

Manyuwala ya Capitec PAIA



Ndivho

U bveledza mbonalonyangaredzi ya lushaka lwa rekhodo na mafhungo a iwe muṅe ane a vheiwa nga Capitec na u sumbedza maitele a u humbela u swikelela rekhodo idzi dza mafhungo a iwe muṅe.

Kha vha vhale na zwi re ngomu izwi

Nyendedzi dza PAIA: <https://info regulator.org.za/paia-guidelines/>

Fomo dza PAIA: <https://info regulator.org.za/paia-forms/>
Manyuwala ya Capitec PAIA – Adendamu ya A:

<https://www.capitecbank.co.za/privacy-centre/promotion-of-access-to-information/> Zwidombedzwa zwa

Vhukwamani zwa Capitec bank:

<https://www.capitecbank.co.za/contact-us/>

Ndivhadzo ya Tshidzumbe ya Capitec:

<https://www.capitecbank.co.za/privacy-centre/privacy-notice/>

Fomo dza Tshumelo Thoho dza Data:

<https://www.capitecbank.co.za/privacy-centre/data-subject-servicing/>

Vesheni

V06

Datumu ya u thoma U shuma

3 Luhihi 2026

Muṅe wa Zwi re ngomu

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Muṅwali

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U tevhedza Liṅwalwa

Vhashumi vhoṅhe, Vhathu vha ṅekedzaho Dara, Vhaṅwe vha utuswaho Inthaviwu

Komiti i tea U tendela

Komiti ya zwa Tshidzumbe

Ndambavhuḍifhinduleli

Liṅwalwa ili ndi ndaka ya ngelekanyo ya Capitec, na zwi re ngomu a zwi tei u bveledzwa hafhu kana u bviselwa khagala kha muthu wa vhuraru hu si na thendelano na vha Capitec. U shumisa huṅwe na huṅwe hu si na thendelo ho thivhelwa.

Musi ho no shumiswa maṅwalwa u itela ndivho yao/dzavho, zwi tea u tshinyadzwa na zwenezwo. U kundelwa u tevhedza izwo zwi re afho ṅṅha zwi ḡo bveledza dziṅwe nyito.

Zwi re ngomu

1.	Mvulatswinga	1
2.	Ndivho ya Manyuwala ya Mafhungo.....	1
3.	Zwidodombedzwa zwa Vhukwamani.....	1
4.	Nyendedzi ya Mulangi wa Mafhungo kha kushumisele kwa PAIA.....	2
5.	Khethekanyo dza Rekhodo dza Capitec dzine dza wanala u itela Nnyi na Nnyi kana dzine dza nga Humbelwa nga nḽa ha PAIA	2
6.	Rekhodo dzi re hone u ya nga ha Theo ya Mulayo lḽwe na lḽwe	4
7.	Tshaka dza Rekhodo u ya nga Thero ya Capitec	4
8.	Khethekanyo dza Rekhodo dzine dza Wanala lwa Othomethiki.....	7
9.	U shumiwa ha Mafhungo a lwe muḽe	7
10.	U swikelela Rekhodo dzo Farwaho nga vha Capitec	7
11.	Kuitele kwa Khumbelo	8
12.	Zwiitisi zwa u haniwa ha u swikelela rekhodo	10
13.	Thasululo ḽi re Hone kha u Haniwa ha Khumbelo ya Mafhungo	11
14.	Mbadelo	12
15.	Tsheo	13
16.	U wanala ha Manyuwala.....	13
17.	Aphendikisi ya A: Fomo ya 02: Khumbelo ya u swikelela rekhodo [Ndaulo ya 7]	14
18.	Aphendikisi ya B: Fomo ya 05: Fomo ya Mbilaelo [Ndaulo ya 10].....	18

1. Mvulatswinga

- 1.1 Capitec Bank Holdings Limited (“Capitec”) ndi khamphani ya nnyi na nnyi yo nwaliswaho kha vha Johannesburg Stock Exchange na tshiimiswa tsha phuraivethe sa zwe tsha talutshedzwa kha Mulayo wa Tsireledzo ya Mafhungo a Iwe Muṅe, Mulayo wa vhu 2 wa 2000 (PAIA). Capitec yo dikumedzela kha Ndayotewa ya Riphabuḽiki ya Afrika Tshipembe (“Ndayotewa”) na u lwela u khwaṭhisedza uri pfanelo dza vhoṭhe dzi kha Mulayotibe wa Pfanelo na u tsireledzwa na u ṭhonifhiwa. Khethekanyo ya vhu 32 ya Ndayotewa i nekedza muṅwe na muṅwe pfanelo ya u swikelela mafhungo maṅwe na maṅwe o farwaho nga muṅwe muthu na u ṭodea u itela tsireledzo kana u nga shumiswa ha pfanelo dziṅwe na dziṅwe. PAIA u nea maanda pfanelo ya ndayotewa ya u swikelela mafhungo. U ya nga ha khethekanyo ya vhu 51 ya PAIA na khethekanyo ya vhu 17 ya Mulayo wa Tsireledzo ya Mafhungo a Iwe muṅe wa vhu 4 wa 2013 (POPIA); tshiimiswa tsha phuraivethe tshi lavhelelwa u ita manyuwala ine ya sumbedza maitete oṭhe a shumiwaho nga fhasi ha vhudifhinduleli hatsho.
- 1.2 Capitec yo dzudzanya Manyuwala uyu waa Capitec wa PAIA hu na u tevhedza ṭodea dza PAIA na dza POPIA.
- 1.3 Manyuwala iyi i shuma kha Capitec na vhashumisani nayo vhoṭhe.

2. Ndivho ya Manyuwala ya Mafhungo

Manyuwala iyi yo itelwa u sumbedzisa tshaka dza rekhodo na mafhungo a iwe muṅe o farwaho nga vha Capitec na u sumbedza maitete a u humbela u swikelela rekhodo idzi na mafhungo a iwe muṅe, ṭodea dza u swikelela khumbelo idzo, kathihi na mutheo wa u hana kana u haniwa ha zwiṅwe zwa khumbelo iyo nga vha Capitec.

3. Zwidombedzwa zwa Vhukwamani

Khumbelo dzoṭhe dza u swikelela rekhodo u ya nga ha PAIA dzi tea u tou nwalwa na u livhiswa kha zwidombedzwa zwa vhukwamani zwi re afho fhasi.

Dzina ja Tshiimiswa tsha Phuraivethe	Capitec Bank Ltd. Capitec Bank Holdings Ltd. Capitec Ins (Pty) Ltd. Capitec Insurance Holdings (Pty) Ltd. Capitec Life Ltd. Capitec Properties (Pty) Ltd. Capitec Rental Finance (Pty) Ltd.
Ḑiresi ya Poswo	P O Box 12451, Die Boord, Stellenbosch, 7613
Ḑiresi ya Vhudzulo	5 Neutron Road, Techno Park, Stellenbosch, 7600
Nomboro ya Luṭingo	(021) 809 5900
Imeiji ya PAIA	PAIA@capitecbank.co.za Vha dzhieḽe nṭha: Khumbelo dzoṭhe dzi tea u livhiwa kha imeiji iyi.

Webusaithi	https://www.capitecbank.co.za/
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4. Nyendedzi ya Mulangi wa Mafungo kha kushumisele kwa PAIA

Mulangi wa Mafungo o dzudzanya Nyendedzi ya PAIA u ya nga ha Khethekanyo ya 10 ya PAIA u itela u thusa u pfesesa uri vha shumisa hani pfanelo dzavho nga fhasi ha PAIA. Khophi ya Nyendedzi nga nyambo dzothe dza tshiofisi i nga wanala u bva kha Mulangi wa Mafungo, <https://inforegulator.org.za/paia-guidelines/>.

Kha vha dalele webusaithi	https://inforegulator.org.za/
Diresi ya vhudzulo	The Information Regulator (South Africa) Woodmead North Office Park 54 Maxwell Drive Woodmead Johannesburg 2191
Zwidodmbedwa zwa vhukwamani	Toll Free: 08000 17 160 Landline: 010 023 5200
Imeiji	enquiries@inforegulator.org.za – u humbela nyendedzi ya Mulangi wa Mafungo. PAIAComplaints@inforegulator.org.za – arali khumbelo yavho ya PAIA ya haniwa kana vha sa fhindulwe nga vha Capitec u itela u swikelela rekhodo dzavho vha nga shumisa diresi iyi vha diisa mbilaelo – kha fomo yo teaho.

5. Khethekanyo dza Rekhodo dza Capitec dzine dza wanala u itela Nnyi na Nnyi kana dzine dza nga Humbelwa nga nnda ha PAIA

Khethekanyo ya rekhodo	Tshaka dza Rekhodo	Dzi wanalaho kha Webusaithi	Zwi wanala hu na khumbelo (hu si nga fhasi ha PAIA)
Mbambadzo	Fulaya dza zwibveledzwa Global One Khiredithi Capitec Connect U vhulunga U thiransekitha Ndindakhombo	√	

Khethekanyo ya rekhodo	Tshaka dza Rekhodo	Dzi wanalaho kha Webusaiti	Zwi wanala hu na khumbelo (hu si nga fhasi ha PAIA)
Murengi	Fomo na mañwalwa Ndaela ya debithi Thengiselano ya dzitshaka Mañwalwa a CSI Ndindakhombo ya khiredithi Mañwalwa a pulane dza mbulungo Zwithu nga angaredza Mutakalo wa zwa masheleni U rumela kheshe Bannga ya luṭingo thendeleki	√	
	Fomo dza Bindu dza Bannga (Fomo dza u Vula Akhaunthu dzo Fhambanaho, Fomo dza Khumbelo, Thasukulo dza Zwiimiswa, Thendelano dzo Fhambanaho, Fomo dza Miano na Khwaṭhisedzo: Fomo dza Khwaṭhisedzo: Thendelano dza Zwikolodo dzo Fhambaaho: Thendelano dza Mbadelo dza Zwitolomennde, Fomo dza Khwaṭhisedzo dza Ndindakhombo; Ndaela dza Debithi; Ndaela dzi re Hone; Mafhungo a Vharengi o Fhambanaho Fomo dza Tshanduko) FOREX: (Bindi la Capitec na Ndaela Dzi re Hone; Miano ya Nṅa ha Mikano; Miano ya Nṅa ha Mikano na Pfikiselo dza Masheleni dza Ndaela dza nga Ngomu; Thendelano dza Thengiselano dza Nṅa; Khonṭhiraka ya u Renga/u Rengisa Thengiselano phanḁa)		√
	Fomo dza Wiḽi na dza Ndaka ya Mufu: Nḁivhadzo ya Lufu; U vḁiga Ndaka ya Mufu; Mafhungo nga ha Muḁaifa; Mutevhe na Mbudzisombekanywa; Maitele a Ndaulo	√	
	Fomo dza Thikhedzo: Fomo ya Khumbelo ya Vhuvhambadzi; Tshumelo dza u wana Thendelano ya vḁarengisi; Zwitatamennde zwa Murengisi		√
	Mbekanyamaitele (Mbekanyamaitele Ndangulo ya Khuḁano ya Madzangalelo FAIS; Nḁivhadzo ya Tshidzombe)	√	
	Nyendedzi (Nga ha uri vḁa ṭanganedza hani mbadelo dza mashangoḁavha)	√	
	Vhathu vḁa vḁuraru	Manyuwaḁa wa PAIA	√
Vḁuḁifari ha Muṅetshedza Tshumelo		√	

Khethekanyo ya rekhodo	Tshaka dza Rekhodo	Dzi wanalaho kha Webusaiti	Zwi wanala hu na khumbelo (hu si nga fhasi ha PAIA)
	Mutevhe wa Vhathu vha vhuraru	√	
Zwa theo ya mulayo	Mulayo wa Maga a Mutheo a Mushumoni; Mulayo wa Ndinganyiso Mushumoni; Mulayo wa Tshumelo dza Vhukati na Ngeletshedzo dza zwa Masheleni; Mulayo wa Mutakalo Mushumoni na Tsireledzo		√
Zwa masheleni a Bindu	Mvelelo dzi Songo Toliwa dza Capitec Bank Holdings Limited kathihi na muvhigo wa űwaha nga űwaha	√	
Khanġiso dza Midia	Athikili dza Midia dza Capitec dzo fhambanaho	√	
Tshibveledzwa tsha Capitec Connect	Thendelonzwiwa ya Mushumisi; Khoudu ya Vhuġifari	√	
Tħanziela	Tħanziela ya u ġiűwalisa sa Muġetshedzatshumelo ya Tshikolodo wa NCR; Tħanziela ya Muġetshedzatshumelo ya zwa Masheleni (FSB); Tħanziela ya Mbaledza		√

6. Rekhodo dzi re hone u ya nga ha Theo ya Mulayo Inwe na Inwe

Tħalutshedzo ya rekhodo dza Capitec dzine da vha hone u ya nga ha dziűwe theo dza mulayo, zwo dzheniswa afha kha Manyuwala ya PAIA yo swaiwaho – Adendamu A. khethekanyo idzi dza rekhodo a dzo ngo fhelela nahone dzi nga kha ġi shanduka. Arali vha humbela u swikelela rekhodo idzi, a ri tendeli khumbelo yavho na zwenezwo, fhedzi ri ġo i ela u ya nga ha mbetshelwa dza PAIA, dziűwe tħoġea dza mulayo na mbekanyamaitele dzashu.

7. Tshaka dza Rekhodo u ya nga Thero ya Capitec

Thebuġu yo űekedzwaho afho fhasi i sumbedza Thero dzine tshimiswa tsha vha na rekhodo nadzo na khethekanyo ya rekhodo dza Capitec.

<p>Thero dzine tshiimiswa tsha vha na rekhodo nadzo</p>	<p>Khethekanyo dza rekhodo</p>
<p>Rekhodo dza vhashumi</p>	<p>Rekhodo dza iwe muṅe dzi ṅekedzwaho nga vhashumi vha tshifhinganyana, vha muṅwe musi na vhane vha tama u vha vhashumi, vhorakhonṅhiraka; Rekhodo dzi ṅekedzwaho nga muthu wa vharuru maelana na vhashumi; Maga a kushumele na rekhodo dzi elanaho na vhashumi-khonṅhiraka na zwi elanaho na mulayo; Rekhodo dza u elwa ha nga ngomu na dziṅwe rekhodo dza nga ngomu, Vhukwamani vhu elanaho na vhashumi; Shedulu dza vhugudisi na matheriaḷa,.</p>
<p>Rekhodo dza vharengi</p>	<p>Zwidodombedzwa zwa vhuṅe na u ḡiḡivhadza</p> <ul style="list-style-type: none"> • Zwidodombedzwa zwa muthu nga eṅhe (dzina, tshifani, madzina a kale, mbeu, ḡuvha ḷa mabebo, mushumo) • Mafhungo a vhuṅe (nomboro ya ID ya Afrika Tshipembe, nomboro ya phasipoto, nomborondaula ya muthelo) . • Zwidodombedzwa zwa vhukwamani (ḡiresi dza hayani, mushumoni, dza poswo na dza imeḷi, nomboro dza luṅingo) . • Mafhungo a bayomeṅiriki (u ḡiḷalula nga zwinepe, datha ya minwe, ID ya ipfi) • Mafhungo a demogirafi (mbeu, vhuimo ha mbingano, murafho, lushaka, mafhungo a mutakalo a ndindakhombo) • Mafhungo a muthu nga eṅhe a vhana o ṅetshedzwaho nga vhaṅhogomeli u itela u wana pfunzo ya bannga, ndindakhombo, basari, kana pfunzo ya zwa masheleni <p>Datha ya Masheleni na Mukovhe</p> <ul style="list-style-type: none"> • Mafhungo a birou ya zwikolodo (datha yo farwaho nga birou dza zwikolodo dzo ṅwaliswaho) • Mafhungo a zwa masheleni (zwidodombedzwa zwa akhaunthu ya bannga) . • Datha ya vhuḡifari ha thengiselano (u ṅanganelana ha zwibveledzwa na tshumelo, nyito dzo itwaho) • Rekhodo dzi tikedzaho vhuḡifhinduleli ha ndaulo (zwidodombedzwa zwa thengiselano, ndivho ya mbadelo, datha ya muvhuyelwa, maṅwalo a u ḡiḡivhadza, mushumo u soliseaho) • Mafhungo a ndindakhombo ya vhutshilo na i si ya vhutshilo (zwi re ngomu ha phoḷisi, dzikḷeimi, zwidodombedzwa zwa muvhuyelwa, phoḷisi dzo fhiraho, khwaṅhisedzo ya lufu) • Data ya ndaulo ya Stokvel (dzina, tshifani, nomboro ya ID, u shela mulenzhe, ṅhoḡisiso yo teaho, ṅhoḡisiso dza AML, u ṅola vhuḡhura) • Mafhungo a mushumo (vhuimo, muholo, u fhungudzwa mushumoni kana datha ya mbilaelo ya vuholeḡhali) • Pfunzo, matshilele, na mafhungo a mutakalo wa zwa masheleni (o ṅetshedzwaho musi ni tshi dzhena kha MoneyUp Academy) <p>Akhaunthu ya Mushumisi na Mafhungo a Vhuṅanzi</p> <ul style="list-style-type: none"> • Datha ya u dzhena ya mushumisi (epe na zwidodombedzwa zwa bannga ya inthanethe) • Datha ya u khwaṅhisedza (mafhungo a bayomeṅiriki, ID ya ipfi, u ḡivhadza zwinepe, datha ya minwe) <p>Mafhungo a Tshishumiswa na Tshumiso</p> <ul style="list-style-type: none"> • Mafhungo a tshishumiswa (ḡiresi ya IP, modele wa tshishumiswa, dzina, ID, mbekanyamushumo ya sisiṅeme ya u shuma, mushumo wa NFC, nzudzanyo ya app) • Datha ya Logo (tshifhinga/ḡuvha ḷa u shumiswa ha tshumelo, mafhungo a zwitatamennde o kuvhanganywaho nga kha zwibveledzwa zwa tshigwada tsha vharuru zwa Tshumelo dza Vharengisi na Capitec Connect)

<p>Thero dzine tshiimiswa tsha vha na rekhodo nadzo</p>	<p>Khethekanyo dza rekhodo</p>
	<ul style="list-style-type: none"> • Nomboro ya IMEI (ya tshumelo dza Capitec Connect dzi ngaho u tshintsha SIM, mbadelo ya vhuṅe, u ṅanganya nomboro, thikhedzo ya u fhirisela) • Mafhungo a fhethu (vhupo ho linganelaho nga tshifhinga tsha u shumisa epe kana u rengiselana) <p>Vhudavhidzani na Vhukwamani Vhuṅwaleli</p> <ul style="list-style-type: none"> • Rekhodo dza vhukwamani (imeili, luṅingo lwa u founa, milaedza ya laivi, milaedza ya ṅavhanya, nyandadzamafhungo ya matshilisano) • Maṅwe mafhungo o ṅetshedzwaho nga kha fomo, tsenguluso, miṅṅatṅisano, kana vhudavhidzani ho livhaho (u ṅangana tshifhaṅuwo na tshifhaṅuwo, luṅingo, imeili, inthanethe, nyambedzano i tshi khou tshimbila) • Mafhungo nga ha u ṅanganelana, mbilaelo, khandezano, na mbilaelo dza ndindakhombo • Zwi re ngomu na metadatha u bva kha u tshintshana mafhungo (imeili, voicemail, nyambedzano i tshi khou tshimbila) <p>Dzikhukhi na Thekinolodzhi dzi fanaho</p> <ul style="list-style-type: none"> • Cookies na thekinolodzhi dzi fanaho na dzenedzo (dzi shumiswa u divha vhashumisi, u humbula zwine vha zwi takalela, u ṅanganya zwi re ngomu; zwidombedzwa zwi kha Mbekanyamatele ya Cookie) <p>Datha ya ṅhodziso na u Tevhedza</p> <ul style="list-style-type: none"> • Datha ya ṅhodziso (u ṅodzisa ho teaho, vhuṅhura, zwivheli, ṅhodziso dza AML, mivhigo ya vhuṅoli ha nṅa) • Mafhungo a vhugevhenga (khomishini kana miṅṅano ya muthu nga muthu.u humbulelwa u ita milandu, maitela a mulayo a elanaho na zwenezwo)
<p>Rekhodo dza tshiimiswa tsha phuraivethe</p>	<p>Rekhodo dza zwa masheleni; Rekhodo dza kushumele; Dathabeisi; Thekhinolodzhi ya Mafhungo; Rekhodo dza mbambadzo; Vhukwamani ha nga ngomu; Rekhodo dza zwibveledzwa; Rekhodo dza mulayo; Mbekanyamatele na Maitela a nga ngomu; Rekhodo dzi elanaho na vhuṅaragwama; Vhutsireledzi na Ndinganyiso; Rekhodo dzi farwaho nga vhashumi vha Capitec.</p>
<p>Dziṅwe rekhodo</p>	<p>Rekhodo dza vhashumi, vharengi kana tshiimiswa tsha phuraivethe dzi re vhaṅwe vhathu, hu si idzo dzi re na vha Capitec; Rekhodo dzo farwaho nga Capitec dzi elanaho na vhaṅwe vhathu, hu tshi katelwa rekhodo dza masheleni, vhukwamani, rekhodo dza khonṅhiraka dzo ṅekedzwaho nga vhaṅwe vhathu, na rekhodo dza vhathu vha vhuraru dzo ṅekedzwaho nga ha vhorakhonṅhiraka/vhaṅetshedzatshumelo na zwiṅwe. Capitec i nga vha na rekhodo dzi elanaho na vhaṅwe vhathu, hu tshi katelwa vho rakhonṅhiraka, vhaṅetshedzatshumelo, khamphani dza thikhedzo/dzi shumisanaho nayo, khamphani dza bindu ṅhangelano, vhaṅetshedzatshumelo na vhaṅwe. Avho vhaṅwe vhathu vha nga vha na rekhodo dzine dza nga vha dza Capitec.</p>

8. **Khethekanyo dza Rekhodo dzine dza Wanala Iwa Othomethiki**

Vharengi vha nga hambela vhunzhi ha mañwalo na rekhodo dzi tshimbilelanaho na vhushaka havho na Capitec nga u netshedza vhuṭanzi vhu shumaho, nga nṅa ha musi u bvisela khagala zwo thivhelwa kana zwi songo tendelwa. Rekhodo dzine dza vha hone dzi katela marifhi a u badela, khumbelo dza zwikolodo, zwidodombedzwa zwa ndindakhombo, milayo na zwiimo, na zwiitatamennde zwa akhaunthu. U hambela hezwi, kha vha kwame Capitec Client Care kana vha dalele davhi. Zwidodombedzwa zwa vhukwamani: <https://www.capitecbank.co.za/contact-us/>.

9. **U shumiwa ha Mafhungo a Iwe muṅe**

9.1 Muano wa Capitec kha u shumiwa ha mafhungo a iwe muṅe u nga wanala kha Nḡivhadzo ya Tshidzumbe ya Capitec ine ya wanala kha:

<https://www.capitecbank.co.za/privacy-centre/privacy-notice/>.

9.2 Khumbelo iñwe na iñwe ya mafhungo ane a vha tshipiḡa tsha data i ḡo livhana na u shumiswa ha pfanelo u ya nga ha POPIA, nahone a i nga shumiwi u aya nga ha PAIA. Kha vha sedze kha <https://www.capitecbank.co.za/privacy-centre/data-subject-servicing/> u itela u ḡisa khumbelo.

10. **U swikelela Rekhodo dzo Farwaho nga vha Capitec**

10.1 U swikelela kha rekhodo dzo farwaho nga Capitec zwi nga swikeleliwa nga khumbelo fhedzi musi dzo tendelwa fhedzi musi ho no ḡadzea ṡhḡoḡea dzoṡhe dza ṡhḡoḡea dza u swikelela dzo no swikeleliwa.

10.2 Muhumbeli ndi muthu munwe na munwe ane a ita khumbelo ya u swikelela mafhungo ane Capitec ya vha nao. Hu na tshaka mbili dza vhahumbeli: muhumbeli wa muthu nga eṡhe na muñwe muhumbeli.

10.2.1 Muhumbeli nga ene muṅe ndi muhumbeli ane a ṡḡḡa u rekhodo dza:

10.2.1.1 Rekhodo dzavho na kha vhuimo havho ha vhuṅe. Capitec i ḡo netshedza nga u ḡifunela kana u ṅea tswikelelo kha mafhungo o humbelwaho kana u ṅea tswikelelo kha rekhodo yo teaho malugana na mafhungo a muhumbeli nga murahu ha u khwaṡhisedza vhuṅe ha muhumbeli na u vhona uri ṡhḡoḡea dzoṡhe dza PAIA dzo ḡadzea.

10.2.1.2 Dziñwe tshaka dza rekhodo dzi re kha Capitec nga vhuimo havho ha vhuṅe.

10.2.2 Khumbelo nga Vhañwe Vhahumbeli

10.2.2.1 Vhañwe vhahumbeli vha na pfanelo ya u ita khumbelo vha nga ṡḡḡa tswikelelo kha mafhungo o farwaho nga Capitec kha vhañwe vhathu. u imela vhathu vha mvelo kana vha mulayo vhane vha tenda uri Capitec i na mafhungo avho, kana vha nga shuma vho imela muthu muñwe na muñwe a re na dzangalelo ane a tama u wana mafhungo o farwaho nga Capitec. Ndi zwa ndeme u ṡhogomela uri Capitec a i kombetshedzei u netshedza tswikelelo nga u ḡifunela. Muhumbeli u

tea u ḡadzisa u ṅetshedza mafhungo o humbelwaho nga vhathu vho raloho. Nṅhani hazwo, vhaṅwe vhahumbeli vha fanela u swikelela ṅhōḡea dzoṅhe dza ṅhōḡea dza u thoma dza u swikelela mafhungo, sa zwe zwa sumbedzwa zwone u ya nga PAIA.

- 10.2.2.2 Hune u bveledzwa hafhu ha mafhungo ha ṅōḡea sa tshipiḡa tsha khumbelo ya tswikelelo, mbadelo yo randelwaho i shumaho ya u bveledzwa hafhu i ḡō badeliswa. U engedza kha zwenezwo, maitete a ṅōḡa u ṅalutshedzwa ho teaho ha muhumbeli na muthu wa mvelo kana wa vhulamukanyi we khumbelo ya ṅetshedzwa o imelwa ngae. Vhuṅanzi vhu pfalaho ha maandḡalanga kana ndaela vhu tea u ṅetshedzwa nga muhumbeli u sumbedza maandḡalanga a muhumbeli muṅwe na muṅwe ane a khou shuma o imela muthu wa mvelo kana wa mulayo.
- 10.2.2.3 Capitec i ḡō bvisa fhedzi rekhodo dzo humbelwaho kha muṅwe muhumbeli musi khwaṅhisedzo na ya maandḡalanga kana ndaela zwo no fhedzwa nga ṅḡila yo bvelelaho nahone thendelo yo ṅandavhuwaho yo no wanala u bva kha muthu wa mvelo kana wa mulayo ane mafhungo a vha awe. u anetshela.

11. Kuitele kwa Khumbelo

- 11.1 Muhumbeli wa ene muṅe kana muṅwe u tea u tevhedza ṅhōḡea thangeli dzoṅhe dzi konadzeaho dzi re kha PAIA maelana na khumbelo ya u swikelela rekhodo.
- 11.2 Muhumbeli wa ene muṅe kana muṅwe u tea u ḡadza fomo yo randelwaho (Fomo ya 02) sa zwine zwa wanala kha webusaithi ya Mulangi wa Mafhungo (<https://inforegulator.org.za/paia-forms/>). Phandḡa ha khumbelo ya PAIA i tshi khwaṅhiswa. Dziṅwe vesheni dza fomo dzi ḡō haniwa.
- 11.3 Fomo yo ḡadziwaho kathihi na mbadelo ya khumbelo na diphosithi, arali i hone, zwi tea u rumelwa kha Muofisiri wa Mafhungo kha ḡiresi ya fhethu kana ya poswo, kana nga kha imeiji ya eḡekithironiki sa zwe zwa ṅekedzwa kha khethekanyo ya 3 kha liṅwalwa ili.
- 11.4 Fomo yo randelwaho (Fomo ya 02) i tea u ḡadzwa i na zwidombbedzwa zwo linganaho na maṅwalwa a thikhedzo na a vhuṅe o linganaho u itela u konisa uri Muofisiri wa Mafhungo a kone u zwi ḡivha:
- 11.4.1 U ṅalusa nga vhuḡalo zwo eḡanahodzo humbelwaho. Khumbelo dza maṅwalo a sa pfali, a muhumbulo, a songo ṅalutshedzwaho PAIA i humbela uri khumbelo i shumaho a i nga ḡō shumiwa nahone i ḡō dzhiwa i sa shumi musi yo no ṅanganedzwa.
- 11.4.2 Khophi dzo khwaṅhisedzwaho dza maṅwalo a vhuṅe (ID) a muthu ene muṅe kana muṅwe muhumbeli dzi tea u ṅetshedzwa, nahone khophi idzi a dzi faneli u vha dza kale u fhira miṅwedzi miraru. Arali 'muṅwe muhumbeli a ṅetshedza khumbelo o imelwa nga muthu wa mvelo kana wa mulayo, kana muthu a re na dzangalelo, hu ṅōḡea khophi ya ID yo khwaṅhisedzwaho ya muthu wa mvelo kana wa mulayo o teaho, kana muthu a re na dzangalelo, na khophi yo ṅwalwaho nga ḡuvha ja miṅwedzi miraru yo fhiraho. Kha vha sedze khethekanyo ya 11.9 na khethekanyo ṅhukhu dzayo u itela zwidombbedzwa zwo engedzeaho malugana na vhuṅanzi ha vhukoni.
- 11.4.3 U sumbedza tshaka dza rekhodo dzi ṅōḡeaho, tshivhumbeo tsha tswikelelo tshine tsha ṅōḡea, na ṅḡila ya u ṅetshedza.

- 11.4.4 Diresi ya poswo kana diresi ya imejli ya muthu nga ethe kana muñwe muhumbeli.
- 11.5 Muhumbeli wa muthu nga ethe kana munwe muthu u tea u sumbedza zwavhudi ppanelo ine vha tama u i shumisa kana u tsireledza na u talutshedza uri ndi ngani rekhodo i tshi tode a u itela u shumisa kana u tsireledza yeneyo ppanelo.mafhungo a tode a u itela ndivho yeneyo.
- 11.6 Capitec i do shuma kha khumbelo hu sa athu fhela maḁuvha a 30 nga murahu ha u khwaḁhisedza muthu nga ethe kana muñwe muhumbeli, muthu/vhathu vha mvelo kana vha mulayo, na/kana vhane vha vha na dzangalelo, na u khwaḁhisedza tode a dzothe dza tode a dza u thoma. Arali ha netshedzwa mihumbulo yo khetheaho ine ya tanganedza tshifhinga tsho fhambanaho, Muofisiri wa Mafhungo a nga dzudzanya tshifhinga tsha u shuma sa zwine zwa tode a.
- 11.7 Hune mafhungo ane a khou humbelwa a kwama muthu wa mvelo kana wa mulayo, Capitec i do thoma vhukwamani na muthu wa mvelo kana wa mulayo i tshi shumisa nomboro ya vhukwamani yo khwaḁhisedzwaho yo rekhodiwaho kha sisiḁeme dza Capitec. Nga tshifhinga tsha maitete aya, Capitec i do bvisela khagala vhuḁe ha muhumbeli wa muthu nga ethe kana muñwe kha khasiḁama na u humbela nga ndila ya tshiofisi thendelo yavho ya u bvisa mafhungo avho kha muhumbeli wa muthu nga ethe kana muñwe.
- 11.8 Muhumbeli wa muthu nga ethe kana muñwe u do divhadzwa nga ha u khwaḁhisedzwa ha khumbelo yawe na uri tswikelelo yo newaho yo tendelwa kana yo hanelwa. Arali muhumbeli wa muthu nga ethe kana muñwe muhumbeli a tshi tode a zwiitisi tode a thalutshedzo ya tsheo, vha teau sumbedza ndila na zwidodombedzwa zwine mafhungo eneo a tea u netshedzwa ngazwo.
- 11.9 Musi 'muñwe muhumbeli' a tshi tode a mafhungo o imela muthu wa mvelo kana wa mulayo, kana muthu a re na dzangalelo, muñwe muhumbeli u tea u netshedza vhuḁanzi vhu fushaho ha vhukoni hawe na/kana maandḁalanga kha Muofisiri wa Mafhungo. Vhuḁanzi uhu ha vhukoni kana maandḁalanga vhu tea u netshedzwa nga tshivhumbeo tsha Maandḁalanga o Khetheaho a Vhuimeleli kana liñwe liñwalo lo teaho ja mulayo li tshimbilelanaho na nyimele dzo khetheaho. Arali Maandḁalanga o Khetheaho a Vhuimeleli o netshedzwa sa vhuḁanzi, a tea u sumbedza zwavhudi zwi tevhelaho:
- 11.9.1 U nea nga ho livhaho muñwe muhumbeli maandḁalanga a u shumisa ppanelo nga fhasi ha PAIA o imela muthu wa mvelo kana wa mulayo, kana muthu a re na dzangalelo, na u sumbedza zwothe u thoma na tshifhinga tsha maanda aya hu sa athu fhela tshifhinga tsho tiwaho.
- 11.9.2 U sumbedzisa uri muñwe muhumbeli o newa maandḁalanga a todeaho a u humbela tswikelelo kha na u wana mafhungo o khetheaho o todiwaho nga kha PAIA.
- 11.9.3 U ita vhuḁamani vhu re khagala vhukati ha maanda kana maandḁalanga o netshedzwaho na ppanelo ya u swikelela mafhungo nga fhasi ha PAIA.
- 11.10 Muhumbeli wa muthu nga ethe kana muñwe u tea u badela mbadelo phanda ha musi hu tshi shumiswa khumbelo, arali zwi tshi tode a.

12. Zwiitisi zwa u haniwa ha u swikelela rekhodo

PAIA ndima ya 4 i nekedza nyimele dzine nga kha dzo khumbelo ya u swikelela rekhodo i nga/ya tea u haniwa nga vha Capitec, hu tshi katelwa:

- 12.1 Ndaela ya tsireledzo ya tshiphiri tsha muthu wa vhuraru ane a vha muthu wa mupo, ane a nga katela u bvisela khagala hu sa pfadzi ha mafhungo a iwe muṅe a uyo muthu wa mupo.
- 12.2 Ndaela ya tsireledzo ya zwa vhubindudzi ha mafhungo kha muthu wa vhuraru, kana rekhodo dzi re na:
 - 12.2.1 zwiphiri zwa bindu kha muthu wa vhuraru.
 - 12.2.2 mafhungo a masheleni, a bindu, a saintsi na a thekhnikhala ane u bvisela khagala one zwa nga vha nga tshinyalelo kha madzangalelo a masheleni kana a bindu kha muthu wa vhuraru.
 - 12.2.3 mafhungo o bviselwaho khagala lwa tshiphiri nga muthu wa vhuraru kha Capitec, arali u bvisela khagala zwi tshi nga vhea muthu wa vhuraru kha vhuimo vhu si havhuḍi ha nyambedzano kana muṭaṭisano wa bindu.
- 12.3 Ndaela ya tsireledzo ya mafhungo a tshiphiri tsha muthu wa vhuraru arali zwo tsireledzwa u ya nga ha thendelano inwe na inwe.
- 12.4 Ndaela ya tsireledzo ya tsireledzo ya vhatu na tsireledzo ya ndaka.
- 12.5 Ndaela ya tsireledzo ya rekhodo dzine dza nga dzhiiwa sa vhuṭalu kha maitete a mulayo.
- 12.6 nyito dza vhubindudzi dza Capitec, dzine dza nga katela:
 - 12.6.1 zwiphiri wa thengiselano zwa Capitec.
 - 12.6.2 mafhungo a masheleni, vhubindudzi, saintsi kana a thekhnikhala ane u a bvisela khagala zwa nga vhang a tshinyalelo kha madzangalelo a bindu kana a masheleni a Capitec.
 - 12.6.3 Mafhungo ane, arali o bviselwa khagala a nga vhea Capitec kha vhuimo vhu si havhuḍi ha nyambedzano kana muṭaṭisano wa zwa vhubindudzi.
 - 12.6.4 phurogireme ya khomphiyutha ine ya vha ya Capitec, nahone yo tsireledzwaho nga nzivhanyedziselo.
 - 12.6.5 Mafhungo a ṭhodisiso a Capitec kana muthu wa vhuraru hune u a bvisela khagala zwi ṭana na vhuṅe ha Capitec, muṭodisisi kana mafhungo ane a khou ṭodisiswa nahone a nga vhea ṭhodisiso kha vhuimo vhu si havhuḍi na kathihi.
- 12.7 Khethekanyo 7 ya PAIA, i fhambetshelwa kha dziṅwe nyimele dzine PAIA ya sa shume kha khumbelo ya u swikelela rekhodo dzavho, hezwi zwi katela:
 - 12.7.1 Rekhodo dzo humbelelwa maitete a sivili kana a vhugevhenga;
 - 12.7.2 Khumbelo dzo itwaho nga murahu ha musi ho no thomiwa maitete a vhugevhenga kana a sialala, sa zwine zwa nga vha zwone; na
 - 12.7.3 Arali u swikelela rekhodo idzo ha loangulwaq nga miṅwe milayo hu si mbetshelwa dza Mulayo uyu.

13. Thasululo Ji re Hone kha u Haniwa ha Khumbelo ya Mafhungo

13.1 Thasululo a nga ngomu

13.1.1 Muhumbeli wa AA wa muthu nga ethe kana muñwe ane khumbelo yawe ya PAIA ya u swikelela mafhungo ya hanelwa a nga ñetshedza khumbelo ya mbilaelo ya nga ngomu kha Capitec. Aphili dza nga ngomu dzi tea u ñetshedzwa tzedzuluso nga u tou ñwala kha Muhasho wa u Tevhedza nga imeiji kha Compliance@capitecbank.co.za. Khuwelelo ya nga ngomu Mufarisa Muofisiri wa Mafhungo (DIO) wa Capitec kha paia@capitecbank.co.za. Khumbelo dza u sedzulusa nga ngomu dzi tea u ñetshedzwa hu sa athu fhela mañuvha a 60 nga murahu ha musu khumbelo yo hanedzwa. Muhasho wa u Tevhedza Mulayo u ðo ðodisisa tshiitisi tsha u hana ha u thoma na u sedzulusa.

13.1.2 DIO, ine ya sa shele mulenzhe kha u shuma ha khumbelo dza PAIA nga ndila ya tshiofisi, i ðo ita tzedzuluso yo fhelelaho ya tsheo ya u thoma yo dzhiwaho nga Muofisiri wa Mafhungo. Muhasho wa u Tevhedza Mulayo u na mañuvha a mushumo a 15 ane ngao a nga ita tzedzuluso ya mbilaelo. Phindulo i ðo vha na u ðhogomela mafhungo mañwe na mañwe a tikedzaho o engedzwaho o ñetshedzwaho kha. U vhona uri hu na u sa dzhia sia na u vha na tshipikwa, DIO ye ya lavhelesa khumbelo ya u thoma ya PAIA na u fhindula khumbelo a i nga ðo dzhenelela kha u ðivha muhumbeli nga nñda ha mvelelo dza tshifhinga tsha mañuvha a mushumo a 15 khumbelo ya u sedzulusa.

13.1.3 Nga murahu ha u wana tzedzuluso ya nga ngomu, DIO i ðo ðola hafu tsheo na u lavhelesa mafhungo mañwe na mañwe maswa o ñetshedzwaho. DIO i mbo ði dzhia tsheo ya u swikelela mafhungo o humbelwaho. U vhona uri a hu na tshitalula, inwe DIO i ita tzedzuluso ya vhuvhili phanña ha musu hu tshi dzhiwa tsheo ya u fhedzisela. DIO ine ya khou sedzulusa i saina phindulo ya fomala, nahone thendelo dzothe dzi rekhodiwa u itela u odithiwa na u tevhedzwa.

13.1.4 Phindulo i ðo ñetshedzwa hu sa athu fhela mañuvha a mushumo a 15 u bva tshe ha ðanganedzwa khumbelo ya u sedzulusa.

13.2 Thasululo ya nga nñda

Muhumbeli nga ethe kana e na muñwe a songo fushea nga u hana ha Muofisiri wa Mafhungo u bvisela khagala mafhungo, a nga ri musu o ðivhadzwa tsheo kha mañuvha a 30, a shumisa ndila dzi tevhelaho:

13.2.1 U dzhenisa mbilaelo kha Mulanga Mafhungo nga u ðadza Fomo dzo randelwaho dza PAIA Fomo ya 5 u bva kha webusaithi ya Mulanguli na u rumela kha PAIAComplaints@inforegulator.org.za.

13.2.2 U ita khumbelo kha Khothe i re na maanđalanga a u vhofohololwa, u itela ndivho dza PAIA, arali dziñwe ndila dzothe dza nñda dzo no fhela.

14. Mbadelo

14.1 Mbadelo na tshivhumbeo tsha mbadelo Maelana a Zwiimiswa zwa Phuraivethe zwo bulwaho kha thebuḷu ire afho nṯha.

Nomboro	Ṳhalutshedzo	Mbadelo
1	Mbadelo ya khumbelo ine ya badelwa nga muhumbeli muḽwe na muḽwe	R140.00
2	Fothokhophi/khophi ya mutswu na mutshena yo phirinṯiwaho kha siaṭari ja muelo wa A4	R2.00 nga siaṭari kana tshipiḡa tsha hone
3	Khophi yo phirinṯiwaho ya siaṭari ja muelo wa A4	R2.00 nga siaṭari kana tshipiḡa tsha hone.
4	Nga khophi kha phomphiyutha i kha tshivhumbeo tshi vhaleaho:	
	Fuḷeshi ḡiraivi (ine ya nga ḽekedzwa nga muhumbeli)	R40.00
	Khomphekithi disiki ine ya nga ḽekedzwa nga muhumbeli	R40.00
	Khomphekithi disiki ine ya nga ḽekedzwa muhumbeli	R60.00
5	U itela u ṯhansikirabiwa wa zwifanyiso zwi vhonealaho kha siaṭari ja A4	Tshumelo i tou tholelwa muthu wa nḡa. zwi ḡo bva kha khotsheni ya Muḽetshedzatshumelo.
6	Khophi ya zwifanyiso zwi vhonealaho	Tshumelo i tou tholelwa muthu wa nḡa. zwi ḡo bva kha khotsheni ya Muḽetshedzatshumelo.
7	U ṯhiransikiraiba rekhodo ya u thetshesela, nga siaṭari ja A4	R24.00
8	Khophi ya rekhodo i thetshesewaho kha:	
	Fuḷeshe ḡiraivi (yo diswaho nga muhumelo)	R40.00
	Khomphekithi disiki ine ya nga ḽekedzwa nga muhumbeli	R40.00
	Khomphekithi disiki ine ya nga ḽekedzwa nga muhumbeli	R60.00
9	U ṯoḡa na u lugisa rekhodo u itela u bvisela khagala awara iḽwe na iḽwe kana tshipiḡa tsha awara hu sa katelwi awara ya u thoma, zwine zwa ṯoḡea lu pḡadzaho na ndugiselo	R145.00
	U sa fhirisa mutengo woṯhe wa	R435.00

Nomboro	Thalutshedzo	Mbadelo
10	Diphosithi: arali zwi tshi fhira awara dza 6	Thihi tshararu tsha tshivhalo u yan ga u humbela zwo rekanywa u yan ga ha zwithu zwa 2 u swika 8.
11	U posa, imeili kana pfukiselo dziñwe dza ełekiθhironiki	Zwibviswa zwa vhukuma, zwiñwe.

- 14.2 Mbadelo na tshivhumbeo tshifhinga tshoθhe. U itela mafhungo a tshifhingani tsha zwino na a zwenezwino u dalela Webusaithi ya Mulanguli wa Mafhungo nga kha <https://info regulator.org.za/information-regulator-paia-manuals/>.
- 14.3 Muofisiri wa Mafhungo na /Mufarisa Muofisiri wa Mafhungo vha nga hana na rekhodo u ya nga tsheo yavho u swika muhumbeli nga eθhe kana muñwe a tshi badela mbadelo dzo teaho.

15. Tsheo

- 15.1 Capitec i do, u sedzulusa na u fhindula khumbelo, kha mađuvha a 30 ho wanala khumbelo, u țanganedza na u khwaθhisedza nga nđila i bvelelaho.
- 15.2 Arali zwi tshi tođea, tshifhinga tsha tsheo iyi tshinga engedzwa nga mañwe mađuvha a 30, nga maanda arali hu na mañwe hu na mafhungo o fariwaho kana rekhodo yo fariwaho nga iñwe ofisi Musi zwo ralo Capitec i do đivhadza muhumbeli nga eθhe kana muñwe nga nyengedzedzo kana tsheo iñwe na iñwe.

16. U wanala ha Manyuwala

- 16.1 Khophi ya Manyuwala hu tshi katela na thalutshedzelo dzayo, na Addendum ndi:
- 16.1.1 Nga kha webusaithi ya Capitec ya <https://www.capitecbank.co.za/privacy-centre/promotion-of-access-to-information/>.
- 16.1.2 Ofisi Khulwane dzothe dza Capitec u itela u țoliwa nga tshitshavha nga awara dzo đowealeho dza mushumo. Manyuwala iyi i nga ñekedzwa nga huñwe nga luambo lwa tshiofisi lwa Afrika Tshipembe musu hu na khumbelo.

17. **Aphendikisi ya A: Fomo ya 02: Khumbelo ya u swikelela rekhodo [Ndaulo ya 7]**

FORM 2

REQUEST FOR ACCESS TO RECORD

[Regulation 7]

NOTE:

1. *Proof of identity must be attached by the requester.*
2. *If requests made on behalf of another person, proof of such authorisation, must be attached to this form.*

TO: The Information Officer

(Address)

E-mail address:

Fax number:

Mark with an "X"

Request is made in my own name

Request is made on behalf of another person.

PERSONAL INFORMATION			
Full Names			
Identity Number			
Capacity in which request is made (when made on behalf of another person)			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B):		Facsimile: <input type="text"/>
	Cellular:		
Full names of person on whose behalf request is made (if applicable):			
Identity Number			
Postal Address			

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
PARTICULARS OF RECORD REQUESTED			
<i>Provide full particulars of the record to which access is requested, including the reference number if that is known to you, 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. All additional pages must be signed.)</i>			
Description of record or relevant part of the record:			
Reference number, if available			
Any further particulars of record			
TYPE OF RECORD <i>(Mark the applicable box with an "X")</i>			
Record is in written or printed form			
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>			
Record consists of recorded words or information which can be reproduced in sound			
Record is held on a computer or in an electronic, or machine-readable form			

FORM OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Printed copy of record <i>(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)</i>	
Written or printed transcription of virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Transcription of soundtrack <i>(written or printed document)</i>	
Copy of record on flash drive <i>(including virtual images and soundtracks)</i>	
Copy of record on compact disc drive <i>(including virtual images and soundtracks)</i>	
Copy of record saved on cloud storage server	

MANNER OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Personal inspection of record at registered address of public/private body <i>(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)</i>	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format <i>(including transcriptions)</i>	
E-mail of information <i>(including soundtracks if possible)</i>	
Cloud share/file transfer	
Preferred language <i>(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)</i>	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED	
<i>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.</i>	
Indicate which right is to be exercised or protected	

Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES	
a)	<i>A request fee must be paid before the request will be considered.</i>
b)	<i>You will be notified of the amount of the access fee to be paid.</i>
c)	<i>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.</i>
d)	<i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i>
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication <i>(Please specify)</i>

Signed at _____ this _____ day of _____ 20 _____

Signature of Requester / person on whose behalf request is made

FOR OFFICIAL USE

<i>Reference number:</i>	
<i>Request received by: (State Rank, Name And Surname of Information Officer)</i>	
<i>Date received:</i>	
<i>Access fees:</i>	
<i>Deposit (if any):</i>	

Signature of Information Officer

18. Aphendikisi ya B: Fomo ya 05: Fomo ya Mbilaelo [Ndaulo ya 10]



**INFORMATION
REGULATOR
(SOUTH AFRICA)**
*Ensuring protection of your personal information
and effective access to information*

Address: JD House, 27 Stiemens Street
Braamfontein, Johannesburg, 2001
P.O. Box 31533
Braamfontein, Johannesburg, 2017
Tel: 010 023 5200
Email: PAIAComplaints@infoRegulator.org.za

COMPLAINT FORM

FORM 5 [Regulation 10]

NOTE:

- This form is designed to assist the Requester or Third Party (hereinafter referred to as "the Complainant") in requesting a review of a Public or Private Body's response or non-response to a request for access to records under the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) ("PAIA"). Please fill out this form and send it to the following email address: PAIAComplaints@infoRegulator.org.za or complete online complaint form available at <https://www.justice.gov.za/inforeg/>.
- PAIA gives a member of the public a right to file a complaint with the Information Regulator about any of the nature of complaints detailed in part F of this complaint form.
- It is the policy of the Information Regulator to defer investigating or to reject a complaint if the Complainant has not first given the public or private body (herein after referred to as "the Body") an opportunity to respond to and attempt to resolve the issue. To help the Body address your concerns prior to approaching the Information Regulator, you are required to complete the prescribed **PAIA Form 2** and submit it to the Body.
- A copy of this Form will be provided to the Body that is the subject of your complaint. The information you provide on this form, attached to this form or that you supply later, will only be used to attempt to resolve your dispute, unless otherwise stated herein.
- The Information Regulator will only accept your complaint once you confirm having complied with the prerequisites below.
- Please attach copies of the following documents, if you have them:**
 - Copy of the form to the Body requesting access to records;
 - The Body's response to your complaint or access request;
 - Any other correspondence between you and the Body regarding your request;
 - Copy of the appeal form, if your complaint relate to a public body;
 - The Body's response to your appeal;
 - Any other correspondence between you and the Body regarding your appeal;
 - Documentation authorizing you to act on behalf of another person (if applicable);
 - Court Order or Court documents relevant to your complaint, if any.
- If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.

CAPACITY OF PERSON/PARTY LODGING A COMPLAINT

(Mark with an "X")

- Complainant Personally
- Representative of Complainant
- Third Party

PREREQUISITES

Did you submit request (PAIA form) for access to record of a public/private body?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Has 30 days lapsed from the date on which you submitted your PAIA form?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Did you exhaust all the internal appeal procedure against a decision of the Information officer of a public body?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you applied to Court for appropriate relief regarding this matter?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

FOR INFORMATION REGULATOR'S USE ONLY			
Received by: (Full names)			
Position			
Signature			
Complaint accepted	Yes	<input type="checkbox"/>	No
Reference Number			
Date stamp			

Postal address	Facsimile	Other electronic communication (Please specify)

**PART A
 PERSONAL INFORMATION OF COMPLAINANT**

Full Names			
Identity Number			
Postal Address			
Street Address			
E-Mail Address			
Contact numbers	Tel. (B)		Facsimile
	Cellular		

**PART B
 REPRESENTATIVE INFORMATION**
(Complete only if you will be represented. A Power of Attorney must be attached if complainant is represented, failing which the complaint will be rejected)

Full Names of Representative			
Nature of representation			
Identity Number / Registration Number			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		

**PART C
 THIRD PARTY INFORMATION**
(Please attach letter of authorisation)

Type of Body	Private	<input type="checkbox"/>	Public	<input type="checkbox"/>
Name of Public / Private Body				
Registration Number (if any)				
Name, Surname and Title of person authorised to lodge a complaint				
Postal Address				
Street Address				
E-mail Address				

Contact Numbers	Tel. (B): Cellular		Facsimile	
PART D BODY AGAINST WHICH THE COMPLAINT IS LODGED				
Type of body	Private		Public	
Name of public / private body				
Registration number (if any)				
Name, surname and title of person you dealt with at the public or private body to try to resolve your complaint or request for access to information				
Postal Address				
Street Address				
E-mail Address				
Contact Numbers	Tel. (B): Cellular		Facsimile	
Reference Number given (if any)				
PART E COMPLAINT				
<i>Tell us about the steps you have taken to try to resolve your complaint (Complaints should first be submitted directly to the public or private body for response and possible resolution)</i>				
Date on which request for access to records submitted.				
Please specify the nature of the right(s) to be exercised or protected, if a complaint is against a private body.				
Have you attempted to resolve the matter with the organisation?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, when did you receive it? (Please attach the letter to this application.)				
Did you appeal against a decision of the information officer of the public body?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, when did you lodge an appeal?				
Have you applied to Court for appropriate relief regarding this matter?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, please indicate when was the matter adjudicated by the Court? Please attach Court Order, if there is any.				
PART F DETAILED TYPE OF ACCESS TO RECORDS				
<i>(Please select one or more of the following to describe your complaint to the Information Regulator)</i>				
Unsuccessful appeal (Section 77A(2)(a) or section 77A(3)(a) of PAIA)	<i>I have appealed against the decision of the public body and the appeal is unsuccessful.</i>			
Unsuccessful application for condonation (Sections 77A(2)(b) and 75(2) of PAIA)	<i>I filed my appeal against the decision of the public body late and applied for condonation. The condonation application was dismissed.</i>			

Refusal of a request for access (Section 77A(2)(c)(i) or 77A(2)(d)(i) or 77A(3)(b) of PAIA)	<i>I requested access to information held by a body and that request was refused or partially refused.</i>	<input type="checkbox"/>
The body requires me to pay a fee and I feel it is excessive (Sections 22 or 54 of PAIA)	<i>Tender or payment of the prescribed fee.</i>	<input type="checkbox"/>
	<i>The tender or payment of a deposit.</i>	<input type="checkbox"/>
Repayment of the deposit (Section 22(4) of PAIA)	<i>The information officer refused to repay a deposit paid in respect of a request for access which is refused.</i>	<input type="checkbox"/>
Disagree with time extension (Sections 26 or 57 of PAIA)	<i>The body decided to extend the time limit for responding to my request, and I disagree with the requested time limit extension or a time extension taken to respond to my access request.</i>	<input type="checkbox"/>
Form of access denied (Section 29(3) or 60(a) of PAIA)	<i>I requested access in a particular and reasonable form and such form of access was refused.</i>	<input type="checkbox"/>
Deemed refusal (Section 27 or 58 of PAIA)	<i>It is more than 30 days since I made my request and I have not received a decision.</i>	<input type="checkbox"/>
	<i>Extension period has expired and no response was received.</i>	<input type="checkbox"/>
Inappropriate disclosure of a record (Mandatory grounds for refusal of access to record)	<i>Records (that are subject to the grounds for refusal of access) have inappropriately/unreasonable been disclosed.</i>	<input type="checkbox"/>
No adequate reasons for the refusal of access (Section 56(3)(a) of PAIA)	<i>My request for access is refused, and no valid or adequate reasons for the refusal, were given, including the provisions of this Act which were relied upon for the refusal.</i>	<input type="checkbox"/>
Partial access to record (Section 28(2) or 59(2) of PAIA)	<i>Access to only a part of the requested records was granted and I believe that more of the records should have been disclosed.</i>	<input type="checkbox"/>
Fee waiver (Section 22(8) or 54(8) of PAIA)	<i>I am exempt from paying any fee and my request to waive the fees was refused.</i>	<input type="checkbox"/>
Records that cannot be found or do not exist (Section 23 or 55 of PAIA)	<i>The Body indicated that some or all of the requested records do not exist and I believe that more records do exist.</i>	<input type="checkbox"/>
Failure to disclose records	<i>The Body decided to grant me access to the requested records, but I have not received them.</i>	<input type="checkbox"/>
No jurisdiction (exercise or protection of any rights) (Section 50(1)(a) of PAIA)	<i>The Body indicated that the requested records are excluded from PAIA and I disagree.</i>	<input type="checkbox"/>
Frivolous or vexatious request (Section 45 of PAIA)	<i>The Body indicated that my request is manifestly frivolous or vexatious and I disagree.</i>	<input type="checkbox"/>
Other (Please explain)		
PART G EXPECTED OUTCOME		
How do you think the Information Regulator can assist you? Describe the result or outcome that you seek.		
PART H AGREEMENTS		

The legal basis for the following agreements is explained in the Privacy Notice on how to file your complaint document. In order for the Information Regulator to process your complaint, you need to check each one of the checkboxes below to show your agreement:

- I agree that the Information Regulator may use the information provided in my complaint to assist it in researching issues relating to the promotion of the right of access to information as well as the protection of the right to privacy in South Africa. I understand that the Information Regulator will never include my personal or other identifying information in any public report, and that my personal information is still protected by the Protection of Personal Information Act, 2013 (Act No. 4 of 2013). I understand that if I do not agree, the Information Regulator will still process my complaint.
- The information in this Complaint Form is true to the best of my knowledge and belief.
- I authorize the Information Regulator to collect my personal complaint information (such as the information about me in this complaint form) and use it to process my human rights complaint relating to the right of access to information and / or the protection of the right to privacy.
- I authorise anyone (such as an employer, service provider, witness) who has information needed to process my complaint to share it with the Information Regulator. The Information Regulator can obtain this information by talking to witnesses or asking for written records. Depending on the nature of the complaint, these records could include personnel files or employer data, medical or hospital records, and financial or taxpayer information.
- If any of my contact information changes during the complaint process, it is my responsibility to inform the Information Regulator; otherwise my complaint could experience a delay or even be closed.

Signed at _____ this _____ day of _____ 20 _____

Complainant/Representative/Authorised person of Third party