



PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000 PRIVATE BODY MANUAL

**Curo Fund Services (Pty) Limited
Mispel Street, Building 2
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South Africa**

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Revision and Approval History			
Rev #1	Created	By Marinda Versfeld	Date: 31 December 2012
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MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000 (“the Act”)

1. CONTACT DETAILS OF CURO FUND SERVICES (PTY) LIMITED (“Curo”)

1.1 Curo Fund Services (Pty) Limited (registration number: 1999/024400/07)

1.2 Who we are:

Curo is a private limited company incorporated in terms of the company laws of South Africa. Curo is a licensed financial services provider under category I, FSP license 42790 under the Financial Advisory and Intermediary Service Act with Henry John Pienaar being the Key Individual and Managing Director.

In line with the requirements of the Promotion of Access to Information Act, No 2 of 2000 ("the Act"), Curo has prepared this manual to assist you when requesting information in terms of the Act.

1.3 Physical Address:

Mispel Street, Building 2, Parc Du Cap
Bellville 7530
South Africa

1.4 Postal address:

Private Bag X4
Tygervalley 7536
South Africa

1.5 Telephone: (+27-21) 944 4000

1.6 Fax Number: (+27-21) 944 4001

1.7 Website: www.curofund.com

1.8 E-Mail: ocm@curofund.com

1.9 The Executive Committee and Managing Director have delegated by resolution of EXCO this power and authority to

the Head of Risk and Compliance whom for the purposes of this brochure will be called the Information Officer of Curo.

1.10 Inspection of the manual:

This manual may be inspected at our offices. Copies of the manual may be obtained from the Human Rights Commission and from our website.

2. SECTION 51(1) (b) OF THE ACT

2.1 The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.

2.2 Requests in terms of the Act shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.

2.3 Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The guide is available from the South African Human Rights Commission, the contact details of the South African Human Rights Commission are as follows:

Postal Address: Private Bag 2700, Houghton, 2041
Telephone: +27 11 877 3600
Fax Number: +27 11 403 0625
Website: www.sahrc.org.za
E-Mail: PAIA@sahrc.org.za

3. RECORDS THAT ARE AVAILABLE IN TERMS OF OTHER LEGISLATION

3.1 Where applicable and insofar as you comply with the requirements set out in the relevant act, you may also request information which is available in terms of other legislation such as the following:

- 3.1.1 The Companies Act 71 of 2008
- 3.1.2 The Basic Conditions of Employment Act 75 of 1997;
- 3.1.3 Employment Equity Act 55 of 1998;
- 3.1.4 Labour Relations Act 66 of 1995;
- 3.1.5 Occupational Health and Safety Act 85 of 1993;

3.1.6 Financial Advisory and Intermediary Services Act No. 37 of 2002

The above is not an exhaustive list of statutes that may require Curo to keep records.

4. SUBJECTS AND CATEGORIES OF INFORMATION HELD BY CURO

The records of information held by the company may be divided into four main broad subjects set out hereunder. The following are considered to include but not limited to records which pertain to the Curo's affairs:

- 4.1 Human Resources which shall include all personnel records;
- 4.2 Customer related records which shall include all client contracts (Service level agreements) and transaction records;
- 4.3 Company records which shall include all statutory records and information relating to investments;
- 4.4 Records pertaining to other parties which shall include outsourcing and service agreements and consultancy arrangements.

5. REQUEST FOR ACCESS TO RECORDS HELD BY CURO

Form of Request (Section 51(1) (e) :

- 5.1 The requester must use the prescribed form, available on the SAHRC website, to make the request for access to the record. This must be made to the Managing Director of Curo. This request must be made to the address, fax number or electronic mail address of Curo.
- 5.2 The requester must provide sufficient detail on the request form to enable Curo to identify the record and the requester. The requester should also indicate which form of access is required and if any other manner is to be used to inform the requester and state the necessary particulars to be informed.
- 5.3 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.

Prescribed Fees (Section 51(1) (f) :

- 5.4 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:
- 5.5 Curo will notify the requester (other than a personal requester) by notice, requiring the requester to pay a prescribed fee (if such fee is payable) before further processing the request.
- The fee that a requester is required to pay is the prescribed fees of R50.00. The requester may lodge an application to the court against the tender or payment of the request fee.
 - After Curo has made a decision on the request, the requester will be notified in the required form.
 - Where 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.
 - Records may be withheld until the fees have been paid.
 - Where a request is refused, a requester may apply to the Court within 30 days of being informed of the refusal of the request, for an order compelling the record or records requested to be made available to the requester or for another appropriate order. The Court will determine whether the records will be made available or not.
 - The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

6. Other information

Please note that the information provided in this manual may be updated from time to time. Should you have any queries or questions arising from this manual please contact the Information Officer on the contact details provided in paragraph 1 above.