

Registration Number of Company: 2004/024118/07

iSmart (PTY) Limited

MANUAL

In terms of Section 51 of

The Promotion of Access to Information Act

2/2000

(The “Act”)

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1. Introduction

iSmart Overview

iSmart provides various products and services in the fields of Value-Added Services, telephony and data. Our team manage projects from business development, verification and confirmation checks, logistics, managing of outsourced relationships and customer care and collections. Our key products include cellular and personal loans.

The Act

The Promotion of Access to Information Act (the 'Act') aims to give effect to the constitutional right of access to information held by the State, and to information held by any other person which is required for the exercise or protection of any rights. Section 51 of the Act sets out the requirements for the creation of this manual.

This manual applies to iSmart (PTY) Ltd and its subsidiary iSmart Finance (PTY) Limited.

2. Contact details

Name of Private Body:	iSmart (Pty) Ltd
Head of Private Body:	Andre Geboers (CEO)
Postal Address:	Suite 301 Foyer A Sovereign Quay Building Somerset Road Greenpoint Cape Town 8001
Street Address:	Suite 301 Foyer A Sovereign Quay Building Somerset Road Greenpoint Cape Town 8001
Telephone Number:	021 405 1438
Email:	customerservice@ismart.co.za

3. The Act and Section 10 Guide

- 3.1** The Act grants a requester access to records of a private body, if the record is required for the protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.
- 3.2** 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 7 and 8 of this manual.
- 3.3** Requesters are referred to the guide in terms of Section 10 of the Act, which has been compiled by the South African Human Rights Commission, which will contain information for the purpose of exercising Constitutional Rights. The Guide is available from the SAHRC.

The contact details of the Commission are:

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

4. Latest Notice in Terms of Records Voluntarily Made Available

To date, no notice in terms of Section 52(2) of the Act has been made to the Minister by iSmart (Pty) Ltd.

5. Applicable Legislation

Information is available in terms of the following legislation, if and where applicable, to the persons or entities specified in such legislation (please note that this list is not exhaustive):

Basic Conditions of Employment Act, 75 of 1997
Companies Act, 71 of 2008
Consumer Protection Act, 68 of 2008
Financial Advisory and Intermediary Services Act, 37 of 2002
Income Tax Act, 95 of 1967
Labour Relations Act, 66 of 1995
National Credit Act, 34 of 2005
Promotion of Access to Information Act, 2 of 2000
Unemployment Insurance Contribution Fund Act, 4 of 2000
Unemployment Insurance Fund Act, 63 of 2001
Value Added Tax Act, 89 of 1991

6. Schedule of Records

The following categories and types of records are also held by iSmart (PTY) Limited.

Operational Information:

This information can be defined as information needed in the day-to-day running of the organisation and is generally of little to no use to persons outside the organisation. (Examples of such information are: internal phone lists, address lists, company policies and directives.)

Human Resources:

- Contracts of Employment
- Disciplinary Reports
- Employee Records

Financial:

- Banking Records
- Financial and Tax Records
- Insurance Records

Marketing

- Sales Records
- Customer Database

7. Form of Request

To facilitate the processing of your request, kindly:

- 7.1** Use the prescribed form, available on the website of the South African Human Rights Commission at www.sahrc.org.za.
- 7.2** Address your request to the CEO of the Company.
- 7.3** Provide sufficient details for the company to identify:
 - (a) The record(s) requested;
 - (b) The requestor (and if an agent is lodging the request, proof of capacity);
 - (c) The form of access required;
 - (d) (i) The postal address or fax number of the requester in the Republic;
(ii) If the requester wishes to be informed of the decision in any manner (in addition to written), the manner and particulars thereof;
 - (e) The right that the requester is seeking to exercise or protect, with an explanation of the reason the record is required to exercise or protect that right.

8. Prescribed Fees

The following applies to requests (other than personal requests):

- 8.1** A requester is required to pay the prescribed fees (R50.00) before a request will be processed;
- 8.2** If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- 8.3** A requester may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- 8.4** Records may be withheld until the fees have been paid.
- 8.5** The fee schedule is available on the website of the South African Human Rights Commission at www.sahrc.org.za.