

IMANUWALI YOKUKWAZI UKUFINYELELA OLWAZINI

(NJENGOBA KUDINGWA YISIGABA 51 SOMTHETHO ONGUNOMBOLO 2 WEZI-2000, UMTHETHO WOKUKHUTHAZA UKUFINYELELA OLWAZINI)

I-EXPERIAN SOUTH AFRICA (PTY) LTD KANYE NEZINKAMPANI EZINGAPHANSI KWAYO

I. ISINGENISO

I-Experian yinkampani yezinsizakalo zolwazi ehamba phambili, okuchaza ukuthi sibhekelela noma sinakekela imiqingo ngemiqingo yedatha. Sisalokhu sizinikele futhi sizibophezele ukusebenzisa idatha ngendlela eqotho ukuze sizokwenza umehluko omuhle kuwena. Kulo mhlaba wesimanjemanje, ocele kakhulu ngedatha ungakhohlwa kalula ukulandelela indlela idatha eqondene nawe siqu esetshenziswa ngayo, yingakho sisebenza kanzima ukukuzezela obala ukuthi yini esiyiphethe futhi siyisebenzisa kanjani.

Le manuwali ikuhlizeka ngolwazi olumayelana nolwazi esinalo noma esilugodlile kanjalo nenqubo okumele uyilandele ukuze ufinyelele olwazini olugodlwe yi-Experian South Africa (Pty) Ltd kanye nezinkampani ezingaphansi kwayo okuyilona abanesibopho sobuphathi ngaphezu kwalo. Lapho khona le manuwali ikhuluma nge-Experian, ibandakanya nezinkampani ezingaphansi kwayo ezibalwe kwiSijobelelo A esinanyathiselwe lapha.

Le manuwali ilungiswe ngokweSigaba 51 soMthetho Wokukhuthaza Ukufinyelela Olwazini, onguNombolo 2 wezi-2000 (“**PAIA**”) kanye nokubhekelela izidingo zoMthetho Wokuvikelwa Kolwazi Oluqondene Nomuntu Siqu, wezi-2013 kanye neMithethonqubo yawo, ikakhulukazi uMthethonqubo 4 (“**POPIA**”).

Inhloso yale manuwali ngaleyo ndlela yilena:

- (i) wukweseka ukusebenzela obala lapho kucutshungulwa idatha kanye nokukhuthaza ilungelo lokufinyelela ulwazi ngokusiza labo okungenzeka bafake izicelo ngenqubo okufanele ilandelwe lapho ucela ukufinyelela olwazini / imibhalo noma izincwadi kwa-Experian **njengoba kuveziwe noma kucacisiwe kwi-PAIA;**
- (ii) phakathi kwezinye izinto, wukuchaza kabanzi injongo ebangela ukuba Ulwazi Oluqondene Nomuntu Siqu lucutshungulwe; incazelo yemikhakha Yabanikazi Bedatha okuyibona i-Experian Ebacubungulela Ulwazi Oluqondene Nabo kanjalo nemikhakha yoLwazi Oluqondene Nabanikazi Bedatha; abemukeli bedatha okuyibona okungenzeka bahlinzekwe Ngolwazi Oluqondene Nomuntu Siqu kanye nokudluliswa kwedatha ngaphesheya kwemingcele ngaphansi kwe-POPIA.

Sicela uqaphele ukuthi izicelo zokufinyelela olwazini kanye nokulungiswa, ukucishwa noma ukunqanyulwa kokucutshungulwa kwedatha ngokwezigaba 23 no 24 ze-POPIA ngokwehlukana kumele kwenziwe ngokwe-[Trust Centre](#) yethu.

Imanuwali kungenzeka ichitshiyelwe njalo ngemuva kwesikhathi esithile kanti-ke ushicilelo lwakamuva olushicileliwe kwiwebhusayithi yethu yilona olusebenzayo noluthathwa njengolwamukelekile. Ukuthola ulwazi oluthe xaxa maqondana nendlela ongayitolika ngayo i-PAIA kanye nendlela ongawasebenzisa ngayo ngempumelelo amamanuwali e-PAIA, sicela uthole [‘Isiqondiso maqondana nendlela yokusebenzisa uMthetho Wokukhuthaza Ukufinyelela Olwazini onguNombolo 2 wezi-2000, njengoba uchitshiyeliwe’](#) esishicilelwe ngumlawuli wolwazi.

Imanuwali iyatholakala ukuze ihloliswe ngumphakathi jikelele ngokufaka isicelo, ngezikhathi zomsebenzi futhi bhusende ehhovisi eliku, 35 Ballyclare Drive, Ballyoaks Office Park, Bryanston, Sandton, South Africa, amakhophi ayatholakala kuKhomishana Wamalungelo Abantu WaseNingizimu Afrika. Enye ikhophi izofakwa kwiwebhusayithi yethu ku-www.experian.co.za.

II. ISIQONDISO SESIGABA 10 MAQONDANA NENDLELA YOKUSEBENZISA I-PAIA [Isigaba 51(1)(b)]

Noma yimuphi umuntu ofaka isicelo uyelulekwa ukuba axhumane neSikhulu Esengamele Ulwazi ku-informationofficerafrica@experian.com esimweni lapho edinga khona usizo maqondana nale manuwali.

Umuntu Okuxhunywana Naye: Isikhulu Esengamele Ulwazi
Ikheli Lendawo: Ballyoaks Office Park
35 Ballyclare Drive
Bryanston, Sandton
Ikheli Leposi: Ballyoaks Office Park
35 Ballyclare Drive
Bryanston, Sandton
2191
Isizindalwazi www.experian.co.za
I-imeyili: informationofficerafrica@experian.com
Inombolo Yocingo: 011 799 3400

Ungaphinda futhi uxhumane neKhomishana Yamalungelo Abantu uma udinga ukucathuliswa maqondana nenqubo yokufinyelela olwazini lwethu:

Umuntu Okuxhunywana Naye: Human Rights Commission
Ikheli Leposi: Private Bag 2700
Houghton
2041
Ikheli Lomgwaqo: PAIA Unit
29 Princess of Wales Terrace
Cnr York & Andrew Street
Parktown

Ucingo: +27 11 484 8300
Ifeksi: +27 11 484 0582
Isizindalwazi: www.sahrc.org.za
I-Imeyili: PAIA@sahrc.org.za

Mhla zingama-29 kuNhlanguvana uMlawuli Wolwazi unesibopho sokusetshenziswa kwe-PAIA.

Umuntu Okuxhunywana Naye: Umlawuli Wolwazi
Ikheli Leposi: Private Bag 31533
Braamfontein
2017
Ikheli Lendawo: JD House
27 Stiemens Street
Braamfontein
Johannesburg
Isizindalwazi: www.justice.gov.za
I-imeyili: enquiries@infoeregulator.org.za

III. AMAREKHODI AGCINWE YI-EXPERIAN KANYE NEZINKAMPANI EZINGAPHANSI KWAYO

(i) Izidalulo ezenziwa ngokuzithandela nangokuzenzekela (isigaba 51(1)(c))

Kuze kube manje, azikho izaziso esezishicilelwe maqondana nemikhakha yamarekhodi atholakala ngokunzenzekela ngaphandle kokufakelwa isicelo sokufinyelelwa ngokwesigaba 52(2) se-PAIA. Lezo zincwadi esezitholakala kakade yize kunjalo zingafunywana kwiwebhusayithi yakwa-Experian South Africa: www.experian.co.za. Olunye ulwazi oluthe xaxa oluhlobene nezincwajana zokuthengisa, izinsizakusebenza zokukhangisa kanye nokunye ukuxhumana nomphakathi luyatholakala ngemuva kwezikhathi ezithile.

(ii) Amarekhodi atholakala ngokomunye umthetho (isigaba 51(1)(d))

I-Experian igcina amarekhodi ngokomthetho obalwe kwiSijobelelo B inqobo nje uma usebenza emisebenzini yethu esiyenzayo.

Sicela uqaphele ukuthi yize sisebenzise konke okusemandleni ethu ukuhlinzeka ngohlu lwemithetho efanelekile, kusengenzeka ukuthi lolu luhlu aluphelele. Sizolubuyekeza lolu luhlu uma sesinolwazi lokuthi umthetho okhona njengamanje noma omusha uyamvumela Umuntu Ocelayo ukufinyelela olwazini ngezinye izizathu ezihlukile kunalezo ezivezwe kwi-PAIA. Uma Umuntu Ocelayo ekholwa ukuthi ilungelo lokufinyelela kwirekhodi likhona ngokomunye umthetho obalwe ngenhla noma yimuphi omunye umthetho, Umuntu Ocelayo kudingeka ukuba akhombise ukuthi yiliphi ilungelo lezomthetho isicelo esenziwe ngaphansi kwalo, ukuze anikeze Umlawuli Wolwazi ithuba lokucubungula isicelo ngakulelo hlangothi. Ngaphezu kwalokho, ukutholakala kwezincwadi/imibhalo kanye namarekhodi kungenzeka kuncike kwizizathu zokwenqaba ezivezwe kule manuwali.

Uma umthetho udinga ukuba abakwa-Experian benze ukuthi amarekhodi athile atholakale ukuze ahlolwe, abakwa-Experian bazokwenza lokho inqobo nje uma kungekho omunye umthetho noma isivumelwano esivimbela abakwa-Experian ukuba benze kanjalo, ukufinyelela kucelwa umuntu onentshisekelo futhi ofanelekile ukuthola lolu lwazi futhi kwenziwa ngokwezidingo kanye nemibandela nemiyalelo ye-PAIA; umthetho othile kanye nezinqubomgomo zakwa-Experian zangaphakathi kanye nezinqubo.

(iii) I-Experian igcina izinhlobo zolwazi olwehlukahlukene (njengokwesigaba 51(1)(e)).

I-Experian izogcina amarekhodi maqondana nemikhakha ebalwe kwiSijobelelo C.

(iv) Ulwazi-jikelele

Sicela uqaphele ukuthi imibhalo/izincwadi ezigcinwe abakwa-Experian ngokwezigaba 51(1)(d) no (e) ze-PAIA azitholakali kalula nangokushesha futhi kungenzeka zincike kwizizathu zokwenqaba ezivezwe kule manuwali. Sonke isicelo sokufinyelela kulezi zincwadi/imibhalo sizobuyekezwa ngasinye ngasinye futhi abakwa-Experian baligodlile ilungelo lokwenqaba ukuvumela ukufinyelelwa kwamarekhodi ngokwemihlinzeko ye-PAIA. Noma yisiphi isicelo solwazi sidinga ukusekelwa ngokwezigaba 63 kuya ku-67 ze-PAIA.

IV. IZINQUBO ZOKUFAKA ISICELO NGOKWE-PAIA

Umuntu Ocelayo kufanele asebenzise ifomu elibekiwe ukufaka isicelo sokufinyelela kwirekhodi. Ifomu lokufaka isicelo liyatholakala ku-<https://www.experian.co.za> noma emahhosisini ethu. Lesi sicelo kufanele sifakwe eSikhulwini Esengamele Ulwazi ekhelini, enombolweni yefeksi noma ekhelini lezincwadi elisebenza ngobuxhakaxhaka bukagesi lakwa-Experian.

Umuntu Ocelayo kufanele athobele zonke izidingo zokwenziwa kwenqubo ye-PAIA eziphathelele nesicelo sokufinyelela kwirekhodi aphinde ahlinzeke ngokukhethekile imininingwane egcwele efomini lokufaka isicelo ukuze avumele inhloko yomgwamanda ozimele ukuba ikwazi ukuhlonza irekhodi kanye noMuntu Ocelayo. Umuntu Ocelayo kumele aphinde akhombise ukuthi yiluphi uhlobo lokufinyelela oludingekayo. Umuntu

Ocelayo kumele aphinde futhi akhombise uma kumele kusetshenziswe enye indlela yokwazisa Umuntu Ocelayo futhi asho ulwazi olufanele oludingekayo ukuze abakwa-Experian bezokwazi ukuphendula.

UMUNTU OCELAYO KUFANELE AHLONZE ILUNGELO OKUDINGEKA LISETSHENZISWE NOMA LIVIKELWE APHINDE AHLINZEKE NGENCAZELO YOKUTHI KUNGANI IREKHODI ELICELWAYO LIDINGEKA UKUZE Kusetshenziswe NOMA KUVIKELWE LELO LUNGELO.

Uma isicelo sifakwa egameni lomunye umuntu, Umuntu Ocelayo kufanele ahambise ubufakazi besikhundla esenza Umuntu Ocelayo akwazi ukufaka isicelo ukuze abakwa-Experian bezogculiseka.

Sizophendula esicelweni sakho ezinsukwini ezingama-30 (okungenzeka zilulwe ngezinye izinsuku ezingama-60) zokwamukela isicelo esisemthethweni futhi esiphelele ngokukhombisa ukuthi isicelo sakho sokufinyelela ulwazi sivunyiwe noma sinqatshiwe. Sicela uqaphele ukuthi ukugcwaliswa ngempumelelo kanye nokuhanjiswa kwefomu lesicelo sokufinyelela akuvumeli ngokuzenzekela umuntu ocelayo ukuba afinyelele kwirekhodi eliceliwe.

Isikhathi esiyizinsuku ezingama-30 (amashumi amathathu) esishiwo ngenhla kungenzeka silulwe ngokwenziwa kwesaziso ngesinye isikhathi esiyizinsuku ezingadluli kumashumi amathathu (30) uma isicelo sidinga ulwazi olukhulu kakhulu, isicelo sidinga ukuthi kwenziwe uphenyo lolwazi olugcinwe kwelinye ihhovisi lakwa-Experian futhi ulwazi alukwazi ukufunyanwa esikhathini esiyizinsuku ezingama-30 (amashumi amathathu) zokuqala.

Ukufinyelela kuzovunyelwa kwirekhodi kuphela uma imigomo elandelayo igcwalisekile:

- Irekhodi lidingekela ukusetshenziswa noma ukuvikelwa kwelungelo noma yiliphi;
- Umuntu ocelayo uyahambelana nezidingo zokwenziwa kwenqubo evezwe kwi-PAIA ephathelene nesicelo; futhi
- Ukufinyelela kwirekhodi kunganqatshelwe ngokwanoma yiziphi izizathu zokwenqaba njengoba ziveziwe kwiSahluko 4 seNgxenywe 3 ye-PAIA.

Umuntu Ocelayo kufanele akhokhe imali enqunyiwe futhi uma kwenzeka, idiphozithi, ngaphambi kokuba kwenziwe nanoma yiluphi ucutshungulo.

V. IZIZATHU ZOKUNQATSHELWA KOLWAZI

Isikhungo esizimele njenge-Experian sivunyelwe kuphela ukwenqaba isicelo sokufinyelela olwazini ngenxa yezizathu ezilandelayo:

- Isigaba 63 sihlizekela ukuvikelwa ngempopo kobumfihlo bomuntu wesithathu obandakanyekayo ongumuntu phaqa.
- Isigaba 64 sihlizekela ukuvikelwa ngempopo kolwazi lwezentengiselwano lomuntu wesithathu obandakanyekayo, uma luqukethe:

- Ulwazi oluyizimfihlo zezohwebo zalowo muntu wesithathu obandakanyekayo lwezezimali, ezentengiso, ezesayensi noma ezobuchwepheshe okungathi uma ludalulwa kudaleke umonakalo ezidingweni zezezimali noma zezohwebo zalowo muntu wesithathu obandakanyekayo;
- ulwazi oluhlinzekwe ngumuntu wesithathu obandakanyekayo kwabakwa-Experian ngokubathemba, nokuwukuthi uma lolo lwazi ludalulwa lungabeka umuntu wesithathu obandakanyekayo esimweni esingasihle ezingxoxweni noma ekuncintisaneni kwezohwebo;
- Isigaba 65 sihlizekela ukuvikelwa ngempopo kolwazi oluthile oluyimfihlo lomuntu wesithathu obandakanyekayo uma kuwukuthi isidalulo esinjalo sizofaka phakathi ukwepulwa kwesibopho sokwethembana okumele sifezekiswe nalowo muntu wesithathu obandakanyekayo ngokwesivumelwano;
- Isigaba 66 sihlizekela ukuvikelwa ngempopo kokuphepha kwabantu, kanye nokuvikelwa kwempahla;
- Isigaba 67 sihlizekela ukuvikelwa ngempopo kwamarekhodi akhiqizwe ngemvume kwinqubo yezomthetho;
- Isigaba 68 sihlizekela ukuvikelwa kolwazi lwezohwebo lwesikhungo esizimele njenge-Experian, olungabandakanya:
 - izimfihlo zohwebo zakwa-Experian;
 - ulwazi lwezezimali, lwezohwebo, lwezesayensi noma lwezobuchwepheshe nokungathi uma ludalulwa kwenzeke lulimaze noma ludale umonakalo ezidingweni zezezimali noma zentengiso zakwa-Experian;
 - ulwazi okungathi, uma ludalulwa, lubeke abakwa-Experian esimweni esingasihle ezingxoxweni noma ekuncintisaneni kwezohwebo;
 - uhlelo lwekhompuyutha (software) oluphethwe abakwa-Experian futhi oluvikelwe ngamalungelo obunikazi (copyright)
- Isigaba 69 sihlizekela ukuvikelwa ngempopo kolwazi lezocwaningo lakwa-Experian noma lomuntu wesithathu obandakanyekayo, uma ukudalulwa kwalo kuzobeka abakwa-Experian, umuntu wesithathu obandakanyekayo noma umuntu owenzelwa ucwaningo esimweni esingasihle neze

Zonke izicelo zizohlolwa ngokwezimfanelo zazo kanye nangokwemigomo yezomthetho kanye nomthetho osebenzayo. Izicelo zolwazi ezingenasisindo esibonakalayo noma ezibandazayo, noma ezibandakanya ukukhwebula izinsiza ngokungenasidingo kungenzeka zinqatshwe nazo.

VI. AMAREKHODI ANGEKHO NOMA ANGEKE AKWAZI UKUTHOLAKALA:

Uma amarekhodi engeke atholakale noma engekho, Isikhulu Esengamele Ulwazi, ngokusebenzisa i-afidavithi noma ngokwenza isifungo, kudingeka sazise Umuntu Ocelayo ukuthi angeke sikwazi ukukhipha imvume yokufinyelela irekhodi elithile eliceliwe. I-afidavithi kufanele iveze imininingwane egcwele yezinyathelo ezithathiwe ukuthola irekhodi eliceliwe ukuze kuzanywe ukubona ukuthi ngabe likhona yini. Kudingeka futhi ibandakanye konke ukuxhumana okwenziwe nabo bonke abantu abenze ucwaningo.

Amarekhodi angekho noma angatholakali njengoba kusho isigaba 55 athathwa njengesinqumo sokunqaba isicelo. Uma kwenzeka ngemuva kokunikeza isaziso mayelana nerekhodi elingatholakali, bese lelo rekhodi okukhulunywa ngalo liyatholakala, umuntu ocelayo othintekayo kufanele anikezwe imvume yokufinyelela erekhodini, ngaphandle uma ukufinyelela kwenqatshiwe ngezizathu zokwenqaba ezivezwe kwiSahluko 4 se-PAIA nokuyilapho abakwa-Experian benganqaba ukufinyelela ngezizathu ezithile ezikhethekile.

VII. IZIMALI EZIKHOKHWAYO:

Kunezimali ezimbili ezikhokhwayo ezihlinzekelwe kwi-PAIA, imali yokufaka isicelo kanye nemali yokufinyelela irekhodi. Imali yokufaka isicelo yimali yokwenziwa komsebenzi wokucubungula isicelo sokufinyelela irekhodi futhi ayibuyi, ngenkathi imali yokufinyelela irekhodi isetshenziselwa ukukhokhela izindleko zokuthola kanye nokulungiselela ukudilivwa kwerekhodi. Ayikho imali yokufaka isicelo ekhokhwa Umuntu Ocelayo ofuna ukufinyelela erekhodini eliqukethe ulwazi oluqondene naye lowo Muntu Ocelayo siqu.

Ngemuva kokwamukelwa kwesicelo sokufinyelela irekhodi, Isikhulu Esengamele Ulwazi kufanele sazise Umuntu Ocelayo (ngesaziso, ecela Umuntu Ocelayo ukuba akhokhe imali ekhokhwayo enqunyiwe (uma ikhona) ngaphambi kokuba kuqhutshekwe nokunye ukucutshungulwa kwesicelo [s 54(1)].

Imali ekhokhwayo okufanele Umuntu Ocelayo ayikhokhe kwabakwa-Experian injengoba iveziwe kwiSijobelelo D. Qaphela ukuthi uma Umuntu Ocelayo kuwuMuntu Ocela olwazi oluqondene naye siqu, ayikho imali yokufaka isicelo okumele ayikhokhe.

Uma Isikhulu Esengamele Ulwazi sesisithathile isinqumo maqondana nesicelo, Umuntu Ocelayo uzokwaziswa ngefomu elifanelekile. Uma isicelo sivunyiwe, lapho-ke enye imali yokufinyelela irekhodi kufanele ikhokhwe ukuze kucingwe, kukhiqizwe, kulungiswe irekhodi futhi kukhokhelwe nanoma yisiphi isikhathi esengeziwe emahoreni anqunyelwe ukucinga kanye nokulungisa irekhodi ukuze lidalulwe [s 54(6)]. Abakwa-Experian bangaphinda futhi kwezinye izimo (lapho isicelo kungenzeka sithathe ngaphezu kwamahora ayi-6 ukuba sicutshungulwe) badinge ukuba kukhokhwe idiphozithi. Inani lediphozithi lilingana no-1/3 (okukodwa kokuthathu) kwenani lemali yokufinyelela irekhodi elifunekayo.

VIII. UKUVIKELWA KOLWAZI OLUQONDENE NOMUNTU SIQU OLUCUTSHUNGULWE NGABAKWA-EXPERIAN

i. Imibandela esemthethweni yokucutshungulwa kwedatha

I-Experian iyinkampani yezinsizakalo zolwazi ehamba phambili futhi igcina imiqingo ngemiqingo yedatha yabantu kanye namabhizinisi futhi isebenzisa idatha ukwenza imisebenzi yayo, ukuqhuba ibhizinisi layo kanye nokwenza imisebenzi ephathelene nayo njengenhlango, ikakhulukazi lapho icubungula khona idatha ngenkathi iqhuba umsebenzi wayo njengesikhungo esigcina ulwazi lwabathengi abathenga ngesikweletu.

Kwezinye izimo, abakwa-Experian banquma indlela kanye nenhloso ulwazi olucutshungulelwa yona, bese besebenza njengoMcebunguli-lwazi (*Responsible Party*). Kwezinye izimo, basebenza njengoMsebenzeli (*Operator*). Bangabuye futhi basebenze njengoMcebunguli-lwazi obambisene nomunye.

Isahluko 3 se-POPIA sihlizekela Imibandela eyisisekelo Yokucutshungulwa Okusemthethweni Kolwazi Oluqondene Nomuntu Siqu nguMcebunguli-lwazi futhi abakwa-Experian bazoqinisekisa ukuthi uma becubungula Ulwazi Oluqondene Nomnikazi Wedatha benza lokhu:

- a. lucutshungulwa: (a) ngokusemthethweni; futhi (b) ngendlela enengqondo engabuphazamisi ubumfihlo bomnikazi wedatha;
- b. bacubungula kuphela ulwazi oluqondene nomuntu siqu uma inhloso olucutshungulelwa yona igculisa ngokwanele, ifanelekile futhi ingekho ngokweqile;
- c. ngeke lucutshungulelwe enye inhloso ngaphandle uma lokho kucutshungulwa kuhambelana noma kuyamelana nenhloso-ngqangi yokuqoqwa kolwazi;
- d. bazocubungula ulwazi oluqondene nomuntu siqu kuphela uma (a) umnikazi wedatha noma umuntu ofanele lapho umnikazi wedatha kuyingane, ekuvumela ukucutshungulwa; (b) ukucutshungulwa kudingekela ukuqhutshwa kwemisebenzi yokuphuthulwa noma ukusebenza kwenkontileka umnikazi wedatha ayinxenye yayo; ukucutshungulwa kuthobela isibopho esibekwe ngumthetho phezu kwenhlango eqotho; (d) ukucutshungulwa kuvikela izimfuno ezisemthethweni zomnikazi wedatha; (e) ukucutshungulwa kudingekela ukwenziwa ngendlela efanele kwesibopho somthetho womphakathi esenziwa ngumgwamanda womphakathi; noma (f) ukucutshungulwa kudingekela ukuphishekela izimfuno ezisemthethweni zomcebunguli-lwazi noma zomuntu wesithathu obandakanyekayo okunguyena ohlinzekwe ngolwazi olugculisa ngokwanele, olufanelekile futhi olungekho ngaphezulu kwezinhloso obeluoqelwe zona;
- e. lushaya emhlohleni futhi luhlale luvuselelwa kwengezwe ulwazi lwakamuva;
- f. abalugcini ulwazi oluqondene nomuntu siqu isikhathi esingaphezulu kwesidingekayo ukufezekisa inhloso obeluoqelwe yona noma olugcine lucutshungulelwa yona, ngaphandle (a) uma ukugcinwa kwerekhodi kudingwa noma kugunyazwe ngumthetho; (b) uma umcebunguli-lwazi edinga irekhodi ngesizathu esizwakalayo sezinhloso ezisemthethweni

- ezihlobene nemisebenzi yakhe; (c) ukugcinwa kwerekhodi kudingwa yisivumelwano esiphakathi kwezinhlangothi ezenze isivumelwano leso; noma (d) umnikazi wedatha, noma umuntu onegunya lapho umnikazi wedatha kuyingane, ekuvumele ukugcinwa kwerekhodi;
- g. bashabalalisa noma bacishe irekhodi lolwazi oluqondene nomuntu siqu noma balenze ukuthi lingahlonzeki, ngokushesha ngemuva kokuba abakwa-Experian bengasagunyaziwe ukugcina irekhodi;
- h. baqinisekise ukuthi ukunemba kolwazi kanye nobumfihlo bolwazi oluqondene nomuntu siqu olusezandleni zabo noma olungaphansi kolawulo lwabo kuvikelekile, ngokuthatha izinyathelo ezifanelekile, ezinqala futhi ezihlelekile ukuvimbela (a) ukulahleka, ukumosheka noma ukubhujiswa okungagunyaziwe kolwazi oluqondene nomuntu siqu; kanye (b) nokufinyelelwa ngokungemthetho noma ukucutshungulwa kolwazi oluqondene nomuntu siqu;
- i. lucutshungulwa ngokuhambelana namalungelo Abanikazi Bedatha, lapho kufanelekile khona. Abanikazi Bedatha banalungelo (a) lokwaziswa ukuthi Ulwazi lwabo Oluqondene Nomuntu Siqu luqoqwa ngabakwa-Experian; isicelo esiqinisekayo ukuthi ngabe abakwa-Experian bagcine Ulwazi Oluqondene Nomuntu Siqu ngabo, kanye nokufumana incazelo yolwazi noma irekhodi lelo. (b) Noma yisiphi isicelo solwazi kufanele siphathwe ngokwemihlinzeko yale Manuwali; (c) lokucela ukulungiswa, ukucishwa kolwazi oluqondene nomuntu siqu olungelona iqiniso, olungafanelekile, olwedlulele, olwedlulelwe yisikhathi, olungaphelele noma olutholwe ngokungemthetho. Noma yisiphi isicelo esinjalo esiphathelene nolwazi lwezikweletu zabathengi kufanele lwenziwe ngokuhambisana nezidingo zoMthetho Kazwelonke Wezikweletu; (d) lokuphikisana nokusetshenziswa koLwazi lwabo Oluqondene Nomuntu Siqu ngabakwa-Experian futhi bacele ukucishwa kwalolo Lwazi Oluqondene Nomuntu Siqu (ukucishwa kuzoncika ezidingweni zokugcinwa kwamabhuku zabakwa-Experian kanye nezibopho zabo ngokoMthetho Kazwelonke Wezikweletu); (e) lokuphikisana nokucutshungulwa koLwazi Oluqondene Nomuntu Siqu ngezinhloso zokuthengisa okuqondile ngendlela yokuxhumana ngobuxhakaxhaka bukagesi okungacelwanga; (f) lokwaziswa ngokwephulwa noma ukufinyelelwa kwedatha okungagunyaziwe; (g) lokufaka isikhalazo kuMlawuli Wolwazi maqondana nezinsolo zokunyathelwa kwanoma yimaphi amalungelo avikelwe ngaphansi kwe-POPIA futhi baqalise izinhlelo zecala lamademeshe maqondana nezinsolo zokungahambelani nokuvikelwa kolwazi lwabo oluqondene nomuntu siqu.

ii. **Inhloso Yokucutshungulwa Kolwazi Oluqondene Nomuntu Siqu ngabakwa-Experian**

Njengoba kuchaziwe ngehla, Ulwazi Oluqondene Nomuntu Siqu lungacutshungulelwa kuphela inhloso ethile ekhethekile. Izinhloso okuyizona abakwa-Experian abacubungulela noma abazocubungulela zona Ulwazi Oluqondene Nomuntu Siqu ziveziwe [lapha](#).

iii. Imikhakha Yabanikazi Bedatha kanye Nolwazi Oluqondene Nomuntu Siqu/Ulwazi Olukhethekile Oluqondene Nomuntu Siqu oluhlobene nalokho

Njengokwesigaba 1 se-POPI, Umnikazi Wedatha kungaba ngumuntu phaqa noma inkampani. Isikhungo sethu Sabaphathiswa ([Trust Centre](#)) siveza obala imikhakha enhlobonhlobo Yabanikazi Bedatha abakwa-Experian Ebacubungulela Ulwazi Oluqondene Nomuntu Siqu kanye nezinhlobo zoLwazi Oluqondene Nomuntu Siqu oluphatelene nalokho.

iv. Abamukeli Bolwazi Oluqondene Nomuntu Siqu

Isikhungo sethu Sabaphathiswa ([Trust Centre](#)) siveza ngokucacile abamukeli okungenzeka abakwa-Experian babahlinzeke ngoLwazi Oluqondene Nomuntu Siqu Lwabanikazi Bedatha.

Ukugeleza ngale kwemingcele koLwazi Oluqondene Nomuntu Siqu

Abakwa-Experian bazoqinisekisa, lapho bedlulisa ulwazi oluqondene nomuntu siqu mayelana nomnikazi wedatha kumuntu wesithathu obandakanyekayo osezweni elingaphandle ukuthi (a) umamukeli ongumuntu wesithathu obandakanyekayo unesibopho ngaphansi komthetho noma unesibopho ngaphansi kwemithetho yenkampani esihlinzeka ngezinga eligculisayo lokuvikelwa: (i) esisekela ngempumelelo imigomo yokucutshungulwa okunengqondo kolwazi efana kakhulu nemibandela yokucutshungulwa ngokomthetho kolwazi oluqondene nomuntu siqu lomnikazi wedatha ongumuntu phaqa kanye, nalapho kufaneleke khona, inkampani; futhi (ii) sibandakanye imihlinzeko, efana kakhulu no-s72, ophathelene nokunye ukudluliswa kolwazi oluqondene nomuntu siqu lusuka kumamukeli ongumuntu wesithathu obandakanyekayo luya ezinhlanganweni zangaphandle ezisezweni langaphandle; (b) umnikazi wedatha uyakuvumela ukudluliswa; (c) ukudluliswa kudingekela ukusebenza kwesivumelwano esiphakathi komnikazi wedatha nabakwa-Experian, noma ukuqaliswa kokusebenza kwezinyathelo ezandulela isivumelwano ezithathwe ngokuphendula esicelweni somnikazi wedatha; (d) ukudluliswa kudingekela ukuphothulwa noma ukusebenza kwesivumelwano esiphothulwe ngokucabangela umnikazi wedatha phakathi kwabakwa-Experian kanye nomuntu wesithathu obandakanyekayo; noma (e) uma ukudluliswa kuzohlumulisa umnikazi wedatha, futhi (aa) akukho lula nhlobo ukuthola imvume yomnikazi wedatha kulokho kudluliswa; futhi (bb) ukuba bekulula ngaleyo ndlela ukuthola leyo mvume, umnikazi wedatha maningi amathuba okuthi obezoyikhipha.

v. Incazelo yezinyathelo zokuvikelwa kolwazi okumele ziqaliswe ukusebenza ngabakwa-Experian

Ukuvikelwa kolwazi kusemqoka kakhulu kithina futhi kuwumongo wemisebenzi yethu. Sinohlelo lokuvikelwa kolwazi olumkhakha-ningi futhi olubanzi kakhulu, oluhlala njalo lwenziwa ngcono, ukuze kuphathwe futhi kuvikelwe ubungozi nezingcuphe zobugebengu obenziwa ngoxhumanomoya (cybersecurity). Ukuze ufunde kabanzi mayelana nezinyathelo zethu zokuphepha, cofa [lapha](#).

vi. Ukuphikiswa Kokucutshungulwa Kolwazi Oluqondene Nomuntu Siqu nguMnikazi Wedatha

Isigaba 11 (3) se-POPI kanye nomthethonqubo 2 we-Mithethonqubo ye-POPIA sihlizeka ngokuthi Umnikazi Wedatha, noma nini, angaphikisana nokuCutshungulwa Kolwazi lwakhe Oluqondene Nomuntu Siqu esebenzisa ifomu elinqunyiwe. Sicela ubheke kwiSikhungo sethu Sabaphathiswa ([Trust Centre](#)) ngenqubo yokuphikisana nokucutshungulwa.

vii. Isicelo sokulungiswa noma ukusulwa koLwazi Oluqondene Nomuntu Siqu

Isigaba 24 se-POPI nomthethonqubo 3 weMithethonqubo ye-POPI uhlinzekela ukuthi Umnikazi Wedatha akwazi ukucela ukuthi Ulwazi lwakhe Oluqondene Nomuntu Siqu lulungiswe/lucishwe esebenzisa ifomu elinqunyiwe. Sicela ubheke kwiSikhungo sethu Sabaphathiswa ([Trust Centre](#)) ngenqubo yokuphikisana nokucutshungulwa.

viii. Isaziso Sobumfihlo

Ukuze uthole incazelo ethe xaxa yezinhlobo zemisebenzi yokucubungula ongazilindela kwabakwa-Experian, kanye nelungelo lakho ngaphansi kwe-POPIA ne-PAIA, sicela ubheke [isaziso sethu sobumfihlo](#).

IX. AMAKHAMBI ATHOLAKALAYO UMA ABAKWA-EXPERIAN BENQABA ISICELO

Amakhambi Angaphakathi: Uma ungathokozile ngesinqumo esenziwe yiSikhulu Esengamele Ulwazi, ungasidlulisela phambili isinqumo ngokwazisa iSikhulu Esengamele Ulwazi nge-imeyili zingakapheli izinsuku ezi-5 usitholile isinqumo. Isikhulu Esengamele Ulwazi sizobe sesidlulisela isinqumo Ehhovisi Lobumfihlo Bedatha lakwa-Experian Africa. Uzothola isinqumo sokugcina ezinsukwini eziyi-15 kusukela esazisweni sokudlulisa isinqumo. Isinqumo seHhovisi Lobumfihlo Bedatha lakwa-Experian Africa sizoba wujuqu futhi Abantu Abacelayo kuzomele basebenzise amakhambi angaphandle abangawasebenzisa uma isicelo solwazi siqatshiwe, futhi umuntu ocelayo engagculisekile ngempendulo ehlinzekwe yiHhovisi Lobumfihlo Bedatha lakwa-Experian Africa.

Amakhambi Angaphandle: Umuntu ocelayo ongagculisekile ngokwenqaba ukudalula ulwazi kweSikhulu Esengamele Ulwazi kanye/noma iHhovisi Lobumfihlo Bedatha lakwa-Experian Africa, angakwazi ukuthi kungakapheli izinsuku ezingama-30 azisiwe ngesinqumo, afake isicelo eNkantolo ukuze isikhalo sakhe sifakelwe izibuko. Ngokufanayo, umuntu wesithathu obandakanyekayo ongagculisekile ngesinqumo seSikhulu Esengamele Ulwazi noma seHhovisi Lobumfihlo Bedatha lakwa-Experian Africa sokuvumela isicelo solwazi, angakwazi ezinsukwini ezingama-30 zokwaziswa ngesinqumo, ukufaka isicelo eNkantolo ukuze sifakelwe izibuko isikhalo sakhe. Ngezinhlalo ze-PAIA, Izinkantolo ezinegunya phezu kwalezi zicelo yiNkantolo Yomthethosisekelo, iNkantolo Ephakeme noma enye inkantolo enamandla namagunya afanayo.

X. OLUNYE ULWAZI NJENGOBA LUCHAZIWE

UNgqongqoshe Wezobulungiswa Nokuthuthukiswa KoMthethosisekelo ayikho iMithethonqubo aseyiphasisile maqondana nalokhu.

ISIJOBELELO A: I-EXPERIAN SOUTH AFRICA KANYE NEZINKAMPANI EZINGAPHANSI KWAYO

Igama	Abaqondisi	Iminingwane Yokuxhumana:
Experian South Africa (Pty) Ltd	M Benvenuto P John NPA Dlamini F Pieterse (uMqondisi Ophethe)	Ikheli Lomgwaqo: Experian House Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191 Ikheli Leposi: Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191 Inombolo yocingo: 011 799 3400 Ikheli le-imeyili: africalegal@experian.com Inombolo yefeksi: 021 413 2424
CSH Group (Pty) Ltd	SM Rudman	Ikheli Lomgwaqo: Experian House, 3 Neutron Avenue, Techno Park, Stellenbosch, 7600 Ikheli Leposi: PO Box 1028, Stellenbosch, 7600 Inombolo yocingo: 021 888 6000 Inombolo yefeksi: 021 413 2424 Ikheli le-imeyili: africalegal@experian.com
Compuscan Holdings International (Pty) Ltd	SM Rudman	
Compuscan Holdings South Africa (Pty) Ltd*	T Hermanus M Benvenuto P John	
Compuscan Information Technologies (Pty) Ltd *	FO Lenisa	
Experian Business Skills Institute (Pty) Ltd	P Moodley	
Techtonic Information Technology (Pty) Ltd *	FO Lenisa	
Prolinx (Pty) Ltd *	FO Lenisa	
PCubed Analytical Intelligence (Pty) Ltd *	MJ Reilly	Ikheli Lomgwaqo: Experian House Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191
Scoressharp (Pty) Ltd *	FO Lenisa	
Encentivize (Pty) Ltd *	FO Lenisa	

Encentivize Rewards (Pty) Ltd *	FO Lenisa	Ikheli Leposi: Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191
Scoressharp (Pty) Ltd *	FO Lenisa	Inombolo yocingo: 011 799 3400 Ikheli le-imeyili: africalegal@experian.com Inombolo yefeksi: 021 413 2424

* Isohlelweni lokuphuma ezinkampanini ezibhalisiwe

ISIJOBELELO B: UHLU LWEMITHETHO

UMthetho Wezimo Eziyisisekelo Zokusebenza onguNombolo 75 we-1997

UMthetho Ogxiliswe Kabanzi Ekusimamisweni Kwabantu Abamnyama Kwezomnotho onguNombolo 53 wezi-2003

UMthetho Wezinkampani onguNombolo 71 wezi-2008

UMthetho Wesinxephezelo Sokulimala Emsebenzini kanye Nezifo onguNombolo 130 we-1993

UMthetho Wezokuncintisana onguNombolo 89 we-1998

UMthetho Womthethosisekelo WaseNingizimu Afrika 108 we-1996

UMthetho Wokuvikelwa Kwabathengi onguNombolo 68 wezi-2009

UMthetho Wamalungelo Obunikazi onguNombolo 98 we-1987

UMthetho Wezintela Zempahla Engena Emingceleni Yezwe onguNombolo 91 we-1964

UMthetho Wokuxhumana Ngobuxhakaxhaka Bukagesi kanye Nokuthengiselana onguNombolo 2 wezi-2000

UMthetho Wokuqashwa Ngokulinganayo onguNombolo 55 we-1998

UMthetho Wentela Yemalingeniso onguNombolo 58 we-1962

UMthetho Wokuchitshiyelwa Kwemithetho Yamalungelo Abaqambi Nabasunguli, onguNombolo 38 we-1997;

UMthetho Wezobudlelwano Babasebenzi onguNombolo 66 we-1995

UMthetho Womshwalense Wesikhathi Eside onguNombolo 52 we-1998

UMthetho Kazwelonke Wezikweletu onguNombolo 34 wezi-2005

UMthetho Kazwelonke Wezithuthi Ezihamba Emgwaqweni onguNombolo 93 we-1996

UMthetho Wezempilo Nokuphepha Emsebenzini onguNombolo 85 we-1993

UMthetho Wokuphela Kwesikhathi Esibekiwe Sokwesulwa Kwezikweletu onguNombolo 18 we-1943

UMthetho Wokuvikela kanye Nokunqandwa Kwezenzo Zenkohlakalo onguNombolo 12 wezi-2004

UMthetho Wokuvikelwa Kwentandoyeningi Yomthethosisekelo Kubashokobezi kanye Nezenzo Ezihlobene Nalokho onguNombolo 33 wezi-2004

UMthetho Wokuvinjelwa Kobugebengu Obuhleliwe onguNombolo 121 we-1998

UMthetho Wokukhuthazwa Kokulingana kanye Nokuvinjelwa Kokucwasana Okungenabulungiswa onguNombolo 4 wezi-2000

UMthetho Wezidalulo Ezivikelekile onguNombolo 26 wezi-2000

UMthetho Wokukhuthaza Ukufinyelela Olwazini, onguNombolo 2 wezi-2000;

UMthetho Wokuvikelwa Kolwazi Oluqondene Nomuntu Siqu, onguNombolo 4 wezi-2013;

UMthetho Womthethonqubo Wokutomula Nokuthola Isinyelela Ulwazi Lokuxhumana kanye Nomshwalense Wesikhathi Esifushane onguNombolo 53 we-1998

UMthetho Wokuthuthukiswa Kwamakhono onguNombolo 97 we-1997

UMthetho Wezinteliso Zokuthuthukiswa Kwamakhono onguNombolo 9 we-1999

UMthetho Webhangengondla LaseNingizimu Afrika onguNombolo 90 we-1989

UMthetho Wezimpawu Zokuhwebelana onguNombolo 194 we-1993

UMthetho Wentela Yokudlulisela onguNombolo 40 we-1949

UMthetho Wokulawulwa Kwempahla Yenkampani Enezimali Ezisisiwe onguNombolo 57 we-1988

UMthetho Womshwalense Wabaphelelwe Ngumsebenzi onguNombolo 63 wezi-2001

UMthetho Wezinkokhelo Zesikhwama Somshwalense Wabaphelelwe Ngumsebenzi onguNombolo 4 wezi-2002

UMthetho Wentela Yentengo onguNombolo 89 we-1991

**ISIJOBELELO C: I-EXPERIAN IGCINE IZINHLOBO EZIHLUKAHLUKENE ZOLWAZI
(NJENGOKWESIGABA 51(1)(E))**

Isihloko	Umkhakha
<p>UMthetho Wezinkampani, ulwazi lokuphathwa kwezinkampani kanye nemisebenzana yasehhovisi</p>	<p>Imibhalo/izincwadi zohlaka lwenkampani IMemorandamu Yokuhlanganiswa kanye nezincwadi zokuhlanganiswa Amatayitela Enkampani Enezimali Ezisisiwe Izimbuyiselo Ezingokomthetho Izivumelwano Zabaninimasheya Amarejista abaqondisi, ababambiqhaza, izinqumo kanye namarejista angokomthetho Amaminithi emihlangano yeBhodi Labaqondisi kanye Nabaninimasheya Amafomu ommeleli Izimfuno zabaqondisi; Izitifiketi zezabelo; Amarekhodi aphaThelene nokuqokwa kwa- (i) Bacwaningimabhuku; (ii) Abaqondisi; (iii) Isikhulu Esibekiwe; (iv) Isikhulu Somphakathi; kanye (v) noNobhala Wenkampani</p>
<p>Amarekhodi Ezezimali</p>	<p>Amarekhodi Okubalwa Kwezimali Imibiko Yonyaka Yezezimali Amarejista Empahla Yezitatimende Zezimali Zonyaka Izitatimende Zasebhange kanye namarekhodi Imininingwane yasebhange kanye Namarekhodi Okubhanga e-akhawunti yasebhange; Izitatimende zabantu abakweletayo / Abakweletwayo kanye nama-invoyisi; amaleja ajwayelekile kanye namaleja angaphansi kwawo; ukuhlanganiswa kwamabhuku jikelele; Amasheke Akhokhelwe Izinqubomgomo kanye nezinqubo; Izivumelwano zokuqashisa kanye Namarekhodi Entela kanye Nezimbuyiselo Ukuxhumana Ama-oda Okuthenga Izimali eziphumayo Ama-invoyisi kanye nezitatimende Izimbuyiselo zaka-Statistics SA</p>

<p>Amarekhodi Entela Yemalingeniso</p>	<p>Amarekhodi e-PAYE; Izincwadi ezinikezwa abasebenzi ngenhloso yokuzisebenzisela intela yengenisomali; Amarekhodi ezimali ezikhokhelwe kwa-SARS egameni labasebenzi; Konke okunye okumele kuthotshelwe njengokulayela komthetho: I-VAT Izinteliso Zezinsizakalo Zesifunda, Izinteliso Zokuthuthukiswa Kwamakhono I-UIF Isinxephezelo Sabasebenzi</p>
<p>Izincwadi Zabasebenzi* kanye Namarekhodi</p>	<p>Noma yimaphi amarekhodi ahlinzekwe ngabasebenzi kwabakwa-Experian Ulwazi lwabasebenzi Noma yimaphi amarekhodi amayelana nolwazi oluqondene nomuntu siqu ahlinzekwe ngumuntu wesithathu obandakanyekayo kwabakwa-Experian Izethembiso zomsebenzi Izimo Zokusebenza Izivumelwano zokusebenza Amarekhodi okuqondiswa ubugwegwe Amarekhodi okuhlolwa kokusebenza Amasu okuthuthukiswa kwabasebenzi emsebenzini abawenzayo Amarekhodi ekhefu kanye namarekhodi okuphathwa kokulova emsebenzini Izimbuyiselo ze-UIF Amarekhodi e-PAYE nezimbuyiselo Izibalomanani ze-BEE Imibiko Yokuqasha Ngokulinganayo Izinqubomgomo kanye nezinqubo kanjalo nemigomo Amanye amarekhodi angaphakathi Amarekhodi e-SETA Izincwadi kanye nokuxhumana Amamanuwali okuqeqeshwa kanye namarekhodi</p>
<p>Umnyango Kwempahla Wokuthengwa</p>	<p>Imigomo kanye Nemibandela Ejwayelekile yokuhlinzekwa kwezinsiza kanye nemikhiqizo Imibiko yenqubekelaphambili Yokuthuthukiswa Kwamabhezini Izivumelwano Nosonkontileka, ezinye izinkampani nabantu okusetshenziswana nabo, abathengisi basemgwaqweni kanye nabahlinzeki Izinhlu zezinye izinkampani nabantu okusetshenziswana nabo Uhlu lwemibuzo yokuhlola ubungozi</p>

	Izinqubomgomo kanye nezinqubo
Umnyango Wezokuthengisa	<p>Iminingwane yabathengi</p> <p>Ulwazi lwesicelo sensizakalo olubandakanya ukunakekelwa kwekhasimende ngaphambi kokuba lingene kwisivumelwano</p> <p>Ulwazi kanye namarekhodi okuhlinzekwe ngezinye izinkampani nabantu okusetshenziswa nabo kanye nabathengi</p> <p>Izivumelwano namakhasimende</p> <p>Izincwadi zokungena;</p> <p>Ulwazi lwebhizinisi lekhasimende;</p> <p>Imibhalo/izincwadi ezisemthethweni;</p> <p>Isiphakamiso kanye nezincwadi zethenda;</p> <p>Izidingo zebhizinisi kanye nezinhlelo zomklamo;</p> <p>Amarekhodi okuphathwa kobungozi;</p> <p>Imigomo nemibandela ejwayelekile yokuhlinzekwa kwezimpahla kanye/noma izinsizakalo</p> <p>Isitatimende semisebenzi</p> <p>Ukulandelela izinga lensizakalo ukuxhumana</p>
Umnyango Wezokukhangisa	<p>Ukukhangisa kanye nempahla yokukhuphula umkhiqizo</p> <p>Imikhankaso yokukhangisa</p> <p>Izingqungquthela kanye nemicimbi</p> <p>Imibuthano kanye nemihlangano yokucobelelana</p> <p>Iziqephu kanye nocwaningo</p>
Ukuphathwa Kobungozi kanye Nokucwaningwa kwamabhuku	<p>Amaminithi ekomidi lezobungozi kanye neminye imihlangano</p> <p>Imibiko yokucwaningwa kwamabhuku</p> <p>Imihlahandlela yokuphathwa kobungozi</p> <p>Ukuphathwa kwezehlakalo</p> <p>Amasu okulungiswa kobungozi</p> <p>Imibiko yobungozi nezinkinga</p>
Umnyango Wezobuchwepheshe	<p>Amasu okululama kokuqhubeka kwebhizinisi</p> <p>Amarejista empahla</p> <p>Izinqubomgomo/imigomo/inqubo</p> <p>Imibhalo yeqhingu</p> <p>Izivumelwano zamasu okuqaliswa kokusebenza komklamo</p> <p>Imibhalo kanye namamanuwali</p>

<p>Amarekhodi Abathengi</p>	<p>Amarekhodi okuhlonzwa kwabathengi Ulwazi lwabathengi lwezikweletu njengoba luchaziwe kuMthetho Kazwelonke Wezikweletu Amarekhodi ezikweletu noma olunye ucwaningo olwenziwe ngabakwa-Experian; Ulwazi oluqondene nomuntu siqu oluqoqwe ngezizindalwazi; Noma imaphi amarekhodi ahlinzekwe ngumthengi kwabakwa-Experian Noma imaphi amarekhodi ahlinzekwe umuntu wesithathu obandakanyekayo ahlobene nomthengi Amarekhodi akhiqizwe ngabakwa-Experian noma ngaphakathi kwa-Experian aphantelene nabathengi.</p>
<p>Okunye</p>	<p>Ishejuli ye-CSR yemiklamo/amarekhodi ezinhlango ezithola uxhaso; Imibiko, izincwadi, izishicilelo kanye nolwazi olujwayelekile oluphatelene nokusetshenziswa kwemali yi-CSR; Amarekhodi kanye nezinkontileka zezivumelwano kanye nezinhlango ezixhasiwe Ubunikazi bamatayitela Luyagcinwa futhi nolwazi oluphatelene nabanye abantu, kubandakanya osonkontileka, abahlinzeki bezinsizakalo, imisebenzi eyenziwa ngokuhlanganyela kanye nabahlinzeki bempahla, kodwa kungapheleli kulaba nje kuphela.</p>

ISIJOBELELO D: IZIMALI EZIKHOKHWAYO

Izimali ezilandelayo ziyakhokhwa ngokweSigaba 54	
Incazelo yerekhodi	Imali ekhokhwayo
Imali yesicelo ekhokhwa yiwowonke umtshalimali	R140.00
Ikhophi ngayinye yephepha elingenawo umbala eliyikhasi eliwu-A4 noma ingxenye yalo	R 2,00
Ngekhophi esesimweni sokufundeka kwikhompuyutha ku:	
(i) Flash drive	(i) R40
(ii) compact disk	(ii) R 60.00
Umbhalo olotshiwe wezithombe ezibonakala ngamehlo, oyikhasi eliwu-A4 noma ingxenye yalo	Insizakalo ingafunwa ngaphandle. Kuzoncika kwisilinganiso-mali esivela kumhlinzeki wensizakalo
Ngekhophi yezithombe ezibonakalayo	
Umbhalo olotshiwe werekhodi elilalelwayo, oyikhasi eliwu-A4 noma ingxenye yalo	R 24.00
Ngekhophi yerekhodi elilalelwayo ku:	
(i) Flash drive	(i) R40.00
(ii) Compact disc	(ii) R60.00
(i) Ukucinga kanye nokulungisa irekhodi ukuze lidalulwe ngehora elilodwa noma isigamu sehora, kungabandakanyi ihora lokuqala, elidingekayo ukucinga kanye nokulungisa irekhodi.	(i) R145.00
(ii) Inkokhelo yokucinga kanye nokulungisa irekhodi elishiwo ngenhla ayinakuba ngaphezulu kwesamba sezindleko sika:	(ii) 435.00
(iii) Uma ukucinga kweqa amahora ayi-6, idiphozi uma kufanelekile ka:	(iii) Okukodwa kokuthathu kwenani lesicelo ngasinye okubalwe ngokwezindleko zokulungiswa kwamarekhodi aceliwe

Iposi, i-imeyili noma yikuphi okunye ukudluliswa kwerekhodi ngobuxhakaxhaka bukagesi isib. MFT	Izindleko ncimishi ezidalekile uma zikhona

**ISIJOBELELO E: UKUCUTSHUNGULWA NGOKWE-POPIA – ABAMUKELI BOLWAZI
OLUQONDENE NOMUNTU SIQU**

Umamukeli
Izinkampani ezingaphansi kwabakwa-Experian, izinkampani ezibhaliswe ngaphansi kwabo kanye neqembu lezinkampani okungezabo
Noma iyiphi ifemu, inhlango noma umuntu osetshenziswa abakwa-Experian ukuqoqa izinkokhelo kanye nokubuyisa izikweletu noma ukuhlinzeka ngensizakalo yena ngokwakhe;
Abahlinzeki bemikhiqizo noma izinsizakalo zabakwa-Experian;
Noma yiluphi uhlelo lokwenziwa kwezinkokhelo olusetshenziswa ngabakwa-Experian;
Iziphathimandla ezilawulayo kanye nezikahulumeni noma umlamuli, noma ezinye iziphathimandla, kubandakanya iziphathimandla zentela, lapho abakwa-Experian benesibopho sokwabelana ngolwazi;
Ezinye izinkampani noma abantu ababandakanyekayo abakhokhelwa izinkokhelo egameni labasebenzi;
Izikhungo zezezimali okuyizona ezamukela izinkokhelo egameni labanikazi bedatha;
Noma yimuphi umenzeli ongachaziwe noma abantu abasebenza ngokuhlangnyela;
Abasebenzi, osonkontileka kanye nabasebenzi besikhashana;
Abasebenzeli (<i>agents</i>);
Amakhasimende (amabhange, ababolekimali, abahlinzeki bezinsizakalo, abanikazi bemishwalense kanye nezinye izikhungo kanye nabantu) avumelekile ukufinyelela idatha ngokubhalisela ukuthola imikhiqizo kanye nezinsizakalo zabakwa-Experian.

Usuku	Ushicilelo Lombhalo	Umniningwane Woshintsho	Umbhali Wencwadi
1 Septhemba 2007	1.0	Ukusungulwa kombhalo	Astra Bester
1 Novemba 2008	2.0	Ukugcwaliswa kolwazi olusha	Annabelle Reddy
28 Januwari 2010	2.1	Ukugcwaliswa kwekheli	Annabelle Reddy
15 Meyi 2020	V3.0	Kubuyekeziwe futhi Kwavuselelwa	Melissa Engelke
18 Agasti 2020	V3.1	Izichibiyelo zegama likaMqondisi kanye negama lenkampani	Melissa Engelke
17 Febhruwari 2021	V4	Kubuyekeziwe futhi kwavuselelwa	Illze Orien-Williams
30 Ephreli 2021	V5	Ukubuyekeza ukuze kuvuselelwe ngokuhambisana ne-POPIA	Annelene Dippenaar
30 Juni 2021	V5.1	Ukubuyekeza ukuze kuvuselelwe ngokuhambisana ne-POPIA	Annelene Dippenaar
18 Disemba 2021	V5.3	Ukubuyekeza ukuze kuvuselelwe ngokuhambisana nemithethonqubo ye-PAIA	Sikhu Mabece