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# **Pretorium Trust (Co-op) Ltd**

## **MANUAL**

**in terms of Section 51 of the  
The Promotion of Access to Information Act,**

**Act 2 of 2000**

**(the "ACT")**

May 2021

Version:2

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1. **PREAMBLE**

The Promotion of Access to Information Act NO. 2 of 2000, ("the Act") came into operation on 23 November 2001. Section 51 of this Act requires that we as a Co-operative compile a manual to inform the public of the procedure to follow when requesting information from us for the purpose of exercising or protecting rights.

2. **INTRODUCTION TO PRETORIUM TRUST (CO-OP) LIMITED**

Pretorium Trust (Co-op) Limited conducts business as a Buying Association as well as a Short Term Insurance Broker and Credit Provider of Short-Term Loans and Hire Purchase Facilities and medical Gap Cover.

This manual will provide information on the categories of information in our possession. We also explain the process to follow should you require access to any of this information.

A copy of this manual is also available on our website [www.bonuscard.co.za](http://www.bonuscard.co.za)

3. **OUR DETAILS**

Full Name : Pretorium Trust (Co-op) Ltd

Registration Number : 1949/000001/24

Registered Address : Pretorium Building  
40 Ingersol Road  
Lynnwood Glen  
0081

Postal Address : P O Box 35797  
MENLO PARK  
0102

Telephone Number : 012 361 5526

CEO : Mrs M J Jordaan

Designated Information Officer : Mr D Dyer

Designated Deputy Information Officer : Mr S H G Fortuin

Email Address of Information Officer : [pretorium@pretorium.co.za](mailto:pretorium@pretorium.co.za)

Website : [www.bonuscard.co.za](http://www.bonuscard.co.za)

#### 4. **THE OFFICIAL GUIDE**

Section 10 of the Act requires the South African Human Rights Commission (SAHRC) to publish a Guide containing information reasonably required by a person wishing to exercise or protect any right in terms of this Act.

The Guide has been published and is also available at all offices and on the website of the South African Human Rights Commission, ([www.sahrc.org.za](http://www.sahrc.org.za)) and contains the following information:

The objects of the Act;

Particulars of the information officer of every public body;

Particulars of every private body as are practicable;

The manner and form of a request for access to information held by a body;

Assistance available from both the information officers and the Human Rights Commission in terms of this Act;

All remedies in law regarding acts, omissions, rights and duties, including how to lodge an internal appeal and a court application;

Schedules of fees to be paid in relation to requests for access to information;

Regulations made in terms of the Act.

Enquiries regarding the Guide can be addressed to the SAHRC, the contact details of which are as follows:

Post: South African Human Rights Commission  
Promotion of Access to Information Act Unit  
Research and Documentation Department  
Private Bag X2700  
Houghton  
2041

Telephone: (011) 877 3803

Contact person: Lindiwe Dlamini

Email: [lidlamini@sahrc.org.za](mailto:lidlamini@sahrc.org.za)

Website: [www.sahrc.org.za](http://www.sahrc.org.za)

## **5. INFORMATION AVAILABLE**

### **5.1 CATEGORIES**

#### **5.1.1 Information**

We hold the following categories of information in terms of PAIA and POPI:

##### **a) Statutory Company Information**

- i) Certificate of Incorporation;
- ii) Certificate of Change of Name (if any);
- iii) Memorandum of Incorporation'
- iv) Certificate to Commence Business'
- v) Minute Book, Board meetings and Annual General Meeting of Members
- vi) Register of Directors';
- vii) Annual Financial Statements including:
  - Annual accounts;
  - Directors' reports;
  - Auditor's reports
- ix) Books of Account regarding financial information required by the Co-operative Act.

##### **b) Accounting Records**

- i) Books of Account including journals and ledgers;
- ii) Statements and receipts.

##### **c) Statutory Employee Records**

- i) Employees' names and occupations;
- ii) Remuneration paid to each employee;
- iii) Date of birth of each employee;
- iv) Attendance register;
- v) Leave register;
- vi) Employment equity plan;
- vii) Salary register;
- viii) Staff records (after date of employment ceases);
- ix) IRP 5 certificates of employees.

##### **d) Other Employee Records**

- i) Employee contracts;
- ii) Personnel Policy.

##### **e) Fixed Property**

- i) Building plans

##### **f) Movable Property**

- i) Asset register;

##### **g) Agreements and Contracts**

- i) Agreements with retailers and suppliers of services;
- ii) Agreements with members;
- iii) Hire purchase agreements with members.

##### **h) Taxation**

Copies of all Income Tax Returns and other tax returns and documents.

**i) Insurance**

- i) Insurance policies;

**j) Information Technology**

- i) Hardware;
- ii) Operating Systems;
- iii) Telephone Exchange Equipment;
- iv) Telephone Lines. Leased Lines and Data Lines;
- v) LAN Installations;
- vi) Software Packages;
- vii) Disaster Recovery Procedures;
- viii) Internal Systems Support and Programming/Development;
- ix) Agreements;
- x) Licenses.

**k) Sales and Marketing**

- i) Products;
- ii) Retailer network;
- iii) Brochures, Newsletters and Advertising Materials
- iv)

**5.1.2 DATA SUBJECTS AND INFORMATION**

The categories of data subjects and the categories of information that are held and/or processed for each category includes:

**a) Members and prospects:**

- i) Name and contact details;
- ii) Identity number;
- iii) Employment details;
- iv) Banking and financial details;
- v) Credit history received from the credit bureaus;
- vi) Information pertaining to the relationship with us;
- vii) Other information not specified and reasonably required to be processed for business operations.

**b) Employees and candidates:**

- i) Name and contact details;
- ii) Identity number;
- iii) Employment history and references;
- iv) Banking and financial details;
- v) Other information not specified and reasonably required to be processed for business operations.

**c) Vendors/retailers/other business relationships:**

- i) name and contact details;
- ii) identity number and/or company information and director's information (where applicable);
- iii) banking and financial details;
- iv) information pertaining to the relationship with us;
- v) other information not specified and reasonably required to be processed for business operations.

### 5.1.3 RECIPIENTS OF INFORMATION

- a) any firm organization or person Pretorium Trust uses to collect payments and recover debts or to provide a service on its behalf;
- b) any firm, organization or person who provides Pretorium Trust with products or services;
- c) any payment system Pretorium Trust uses;
- d) regulatory and governmental authorities or ombudsmen, or other authorities, including tax authorities, where Pretorium Trust have a duty to share information;
- e) credit bureaus;
- f) financial institutions from whom payments are received on behalf of data subjects;
- g) any other operator not specified;
- h) employees of Pretorium Trust.

### 5.2 PURPOSES OF PROCESSING

The purpose of processing data subjects' personal information will include-

#### a) For members (including applicants where applicable):

- i) performing obligations or exercising rights in pursuance of any agreement with members;
- ii) making, or assist in making, financial and risk decisions about applicants or members and to verify members' details;
- iii) operating and managing members' accounts and manage any application, agreement or correspondence members may have with Pretorium Trust;
- iv) corresponding with members by email, sms, letter, telephone or in any other way about our products and services, unless members inform us that they prefer not to receive such information or marketing;
- v) identifying or preventing fraud, money laundering;
- vi) forming a view of members as an individual and to identify, develop or improve products, that may be of interest of members;
- vii) carrying out market research, business and statistical analysis;
- viii) carrying out audits;
- ix) performing other administrative and operational purposes including the testing of systems;
- x) tracing members' whereabouts;
- xi) recovering any debt members may owe us;
- xii) complying with our regulatory or other obligations;
- xiii) any other reasonably required purpose relating to the Pretorium Trust business and relationship.

#### b) For prospects:

- I) verifying and updating information;
- II) pre-scoring;
- III) direct marketing to prospects;
- IV) any other reasonably required purpose relating to the processing of a prospect's personal information.

#### c) For employee purposes:

- I) verification of applicant's information during employment application process;
- II) general matters relating to personnel;
- III) administration;
- IV) pension fund;
- V) medical aid;

- VI) payroll;
- VII) disciplinary action;
- VIII) training;
- IX) any other reasonably required purpose relating to the employment or possible employment relationship.

**d) Retailers / Vendors/ other business relationships:**

- I) verifying information and performing checks;
- II) purposes relating to the agreement or business relationship or possible agreement or business relationships between the parties;
- III) payment;
- IV) complying with our regulatory or other obligations;
- V) reporting;
- VI) any other reasonably required purpose relating to Pretorium Trusts' business.

### **5.3 INFORMATION SECURITY MEASURES**

Pretorium Trust implement the following general processes and procedures as reasonable measures to protect the integrity and confidentiality of personal information:

- a) general awareness and training programs;
- b) retention policy for all information;
- c) secure hard copy filing (where appropriate);
- d) secure systems and devices (where appropriate);
- e) information security policies and processes including access controls and monitoring ect..;
- f) process for reporting risks identified or security breaches.

### **5.4 PROCESS FOR REQUESTING ACCESS TO INFORMATION**

If you wish to request access to any categories of information referred to in 1 above, you are required to complete a request form as set out in annexure "A" hereto. These forms are available from:

- \* our information officer (whose contact details are in section 3 of this manual);
- \* the SAHRC website ([www.sahrc.org.za](http://www.sahrc.org.za));
- \* the Department of Justice and Constitutional Development website ([www.doj.gov.za](http://www.doj.gov.za)).

There is a prescribed fee (payable in advance) for requesting and accessing information in terms of the Act. Details of these fees are contained in the request form.

You may also be called upon to pay the additional fees prescribed by regulation for searching for and compiling the information which you have requested, including copying charges.

It is important to note that access is not automatic – you must identify the right you are seeking to exercise or protect and explain why the record you request is required for the exercise or protection of that right. You will be notified in the manner indicated by you on the request form whether your request has been approved.

## 6 INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION

Where applicable to our operations, information is also available and/or we also retain records and documents in terms of certain provisions of the following statutes:

- \* Basic Conditions of Employment Act No. 75 of 1997
- \* Compensation for Occupational Injuries and Diseases Act NO. 130 of 1993
- \* National Credit Act NO. 34 of 2005
- \* Co-operatives Act NO 14 of 2005
- \* Employment Equity Act No. 55 of 1998
- \* Income Tax Act No. 58 of 1962
- \* Labour Relations Act NO. 66 of 1995
- \* Occupational Health and Safety Act No. 85 of 1993
- \* Unemployment Insurance Act NO. 63 of 2001
- \* Value-added Tax Act No. 89 of 1991
- \* Magistrates Court Act No 32 of 1944
- \* Protection ion of Personal Information Act 4 of 2013
- \* Financial Advisory and Intermediary Services Act No 37 of 2002
- \* The Short-Term Insurance Act No 53 of 1998

## 7. ACCESS TO RECORDS AND AVAILABILITY

<u>Records</u>	<u>Subject</u>	<u>Availability</u>
Public Affairs	<ul style="list-style-type: none"><li>• Public Product Information</li><li>• Public Corporate Records</li><li>• Media Releases</li></ul>	Freely available on web site <a href="http://www.bonuscard.co.za">www.bonuscard.co.za</a>
Financial	<ul style="list-style-type: none"><li>• Financial Statements</li><li>• Financial and Tax Records (Company &amp; Employees)</li><li>• Asset Register</li><li>• Management Accounts</li></ul>	Co-operative Limited - Not required to disclose.  Not required to disclose Not available
Marketing	<ul style="list-style-type: none"><li>• Market Information</li><li>• Public Customer Information:</li><li>• Product Brochures</li><li>• Performance Records</li><li>• Product Sales Records</li><li>• Marketing Strategies</li><li>• Customer Database</li></ul>	Limited Information available on web site. (see above).

### FORM OF REQUEST

To facilitate the processing of your request, kindly:

- 1 Use the prescribed form, available at the offices of Pretorium Trust (Co-op) Limited at 40 Ingersol Road, Lynnwood Glen, Pretoria.
- 2 Address your request to the Information Officer.

- 3** Provide sufficient details to enable the Co-operative to identify:
- (a) The record(s) requested;
  - (b) The requester (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;
    - (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 which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

## **8. PRESCRIBED FEES**

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

- 8.1** A requestor is required to pay the prescribed fee (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 requestor 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.