

ACCESS TO INFORMATION MANUAL

(AS REQUIRED BY SECTION 51 OF ACT NO. 2 OF 2000, PROMOTION OF ACCESS TO INFORMATION ACT)

EXPERIAN SOUTH AFRICA (PTY) LTD AND ITS SUBSIDIARIES

I. INTRODUCTION

Experian is a leading information services company, which means we look after vast volumes of data. We have always been committed to using data responsibly to make a positive difference to you. In this modern, data-rich world it can be easy for you to lose track of how your personal data is being used, which is why we work hard to give you complete transparency over what we hold and how we use it.

This manual provides you with information about the type of information held as well as the process you should follow to access information held by Experian South Africa (Pty) Ltd and the subsidiaries for which it has management responsibility. Where this manual refers to Experian, it includes the subsidiaries listed in Annexure A attached.

This manual is prepared in terms of Section 51 of the Promotion of Access to Information Act, 2 of 2000 (“**PAIA**”) and to address requirements of the Protection of Personal Information Act, 2013 and its Regulations, specifically Regulation 4 (“**POPIA**”).

The purpose of this manual is therefor:

- (i) to support transparency in data processing and to promote the right to access information by assisting potential requestors with the procedure that must be followed when requesting access to information / documents from Experian **as contemplated in PAIA**;
- (ii) amongst other things, to detail the purpose for which Personal Information may be processed; a description of the categories of Data Subjects for whom the Experian Processes Personal Information as well as the categories of Personal Information relating to such Data Subjects; the recipients to whom Personal Information may be supplied and cross border data transfer under POPIA.

Kindly note that requests for access to information and the correction, deletion or cessation of processing in terms of sections 23 and 24 of POPIA respectively should be made in terms of our [Trust Centre](#).

The manual may be amended from time to time and the latest version that has been published on our website will apply. For further information on how to interpret the PAIA and how effectively to make use of PAIA manuals, please access the [‘Guide on how to use the Promotion of Access to Information Act 2 of 2000, as amended’](#) published by the Information regulator.

The manual is available for inspection by the general public upon request, during office hours and free of charge at the office, 35 Ballyclare Drive, Ballyoaks Office Park, Bryanston, Sandton, South Africa, copies are available with the South African Human Rights Commission. A copy will also be placed on our website at www.experian.co.za.

II. THE SECTION 10 GUIDE ON HOW TO USE PAIA [Section 51(1)(b)]

Any requestor is advised to contact the Information Officer at informationofficerafrica@experian.com in the event of requiring assistance in respect of this manual.

Contact Person: Information Officer
Physical address: Ballyoaks Office Park
35 Ballyclare Drive
Bryanston, Sandton
Postal address: Ballyoaks Office Park
35 Ballyclare Drive
Bryanston, Sandton
2191
Website www.experian.co.za
Email: informationofficerafrica@experian.com
Telephone Number: 011 799 3400

You can also contact the Human Rights Commission if you need guidance on the process to access our information:

Contact Person: Human Rights Commission
Postal Address: Private Bag 2700
Houghton
2041
Physical Address: PAIA Unit
29 Princess of Wales Terrace
Cnr York & Andrew Street
Parktown
Telephone: +27 11 484 8300
Fax: +27 11 484 0582
Website: www.sahrc.org.za
Email: PAIA@sahrc.org.za

On 29 June the Information Regulator is responsible for the administration of PAIA.

Contact Person: Information Regulator
Postal Address: Private Bag 31533
Braamfontein
2017
Physical Address: JD House
27 Stiemens Street
Braamfontein
Johannesburg
Website: www.justice.gov.za
Email: enquiries@infoeregulator.org.za

III. RECORDS HELD BY EXPERIAN AND ITS SUBSIDIARIES

(i) Voluntary and automatic disclosures (section 51(1)(c))

To date, no notice(s) have been published on the categories of records that are automatically available without a request for access in terms of section 52(2) of PAIA. Those documents that are however readily available may be obtained from the Experian South Africa website: www.experian.co.za. Further information in the form of marketing brochures, advertising material and other public communication is made available from time to time.

(ii) Records available in terms of other legislation (section 51(1)(d))

Experian holds records in terms of the legislation listed in Annexure B in so far as it is applicable to our operations.

Kindly note that although we have used our best efforts to supply a list of relevant legislation, it is possible that this list may be incomplete. We will update this list if we become aware that existing or new legislation allows a Requestor access on a basis other than as set out in PAIA. If a Requestor believes that a right of access to a record exists in terms of other legislation listed above or any other legislation, the Requestor is required to indicate what legislative right the request is based on, to allow the Information Officer the opportunity of considering the request in light thereof. Furthermore, the accessibility of the documents and records may be subject to the grounds of refusal set out in this manual.

If the legislation requires Experian to make specific records available for inspection, Experian will do so provided that there is no other law or an agreement that prohibits Experian from doing so, the access is requested by an interested party who is entitled to the information and that it is done in terms of the requirements and conditions and prescriptions of PAIA; the specific legislation and any Experian internal policies and procedures.

(iii) Experian holds various types of information (as per section 51(1)(e)).

Experian will keep records on the categories listed in Annexure C.

(iv) General

Kindly note that the documents held by Experian in terms of sections 51(1)(d) and (e) of PAIA are not readily available and may be subject to the grounds of refusal set out in this manual. Every request for access to these documents be reviewed on a case by case basis and Experian reserves the right to decline to grant access to records in accordance with the provisions of PAIA. Any request for information needs to be motivated in terms of sections 63 to 67 of PAIA.

IV. THE REQUEST PROCEDURES IN TERMS OF PAIA

The Requestor must use the prescribed form to make the request for access to a record. The request form is available at <https://www.experian.co.za> or from our offices. This request must be made to the Information Officer at the address, fax number or electronic mail address of Experian.

The Requestor must comply with all the procedural requirements in PAIA relating to a request for access to a record and specifically provide sufficient detail on the request form to enable the head of the private body to identify the record and the Requestor. The Requestor should also indicate which form of access is required. The Requestor should also indicate if any other manner is to be used to inform the Requestor and state the necessary information required in order for Experian to respond.

THE REQUESTOR 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.

If a request is made on behalf of another person, the Requestor must then submit proof of the capacity in which the Requestor is making the request to the satisfaction of Experian.

We will respond to your request within 30 days (which may be extended by a further 60 days) of receiving a valid and complete request by indicating whether your request for access has been granted or denied. Please note that the successful completion and submission of a request for access form does not automatically allow the requestor access to the requested record.

The 30 (thirty) day period mentioned above may be extended upon notice for a further maximum period (30) thirty days if the request is for a large amount of information, the request requires a search for information

held at another office of Experian and the information cannot reasonably be obtained within the original 30 (thirty) day period.

Access will be granted to a record only if the following criteria are fulfilled:

- The record is required for the exercise or protection of any right;
- The requestor complies with the procedural requirements set out in PAIA relating to a request; and
- Access to the record is not refused in terms of any ground for refusal as contemplated in Chapter 4 of Part 3 of PAIA.

The Requestor must pay the prescribed fee and if applicable, the deposit, before any processing can take place.

V. REASONS FOR REFUSAL OF INFORMATION

A private institution like Experian is only allowed to decline a request for access to information based on the following grounds:

- Section 63 provides for the mandatory protection of the privacy of a third party who is a natural person.
- Section 64 provides for the mandatory protection of the commercial information of a third party, if the record contains:
 - trade secrets of that third party financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
 - information supplied in confidence by a third party to Experian, which if such information is disclosed it could put the third party at a disadvantage in negotiations or commercial competition;
- Section 65 provides for the mandatory protection of certain confidential information of third parties if such disclosure would constitute a breach of a duty of confidence owed to such third party in terms of an agreement;
- Section 66 provides for the mandatory protection of the safety of individuals, and the protection of property;
- Section 67 provides for the mandatory protection of records privileged from production in a legal proceeding;
- Section 68 provides for protection of the commercial information of a private institution such as Experian, which may include:

- trade secrets of Experian;
 - financial, commercial, scientific or technical information which disclosure could likely cause harm or damage to the financial or commercial interests of Experian;
 - information which, if disclosed, could put Experian at a disadvantage in negotiations or commercial competition;
 - a software program which is owned by Experian and which is protected by copyright
- Section 69 provides for the mandatory protection of research information of Experian or a third party, if its disclosure would place Experian, the third party or the subject matter of the research at a serious disadvantage

All requests will be assessed on their own merits and in accordance with the applicable legal principles and legislation. Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources may also be refused.

VI. RECORDS THAT DO NOT EXIST OR CANNOT BE FOUND:

If records cannot be found or do not exist, the Information Officer, by way of affidavit or affirmation, needs to notify the Requestor that it is not possible to give access to the specific record requested. The affidavit must give full account of all steps taken to find the record that has been requested to try and determine whether or not it actually exists. It also needs to include all communications with every person who conducted the search.

Records that do not exist or cannot be found as per section 55 are regarded as a decision to refuse a request. If after notice is given regarding the record that cannot be found, and the record in question is found, the requestor concerned must be given access to the record unless access is refused on grounds for refusal contemplated in Chapter 4 of PAIA in which Experian may refuse access on certain specified grounds.

VII. FEES:

There are two fees provided for in PAIA, a request fee and an access fee. The request fee is an administration fee to consider a request to access and is not refundable while the access is to cover the cost to obtain and prepare the record for delivery. No request fee is payable by a Requestor who requests access to a record containing personal information about that Requestor.

Upon receipt of a request to access, the Information Officer must notify the Requestor (by notice, requiring the Requestor to pay the prescribed fee (if any) before further processing the request [s 54(1)].

The fee that the Requestor must pay to Experian is as indicated in Annexure D. Not that if the Requestor is a personal Requestor, no request fee is payable.

After the Information Officer has made a decision on the request, the Requestor will be notified in the required form. 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 [s 54(6)]. Experian may also in certain instances (where the request will likely take longer than 6 hours to process) require a deposit to be paid. The amount of the deposit is equal to 1/3 (one third) of the amount of the applicable access fee.

VIII. PROTECTION OF PERSONAL INFORMATION PROCESSED BY EXPERIAN

i. Lawful conditions of data processing

Experian is a leading information services company and holds vast volumes of data of individuals and businesses and use the data in its operations, business and organisational functions, specifically where it processes data while operating its business as a credit bureau.

In some instances, Experian determines the manner and purpose for which information is processed, and then act as the Responsible Party. In other instances, it acts as the Operator. It can also act as a joint Responsible Party.

Chapter 3 of POPIA provides for the minimum Conditions for Lawful Processing of Personal Information by a Responsible Party and Experian will ensure that when it processes Personal Information of a Data Subject, that it:

- a. is processed: (a) lawfully; and (b) in a reasonable manner that does not infringe the privacy of the data subject;
- b. is only processed personal information if the purpose for which it is processed is adequate, relevant and not excessive;
- c. will not be processed for another purpose unless that processing is in accordance with, or is compatible with the original purpose of collecting the information;
- d. will only process personal information if (a) the data subject or a competent person where the data subject is a child, consents to the processing; (b) processing is necessary to carry out the actions for the conclusion or performance of a contract to which the data subject is a party; processing complies with an obligation imposed by law on the responsible party; (d) processing protects a legitimate interest of the data subject; (e) processing is necessary for the proper performance of a public law duty by a public body; or (f) processing is necessary for pursuing the legitimate interests of the responsible party or of a third party to whom the information is supplied is adequate, relevant and not excessive for the purposes for which it was collected;
- e. is accurate and kept up to date;

- f. does not retain personal information any longer than is necessary for achieving the purpose for which it was collected or subsequently processed, unless (a) retention of the record is required or authorised by law; (b) the responsible party reasonably requires the record for lawful purposes related to its functions or activities; (c) retention of the record is required by a contract between the parties thereto; or (d) the data subject or a competent person where the data subject is a child has consented to the retention of the record;
- g. destroys or deletes a record of personal information or de-identify it as soon as reasonably practicable after Experian is no longer authorised to retain the record;
- h. ensures that the integrity and confidentiality of personal information in its possession or under its control is secured, by taking appropriate, reasonable technical and organisational measures to prevent (a) loss of, damage to or unauthorised destruction of personal information; and (b) unlawful access to or processing of personal information;
- i. is processed in accordance with the rights of Data Subjects, where applicable. Data Subjects have the right to (a) be notified that their Personal Information is being collected by Experian; request confirmation whether Experian holds Personal Information about them, and to access a description of the information or a record thereof. Any request for information must be handled in accordance with the provisions of this Manual; (c) request the correction or deletion of inaccurate, irrelevant, excessive, out of date, incomplete, misleading or unlawfully obtained personal information. Any such request that relates to consumer credit information must be done in line with the requirements of the National Credit Act; (d) object to Experian's use of their Personal Information and request the deletion of such Personal Information (deletion would be subject to Experian's recordkeeping requirements and duties in terms of the National Credit Act); (e) object to the processing of Personal Information for purposes of direct marketing by means of unsolicited electronic communications; (f) to be informed about a breach or unauthorised data access; (g) log a complaint to the Information Regulator regarding an alleged infringement of any of the rights protected under POPIA and to institute civil proceedings regarding the alleged non-compliance with the protection of his, her or its personal information.

ii. Purpose of the Processing of Personal Information by Experian

As outlined above, Personal Information may only be processed for a specific purpose. The purposes for which Experian processes or will process Personal Information is set out [here](#).

iii. Categories of Data Subjects and Personal Information/Special Personal Information relating thereto

As per section 1 of POPI, a Data Subject may either be a natural or a juristic person. Our [Trust Centre](#) sets out the various categories of Data Subjects that Experian Processes Personal Information on and the types of Personal Information relating thereto.

iv. Recipients of Personal Information

Our [Trust Centre](#) outlines the recipients to whom Experian may provide a Data Subjects Personal Information.

v. Cross-border flows of Personal Information

Experian will ensure, when transferring personal information about a data subject to a 3rd party in a foreign country that (a) the 3rd party recipient is subject to a law, binding corporate rules or binding agreement which provide an adequate level of protection that: (i) effectively upholds principles for reasonable processing of the information that are substantially similar to the conditions for the lawful processing of personal information of a data subject who is a natural person and, where applicable, a juristic person; and (ii) includes provisions, that are substantially similar to s72, relating to the further transfer of personal information from the 3rd recipient to third parties who are in a foreign country; (b) the data subject consents to the transfer; (c) the transfer is necessary for the performance of a contract between the data subject and Experian, or for the implementation of pre-contractual measures taken in response to the data subject's request; (d) the transfer is necessary for the conclusion or performance of a contract concluded in the interest of the data subject between Experian and a third party; or (e) the transfer is for the benefit of the data subject, and (aa) it is not reasonably practicable to obtain the consent of the data subject to that transfer; and (bb) if it were reasonably practicable to obtain such consent, the data subject would be likely to give it.

vi. Description of information security measures to be implemented by Experian

Information security is vitally important to us and sits at the core of our operations. We have a multi-layered and extensive information security programme, which is constantly being improved, to manage and protect against cybersecurity risks. To read more about our security measures, click [here](#).

vii. Objection to the Processing of Personal Information by a Data Subject

Section 11 (3) of POPI and regulation 2 of the POPIA Regulations provides that a Data Subject may, at any time, object to the Processing of his/her/its Personal Information in the prescribed form. Kindly refer to our [Trust Centre](#) for the process to object to processing.

viii. Request for correction or deletion of Personal Information

Section 24 of POPI and regulation 3 of the POPI Regulations provides that a Data Subject may request for their Personal Information to be corrected/deleted in the prescribed form. Kindly refer to our [Trust Centre](#) for the process to object to processing.

ix. Privacy Notice

For a further explanation of the types of processing activities you can expect from Experian, and your right under the POPIA and the PAIA, please refer to our [privacy notice](#).

IX. REMEDIES AVAILABLE WHEN EXPERIAN REFUSES A REQUEST

Internal Remedies: If you are unhappy with the decision made by the Information Officer, you can appeal the decision by notifying the Information Officer via email within 5 days of receipt of the decision. The Information Officer will then refer the decision to the Experian Africa Data Privacy Office. You will receive the final decision within 15 days from notification of the appeal. The decision of the Experian Africa Data Privacy Office will be 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 the answer supplied by the Experian Africa Data Privacy Office.

External Remedies: A requestor that is dissatisfied with the Information Officer and/or the Experian Africa Data Privacy Office's refusal to disclose information, may within 30 days of notification of the decision, apply to a Court for relief. Likewise, a third party dissatisfied with the Information Officer or the Experian Africa Data Privacy Office's decision to grant a request for information, may within 30 days of notification of the decision, apply to a Court for relief. For purposes of PAIA, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status.

X. OTHER INFORMATION AS MAY BE PRESCRIBED

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

ANNEXURE A: EXPERIAN SOUTH AFRICA AND ITS SUBSIDIARIES

Name	Directors	Contact details:
Experian South Africa (Pty) Ltd	P John NPA Dlamini F Pieterse (Managing Director)	Physical address: Experian House Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191 Postal address: Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191 Tel no: 011 799 3400 Email address: africalegal@experian.com Fax number: 021 413 2424
CSH Group (Pty) Ltd	SM Rudman	Physical Address: Experian House, 3 Neutron Avenue, Techno Park, Stellenbosch, 7600 Postal Address: PO Box 1028, Stellenbosch, 7600 Tel number: 021 888 6000 Fax number: 021 413 2424 Email address: africalegal@experian.com
Compuscan Holdings International (Pty) Ltd	SM Rudman	
Compuscan Information Technologies (Pty) Ltd *	FO Lenisa	
Experian Business Skills Institute (Pty) Ltd	P Moodley	
Techtonic Information Technology (Pty) Ltd *	FO Lenisa	
PCubed Analytical Intelligence (Pty) Ltd *	MJ Reilly	Physical address: Experian House Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191 Postal address: Ballyoaks Office Park, Ext 7, 35 Ballyclare Dr, Bryanston, Sandton, 2191 Tel number: 011 799 3400 Email address: africalegal@experian.com Fax number: 021 413 2424
Encentivize Rewards (Pty) Ltd *	FO Lenisa	

* In process of being deregistered

ANNEXURE B: LIST OF LEGISLATION

Basic Conditions of Employment Act 75 of 1997

Broad-Based Black Economic Empowerment Act 53 of 2003

Companies Act 71 of 2008

Compensation for Occupational Injuries and Diseases Act 130 of 1993

Competition Act 89 of 1998

Constitution of South Africa Act 108 of 1996

Consumer Protection Act 68 of 2009

Copyright Act 98 of 1987

Customs and Excise Act 91 of 1964

Electronic Communications and Transactions Act 2 of 2000

Employment Equity Act 55 of 1998

Income Tax Act 58 of 1962

Intellectual Property Laws Amendment Act, No 38 of 1997;

Labour Relations Act 66 of 1995

Long Term Insurance Act 52 of 1998

National Credit Act 34 of 2005

National Road Traffic Act 93 of 1996

Occupational Health and Safety Act 85 of 1993

Prescription Act 18 of 1943

Prevention & Combating of Corrupt Activities Act 12 of 2004

Prevention of Constitutional Democracy Against Terrorist & Related Activities Act 33 of 2004

Prevention of Organised Crime Act 121 of 1998

Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000

Protected Disclosures Act 26 of 2000

Promotion of Access to Information Act, No 2 of 2000;
Protection of Personal Information Act, No. 4 of 2013;
Regulation of Interception of Communications and
Short-Term Insurance Act 53 of 1998
Skills Development Act 97 of 1997
Skills Development Levies Act 9 of 1999
South African Reserve Bank Act 90 of 1989
Trade Marks act 194 of 1993
Transfer Duty Act 40 of 1949
Trust Property Control Act 57 of 1988
Unemployment Insurance Act 63 of 2001
Unemployment Insurance Fund Contributions Act 4 of 2002
Value-Added Tax Act 89 of 1991

ANNEXURE C: EXPERIAN HOLDS VARIOUS TYPES OF INFORMATION (AS PER SECTION 51(1)(E))

Subject	Category
<p>Companies Act, corporate governance and secretarial information</p>	<p>Corporate structure documents Memorandum of Incorporation and documents of incorporation Trust Deeds Statutory Returns Shareholders Agreements Registers of directors, shareholders, resolutions and other statutory registers Minutes of meetings of the Board of Directors and the Shareholders Proxy forms Directors interests; Share certificates; Records relating to the appointment of (i) Auditors; (ii) Directors; (iii) Prescribed Officer; (iv) Public Officer; and (v) Company Secretary</p>
<p>Financial Records</p>	<p>Accounting Records Annual Financial Reports Annual Financial Statements Asset Registers Bank Statements and records Banking details and bank accounts Banking Records; Debtors / Creditors statements and invoices; General ledgers and subsidiary ledgers; General reconciliation; Paid Cheques; Policies and procedures; Rental Agreements; and Tax Records and Returns Agreements Correspondence Purchase orders Remittances Invoices and statements Statistics SA returns</p>

Income Tax Records	<p>PAYE Records; Documents issued to employees for income tax purposes; Records of payments made to SARS on behalf of employees; All other statutory compliances: VAT Regional Services Levies Skills Development Levies UIF Workmen's Compensation</p>
Personnel* Documents and Records	<p>Any records provided by personnel to Experian Personnel information Any records regarding personal provided by a third party to Experian Offers of employment Conditions of Employment Employment agreements Disciplinary records Evaluation and performance records Career development plans Leave records and absence management records UIF Returns PAYE records and returns BEE statistics Employment Equity Reports Policies and procedures and codes Other internal records SETA records Letters and communications Training Manuals and records</p>
Procurement Department	<p>Standard Terms and Conditions for supply of services and products Enterprise Development progress reports Contractor, third parties, vendors and supplier agreements Lists of third parties Risk assessment questionnaires Policies and procedures</p>
Sales Department	<p>Customer details Service application information including client due diligence Information and records provided by third parties and the customers Client agreements;</p>

	<p>Onboarding documentation; Client business information; Legal documentation; Proposal and tender documents; Business requirements and project plans; Risk management records; Standard terms and conditions of supply of goods and/or services Statement of works Service level tracking correspondence</p>
Marketing Department	<p>Advertising and promotional material Marketing campaigns Conferences and functions Seminars and workshops Articles and research</p>
Risk Management and Audit	<p>Risk committee and other meeting minutes Audit reports Risk management frameworks Incident management Risk remediation plans Risk and issue reports</p>
IT Department	<p>Business continuity recovery plans Asset registers Policies/standards/procedure Strategy documentation Project implementation plans Agreements Documentation and manuals</p>
Consumer Records	<p>Identification records of consumers Consumer credit information as defined in the National Credit Act Credit records or other research conducted by Experian; Personal and information collected through websites; Any records provided by a consumer to Experian Any records provided by a third party that relates to a consumer Records generated by or within Experian pertaining to consumers.</p>
Other	<p>CSR schedule of projects/record of organisations that receive funding; Reports, books, publications and general information related to CSR spend; Records and contracts of agreement with funded organisations</p>

	<p>Deeds of ownership Information relating to other parties, including but not limited to contractors, suppliers, joint ventures and service providers are also kept.</p>
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ANNEXURE D: FEES

The following fees are payable in terms of Section 54	
Description of record	Fee
The request fee payable by every investor	R140.00
For every black & white photocopy of an A4-size page or part thereof	R 2,00
For a copy in a computer-readable form on:	
(i) Flash drive	(i) R40
(ii) compact disk	(ii) R 60.00
For a transcription of visual images, for an A4-size page or part thereof	Service may be outsourced. Will depend on quotation from service provider
For a copy of visual images	
For a transcription of an audio record, for an A4-size page or part thereof	R 24.00
For a copy of an audio record on:	
(i) Flash drive	(i) R40.00
(ii) Compact disc	(ii) R60.00
(i) To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation.	(i) R145.00
(ii) The charge of the search and preparation referred to above cannot exceed the total cost of:	(ii) 435.00
(iii) If search exceeds 6 hours, a deposit if payable of :	(iii) One third of the amount per request calculated in terms of the cost of preparation of the requested records
Postage, email or any other electronic transfer e.g. MFT	Actual expense incurred if any

ANNEXURE E: PROCESSING IN TERMS OF POPIA - RECIPIENTS OF PERSONAL INFORMATION

Recipient
Subsidiaries, affiliates and group companies to Experian
Any firm, organisation or person that Experian uses to collect payments and recover debts or to provide a service on its behalf;
Experian Service providers of products or services;
Any payment system that Experian uses;
Regulatory and governmental authorities or ombudsmen, or other authorities, including tax authorities, where Experian has a duty to share information;
Third parties to whom payments are made on behalf of employees;
Financial institutions from whom payments are received on behalf of data subjects;
Any other operator not specified or jointly responsible parties;
Employees, contractors and temporary staff;
Agents;
Clients (banks, lenders, service providers, insurers and other entities and persons) permitted to access the data through the subscription to Experian products and services.

Date	Document Version	Modification Detail	Document Author
1 September 2007	1.0	Document creation	Astra Bester
1 November 2008	2.0	Update filing	Annabelle Reddy
28 January 2010	2.1	Update address	Annabelle Reddy
15 May 2020	V3.0	Revised and Updated	Melissa Engelke
18 August 2020	V3.1	Director & Company name amendments	Melissa Engelke
17 February 2021	V4	Reviewed and updated	Illze Orien-Williams
30 April 2021	V5	Review to update in line with POPIA	Annelene Dippenaar
30 June 2021	V5.1	Review to update in line with POPIA	Annelene Dippenaar
18 December 2021	V5.3	Review to update in line with PAIA regulations	Sikhu Mabece