt Collectors Act
14	47 of 1937	Deeds Registries Act
15	36 of 2005	Electronic Communications Act
16	25 of 2002	Electronic Communications and Transactions Act
17	55 of 1998	Employment Equity Act
18	62 of 1997	Extension of Security of Tenure Act
19	37 of 2002	Financial Advisory and Intermediary Services Act
20	28 of 2001	Financial Institutions (Protection of Funds) Act
21	38 of 2001	Financial Intelligence Centre Act
22	19 of 2012	Financial Markets Act
23	60 of 2000	Firearms Control Act
24	107 of 1978	Fund-raising Act
25	63 of 2000	Home Loan and Mortgage Disclosure Act
26	68 of 1997	Identification Act
27	24 of 1936	Insolvency Act
28	80 of 1998	Inspection of Financial Institutions Act
29	66 of 1995	Labour Relations Act
30	52 of 1998	Long-term Insurance Act
31	34 of 2005	National Credit Act
32	107 of 1998	National Environmental Management Act
33	59 of 2008	National Environmental Management Waste Act
34	78 of 1998	National Payment System Act
35	25 of 1999	National Heritage Resources Act
36	85 of 1993	Occupational Health and Safety Act
37	57 of 1978	Patents Act
38	24 of 1956	Pension Fund Act
39	12 of 2004	Prevention and Combating of Corrupt Activities Act
40	2 of 2000	Promotion of Access to Information Act
41	26 of 2000	Protected Disclosures Act
42	33 of 2004	Protection of Constitutional Democracy against Terrorist and Related Activities Act
43	4 of 2013	Protection of Personal Information Act
44	70 of 2002	Regulation of Interception of Communications and Provision of Communication-related Information Act
45	53 of 1998	Short-term Insurance Act
46	90 of 1989	South African Reserve Bank Act
47	28 of 2011	Tax Administration Act
48	194 of 1993	Trade Marks Act
49	40 of 1949	Transfer Duty Act
50	63 of 2001	Unemployment Insurance Act
51	89 of 1991	Value-added Tax Act

5 Categories of records

5.1 Records available on request

Nedbank Group has under its control or in its possession the following categories of records under the subjects described below. The categories of records are not exhaustive and are subject to amendment. A request made for access to these records will not be automatically granted but will be evaluated in accordance with the provisions of the Act, any other legal requirements and Nedbank's policies.

Record category	Description
Accounting	Formal books of account and financial statements Source documents Customs, excise and transport
Company records	Banking Credit provision General (all statutory documents required by the Companies Act, 71 of 2008)
Customer records	Holding and nominee companies Internal audit JSE Listing Requirements Medical schemes Money broking Operational records Policies and procedures Products and services Property Risk Auctions Banking and deposit-taking (including FICA) Bearer warrants Bond Exchange of South Africa Collective investment schemes Credit provision Deceased clients Financial advisory and intermediary services Insolvent clients JSE equities Long-term insurance Money broking Promotional competitions Equities Derivatives Market (formerly Safex) Securities services (general) Short-term insurance Trust services
Human resources	Pension funds Statutory employee records Other employee records
Physical security	Internal security services and firearms
Health and safety	Construction administration and safety Elevators, escalators and passenger conveyors, lifting machinery, tools and tackle Electrical installations Fire equipment Noise Hazardous chemical substances

5.2 Records automatically available

Records relating to:

- any promotional material for public viewing;
- posters;
- campaigns; and
- product information

are automatically available for inspection on payment of the prescribed fees.

These records can be requested by calling the Nedbank Contact Centre on 0860 555 111.

6 Request procedure

To be granted access to a record referred to in section 5.1 of the Act you must complete the required form and submit it to PAIA@nedbank.co.za. Details of the fees payable and the payment procedure will be provided by the Information Officer once the request has been received.

Please complete all fields in the request form, ensuring that you provide us with the following information:

- Details of the record that you are requesting.
- A copy of your valid South African ID document or card.
- A copy of the power of attorney (if applicable).
- A description of the right you seek to exercise or protect.
- Details of how the information requested must be provided to you if the request is granted.
- Your contact details.

7 Timelines for consideration of your request

Requests will be processed within 30 days, unless the request contains considerations that are of such a nature that an extension of the 30-day time limit is needed.

If an extension is necessary, you will be notified with reasons for the extension.

If the information officer fails to communicate a decision on a request, such a request is then deemed to have been refused.

8 Grounds for refusal of access to records

The main grounds on which Nedbank may refuse access to records relate to:

- the privacy of a third party who is a natural person;
- the commercial information of a third party;
- confidential information of a third party;
- the safety of individuals and property;
- legally privileged records; and
- commercial information of Nedbank, which may include without limitation -
 - trade secrets;
 - financial, commercial, scientific or technical information, the disclosure of which would likely harm the financial or commercial interests of Nedbank;
 - information that, if disclosed, could put Nedbank at a disadvantage in negotiations or commercial competition;
 - computer programs and related information technology software that are owned by Nedbank and that are protected by copyright; and
 - research information compiled by Nedbank or a third party, if disclosure would expose the third party, researcher or subject matter of the research and therefore seriously disadvantage Nedbank.

Requests submitted in terms of the Protection of Personal Information Act, 4 of 2013, may be refused on the same grounds set out above.

9 Remedies available to a requester on refusal of access

Nedbank does not have any internal appeal procedures that may be followed once a request to access information has been refused. The decision of the information officer or deputy information officer is final. If you are not satisfied with the outcome of your request, you are entitled to apply to a court of competent jurisdiction to take the matter further.

I, **Mike Brown**, the Chief Executive Officer of Nedbank Group, do hereby confirm that this is the approved access-to-information manual, in compliance with section 51 of the Promotion of Access to Information Act, 2 of 2000.

.....
Mike Brown

Chief Executive Officer: Nedbank Group

Date: October 2019
.....

Annexure 1: Request form

FORM C: REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

[Section 53(1) of the Promotion of Access to Information Act, 2 of 2000 (Regulation 10)]

A Particulars of private body

The head: Personal information officer

B Particulars of person requesting access to the record

- The particulars of the person who requests access to the record must be given below.
- The address and/or fax number in South Africa to which the information is to be sent must be given.
- Proof of the capacity in which the request is made, if applicable, must be attached.

Full name and
 surname:

Identity number:

Postal address

Tel:

Fax:

Email:

The capacity in which the request is made if on behalf of another person:

C Particulars of person on whose behalf the request is made

This section must be completed **only** if a request for information is made on behalf of another person.

Full name and
 surname:

Identity number:

D Particulars of record

- Provide full particulars of the record to which access is requested, including the reference number, if known, to enable the record to be located.
- If the provided space is inadequate, please continue on a separate page and attach it to this form.

The requester must sign all the additional pages.

1 Description of record or relevant part of the record:

.....

2 Reference number if available:

3 Any further particulars of the record:

.....

E Fees

- A request for access to a record other than that containing personal information about yourself will be processed only after a request fee has been paid.
- You will be notified of the amount of the request fee.
- 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.
- If you qualify for exemption of the payment of any fee, please state the reason for the exemption in the space below.

.....

.....

.....

.....

F Form of access to record

If you are unable due to 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.

Description of disability			
Form in which record is			
Mark the appropriate box with an X .			
Notes			
<ul style="list-style-type: none"> • Compliance with your request in the specified form may depend on the form in which the record is available. • 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. • The fees payable for access to the record, if any, will be determined partly by the form in which access is requested. 			
1 If the record is in written or printed form:			
	Copy of record*		Inspection of record
2 If the record consists of visual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc):			
	View the images		Copy of images*
			Transcription of the images*
3 If the record consists of recorded words or information that can be reproduced in sound:			
	Listen to the soundtrack (audio cassette)		Transcription of the soundtrack* (written or printed document)
4 If the 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 request a copy or transcription of a record (above), do you want the copy or transcription to be posted to you? (Postage is payable.)	YES	NO
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G Particulars of the right to be exercised or protected

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

- 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 or 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 decisions regarding your request for access to the record?
.....
.....
.....

Signed _____ on _____
at _____ Place _____ Date _____

.....
Signature of requester or person on whose behalf request is made

Annexure 2: Fees payable

Reproduction of documents	Fees (R)
For a copy of the manual as contemplated in regulation 9(2)(c) - for every photocopy of an A4-size page or part thereof	1,10
For every photocopy of an A4-size page or part thereof	1,10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	0,75
For a copy in computer-readable form on - Stiffy disc Compact disc	7,50 70,00
For a transcription of visual images, or an A4-size page or part thereof	40,00
For a copy of visual images	60,00
For a transcription of an audio record, for an A4-size page or part thereof	20,00
For a copy of an audio record	30,00
Access to records	Fees (R)
For every photocopy of an A4-size page or part thereof	1,10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic form	0,75
For a copy in a computer-readable form on - Stiffy disc Compact disc	7,50 70,00
For a transcription of visual images, for an A4-size page or part thereof	40,00
For a copy of visual images	60,00
For a transcription of an audio record, for an A4-size page or part thereof	20,00
For a copy of an audio record	30,00
For a search for and prepare of the record for disclosure, for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation	

Additionally, for purposes of section 54(2) of the Act the following applies:

- A deposit is payable if the search for and preparation of the record would exceed six hours.
- One-third of the access fee is payable as a deposit by the requester.
- The postage for a copy of a record posted to a requester is payable.