Privacy Policy & PAIA Manual

of

Audax Home Loans (PTY LTD)

AUDAX.
HOME LOANS

Prepared in accordance with The Protection of Personal Information Act 4 of 2013 and The Promotion of Access to Information Act 2 of 2000

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PRIVACY POLICY

ABOUT AUDAX HOME LOANS

Audax Home Loans ("Audax") was registered as Audax Home Loans (PTY) LTD in 2020, with registration number 2020/861771/07. The company provides bond origination services. The registered office is in Cape Town, South Africa, but services are delivered to clients across South Africa. The directors of the company are Dewald Coetzer and Lindsay Coetzer.

1. PURPOSE OF THIS POLICY

The Protection of Personal Information Act 4 of 2013 ("POPI") gives effect to the constitutional right to privacy, regulates the manner in which personal information may be processed and provides rights and remedies to protect personal information.

As an employer as well as service provider and advertiser, the collection and processing of personal information is directly aligned to the execution of Audax Home Loans's business purpose.

This Policy provides for what must and must not be done at Audax Home Loans as regards personal information to which Audax Home Loans becomes privy. The Policy in addition provides procedural guidelines, where appropriate, outlining how the Policy is to be implemented.

This POPI Policy must be adhered to by all key individuals including directors employees and service providers.

2. PRINCIPLES

The primary purpose of the POPI Act is to regulate the collection and processing of personal information in a manner that will safeguard such information against unauthorised access and usage.

The purpose of this POPI Policy is to establish the requirements and conditions for the collection, distribution and retention of personal information, in line with the prescripts of the POPI Act and the Promotion of Access to Information Act 2 of 2000 ("PAIA").

This Policy articulates the parameters in the collection, processing, storage, distribution and destruction of personal information by Audax Home Loans, as aligned to the POPI Act. In addition, this Policy sets out how Audax Home Loans deals with data subjects' personal information as well as the purposes for which personal information will be used. This Policy is made available on Audax Home Loans's website www.audax.co.za and by request from our Information Officer, whose details are provided below.

3. DEFINITIONS

"consent" – any voluntary, specific and informed expression of will in terms of which permission is given for the processing of personal information.

"data subject" – a person to whom the personal information relates. This will include directors, employees and client's as well as prospective clients of Audax Home Loans, and persons and/or organisations who supply goods or services to Audax Home Loans, as well as any persons or organisations which communicate and/or conclude any agreement and business with Audax Home Loans.

"person" – a natural or juristic person.

"personal information" – any information in any form (including electronic and paper-based files) relating to an identifiable, living, natural person and, where applicable, an identifiable, existing juristic person. This can include, but is not limited to information relating to the race, sex, pregnancy, marital status, national, ethic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of a person. It also includes information relating to the education, medical, identifying and biometric information of an individual.

“processing” – any activity, automated or manual, concerning personal information. Such activity may include, but is not limited to, collection, receipt, recording, organisation, storage, collation, retrieval, alteration, updating, distribution, dissemination by means of transmission, erasure or destruction of personal information.

“special personal information” – this is very sensitive personal information that requires stringent protection. Special personal information includes, but is not limited to, religious beliefs, political affiliations, race and ethnic origin, health, sex life and biometric information;

“secondary personal information” – this is personal information relating to third parties

provided to us by our client’s or prospective client’s for the purposes of the provision of advertising and marketing services, including but not limited to, competitions, direct marketing, newsletters, lead generation and digital marketing.

4. COLLECTION OF PERSONAL INFORMATION

Audax Home Loans collects and receives personal information directly and indirectly from data subjects through various sources.

Information is collected by Audax Home Loans as follows:

- directly from the data subject;
- from clients or prospective clients’ who may seek Audax Home Loans’s assistance and/or services;
- from Audax Home Loans’s suppliers, service providers or third-party institutions e.g. SARS or CIPC;
- from Audax Home Loans’s own records relating to its previous provision of assistance or responses to the data subject’s request for services.

Audax Home Loans will not collect personal information regarding a child except when the consent of the child’s parent or guardian is given;

Audax Home Loans will not collect personal information regarding or individual's religious or philosophical beliefs, trade union membership, political opinions, health or sexual life unless permitted by law or with consent from the data subject.

5. PURPOSE SPECIFICATION

POPI requires that the data subject be informed of the purpose or reason for the collection of their data so that they may either give consent or refuse it. The purpose for which personal information is collected should be specified at the time the information is being collected. In addition, any further use of the collected personal information should be compatible with the initial purpose of collection.

Audax Home Loans needs to collect personal information for the following purposes:

- assessing prospective clients’ business, financial or tax situation in order to provide advice regarding our suitability to assist them; and to recommend or provide suitable accounting services in line with their objectives; or to provide a quotation for such services before an engagement contract is entered into;
- providing the mandated accounting, tax or secretarial services as agreed to in a letter of engagement with the client; The terms of our Standard Terms and Conditions of Engagement will contain further detail;
- assessing, entering into agreements with, and processing payment of suppliers and service providers. The terms of our supply agreements will contain further detail;
- providing personalised communication;
- audit and record-keeping purposes;
- assessing, processing and entering into employee agreements. The terms of our employment contracts, employment policies, job adverts and applications will contain further detail;
- training and assessment purposes;
- for the statutory retention of records;
- in connection with legal proceedings including debt collection;

- in connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law; and/or
- for a purpose that is ancillary to the above and for any other purpose for which consent is provided by the data subject.

This purpose will be explained to the data subject when the information is collected and they may then decide whether to grant Audax Home Loans consent to collect and process personal information or not.

In the event that Audax Home Loans seeks to use the information for another purpose which is different to the purpose for which the information was collected initially, then Audax Home Loans will contact the data subject to obtain their consent for further processing.

6. PROCESSING LIMITATION AND SHARING OF PERSONAL DATA

Audax Home Loans will ensure that the personal information collected from data subjects will be processed if, given the purpose for which it is processed, it is adequate, relevant and not excessive.

Furthermore, information will be collected directly from the data subject by Audax Home Loans or third parties authorised by Audax Home Loans only after consent from the data subject concerned.

Audax Home Loans will not process a data subject's personal information without consent unless:

- it is necessary to carry out actions for the conclusion or performance of a contract to which the data subject is party;
- the processing complies with an obligation imposed on Audax Home Loans by law;
- the processing protects a legitimate interest of the data subject;
- the processing is in the public interest;
- the processing is necessary for pursuing Audax Home Loans's legitimate interests or the legitimate interests of a third party to whom the information is supplied.

7. CONSENT

Unless one of the additional conditions listed in paragraph 7.3 above applies, Audax Home Loans will not collect or process personal information without the consent of the data subject. Consent is normally sought explicitly by Audax Home Loans, however, there are also some actions and behaviour that may amount to consent. This includes signing an agreement or application or ticking a tick box on a form whether physical or online.

No person is compelled to consent to Audax Home Loans's collection or processing of their personal information, however a refusal to consent may result in a restriction of that person's participation in services offered by Audax Home Loans. Data subjects will be advised of the consequences of not giving consent to Audax Home Loans for the collection and processing of their personal information as required by law. Data subjects will be made aware that failure to give written consent will result in the data subject's record being invalid and not subject to any performance on the part of Audax Home Loans.

The procedure undertaken is that data subjects will be informed of the purpose for which information is being collected and thereafter prompted to give consent to having the information collected and processed. Once consent has been granted to Audax Home Loans the information will be collected and may only be used for the purpose for which the consent was obtained and purpose which are compatible with that initial purpose.

In the event that Audax Home Loans seeks to process a data subject's information for a different purpose to that which consent has been granted, additional consent will be sought for the further processing.

The data subject may withdraw or revoke his/her consent at any time. This withdrawal of consent must be communicated to the Information Officer in writing with reasonable notice. The withdrawal of consent is subject to the terms and conditions of any contract that is in place. Should the withdrawal of consent result in the interference of legal obligations, then the withdrawal will only be effective if Audax Home Loans agrees to same in writing. Audax Home Loans will inform the data subject of the consequences of the withdrawal where it will result in Audax Home Loans being unable to provide the requested services. The revocation of consent is not retroactive and will not affect disclosures of personal information that have already been made. Disclosure and/or distribution of personal information

Audax Home Loans will only use a data subject's personal information for business purposes and in a manner which is consistent with the purpose for which consent has been given.

In the case of personal information being collected indirectly or distributed to third parties, it will be used in line with the purpose for which the information was collected. No personal information will be disclosed or distributed to third parties unless the disclosure or distribution satisfies any of the conditions listed in paragraph 7.3 above, or prior consent or approval has been given by the data subject.

Audax Home Loans may nevertheless transfer or disclose data subjects' personal information where it is required to do so in terms of applicable legislation; where it is required for the providing of services as bound to by the contractual engagement letter; or as may be necessary in order to protect Audax Home Loans's rights.

In the event that Audax Home Loans does share personal information with a third party, it shall take all reasonable steps to ensure that the third party treats the information in a manner which is consistent with this Policy.

8. RETENTION OF PERSONAL INFORMATION

Where Audax Home Loans collects personal information for a specific purpose, it will not keep it for longer than is necessary to fulfil that purpose, unless:

- further retention is required by law;
- Audax Home Loans reasonably requires it taking into account the nature of the information and the purpose consented to;
- retention is required by a contract between the parties; and/or
- the data subject consents to further retention.

Once the purposes for collection have been fulfilled, the personal information may be destroyed in accordance with POPI.

In order to protect information from accidental or malicious destruction, when Audax Home Loans deletes information from its servers it may not immediately delete residual copies from its servers or remove information from its backup systems. Copies of correspondence that may contain personal information is stored in archives for record-keeping and back- up purposes only.

Where the law requires Audax Home Loans to keep personal information post its use for a specified period of time, all personal information will be kept securely for the duration specified by law.

9. SAFEGUARDS, SECURITY AND INCIDENT MANAGEMENT

Audax Home Loans strives to ensure the security, integrity and privacy of personal information submitted. While no data transmission over the Internet can be guaranteed to be totally secure, Audax Home Loans will endeavour to take all reasonable steps to protect personal information submitted to it or via its online services.

The following methods of protection are in place to ensure that personal information disclosed to Audax Home Loans is protected:

- Password protection is active on all computers and handheld devices that may contain personal information, thereby limiting access to authorised Audax Home Loans personnel only; Password/Passcode protected devices;
- Secure login details are required for all online servers, software or applications, with 2-factor authentication where possible;
- Laptops remain securely stored on company property and are not allowed to leave the office premises (company policy);
- Anti-Virus software and Anti-Malware software is installed on all company computers and laptops;
- Physical security measures are in place such as the limitation of access to the building.
- No-one is allowed to enter the premises without authorisation;
- All employees are aware of and bound by the policies on the implementation and maintenance of document management.

THIRD PARTIES

Audax Home Loans makes use of a third-party services providers to facilitate the delivering of services, such as accounting, payroll, CRM, and proposal software or tools, including:

- GreatSoft CRM and GreatSoft CDM
- Xero Accounting Software
- Dext
- Simple Pay
- Practice Ignition
- Draftworx

Audax Home Loans may further transfer personal information, as applicable, to the following third-party bodies institutions in the delivery of services as mandated in the contractual letter of engagement or where required to in terms of legislation:

- South African Revenue Services (SARS)
- Company and Intellectual Property Commission (CIPC)
- Unemployment Insurance Fund (UIF)
- The Department of Labour
- Other bodies or institutions, in accordance with the services to be delivered.

If you are a client, supplier or employee you hereby consent to the following information being used on or transferred to the above platforms or institutions, as applicable, for the purposes of delivering accounting, tax or secretarial services as mandated in our contractual engagement letter; client communication and billing; payments; and invoicing: names, addresses, identification and registration numbers, tax numbers, banking details including account numbers. You specifically consent to Audax Home Loans sharing your bank account details with the software service providers for this purpose.

Audax Home Loans remains the responsible party for any personal information used on the third-party applications or software;

Third parties who provide these services are obligated to respect the confidentiality of any personal information;

Access to any of the third-party applications or software is secured by password-protected logins, with 2-factor authorization enabled where applicable;

Audax Home Loans's Information Officer, whose contact details are provided below, is responsible for the overseeing of compliance with POPI by any third party we choose to make use of;

Audax Home Loans will review and update its security measures in accordance with future legislation and technological advances.

ACCOUNTABILITY

The management and Information Officer of Audax Home Loans are responsible for administering and overseeing the implementation of this Policy and any applicable supporting guidelines and procedures.

Audax Home Loans remains responsible for all personal information collected and stored. This includes all and any information collected directly from a data subject and from any other source or authorised third parties.

DATA SUBJECT'S ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

Data subjects have the right to be informed whether Audax Home Loans holds their personal information and to view any such personal information Audax Home Loans may hold.

Furthermore, data subjects have the right to be informed as to how that information was collected and to whom their personal information has been disclosed.

Data subjects may at any time, request disclosed information by contacting Audax Home Loans's Administrator.

Information requested will be provided to a data subject within a reasonable time.

Data subjects are entitled to, at any time, inform Audax Home Loans of any changes to their personal information in the possession of Audax Home Loans. Upon receipt of any changes to personal information, Audax Home Loans will, within a reasonable period, update the personal information. Audax Home Loans relies largely on data subjects to ensure that their personal information is correct.

Data subjects have the right to ask Audax Home Loans to amend or delete their personal information on reasonable grounds.

Data subjects may be prompted periodically by a representative to update the personal information that Audax Home Loans holds. Failure to reply to the prompts to update personal information will result in the assumption that all information that is on Audax Home Loans's systems is accurate.

VIOLATIONS

Violations of this Policy and of POPI will be dealt with by the Information Regulator. A data subject who has a complaint against Audax Home Loans, either concerning its conduct or this Policy, may refer a complaint to the Information Regulator in terms of sections 63(3) and 74 of POPI.

EFFECTIVE DATE

This Policy is effective as of 1 July 2021.

AMENDMENTS TO THIS POLICY

Audax Home Loans will amend this policy periodically. Data subjects are advised to check Audax Home Loans's website periodically to ascertain whether any changes have been made.

QUERIES AND OBJECTIONS:

The details of Audax Home Loans's Information Officer are as follows:

Name: Dewald Coetzer
Telephone number: 084 487 7472
Email address: dewald@audax.co.za
Physical address and Postal address: 18 Compass Close, Blouberg Sands, Cape Town, 7441
Website: www.audax.co.za

All questions and queries relating to personal information must be directed the Information Officer using the contact information listed above. The Information Regulator has issued the following useful forms for applications for information and granting forms of consent which may be useful for you:

http://www.justice.gov.za/inforeg/docs/InfoRegSA-RegulationsDraft- Aug2017.pdf

SECTION 2: PAIA MANUAL

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT, 2 OF 2000

AUDAX HOME LOANS (PTY) LTD

(REGISTRATION NUMBER 2020/861771/07)

DATE OF COMPILATION: 1 JUNE 2022

DATE OF REVISION: 1 JUNE 2022

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PROMOTION OF ACCESS TO INFORMATION ACT, 2 OF 2000 (THE ACT)

Section 51 Manual of Audax Home Loans (PTY) LTD (Registration number: 2020/861771/07)

CONTACT PARTICULARS

HEAD OF BUSINESS:	Dewald Coetzer	INFORMATION OFFICER:	Dewald Coetzer
POSTAL ADDRESS:	18 Compass Close	POSTAL ADDRESS:	18 CompasS Close
	Blouberg Sands		Blouberg Sands
	Cape Town		Cape Town
	7441		7441
TELEPHONE NUMBER:	084 487 7472		
EMAIL ADDRESS:	dewald@audax.co.za		

WEBSITE: www.audaxhomeloans.co.za

INTRODUCTION

Audax Home Loans is a Cape Town based bond origination service provider.

GUIDE IN TERMS OF SECTION 10 OF THE ACT

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.

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 section 53 and 54 of the Act.

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 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		

FACILITATION OF A REQUEST FOR ACCESS TO INFORMATION

Information which is not readily available as indicated in this manual, may be requested in accordance with the procedure prescribed in terms of The Act. Copies of the prescribed forms to be completed for submitting a request, are available from Audax Home Loans (PTY) LTD, www.audaxhomeloans.co.za.

INFORMATION AVAILABLE IN TERMS OF OTHER APPLICABLE LEGISLATION

- Basic Conditions of Employment Act 75 of 1997
- Companies Act 71 of 2008
- Close Corporations Act 69 of 1984
- Compensation for Occupational Injuries and Health Diseases Act 130 of 1993
- Customs and Excise Act 91 of 1964
- Electronic Communications Act 36 of 2005
- Employment Equity Act 55 of 1998
- Income Tax Act 58 of 1962
- Labour Relations Act 66 of 1995
- National Credit Act 34 of 2005
- Protection of Personal Information Act 4 of 2013
- South African Reserve Bank Act 90 of 1989
- South African Revenue Services Act 34 of 1997
- Special Economic Zones Act 16 of 2014
- Stamp Duties Act 77 of 1968
- Statistics Act of 6 of 1999
- Tax Administration Act 28 of 2011
- Transfer Duty Act 40 of 1949
- Unemployment Contributions Act 4 of 2002
- Unemployment Insurance Act 63 of 2001
- Value Added Tax Act 89 of 1991

INFORMATION AUTOMATICALLY AVAILABLE

- Newsletters
- Pamphlets \ Brochures
- Posters
- Marketing and Promotional Material

INFORMATION AVAILABLE IN TERMS OF THE ACT - ON REQUEST

STATUTORY BUSINESS RECORDS

- Certificate of Incorporation
- Directors Attendance Register

- Memorandum of Incorporation
- Minutes of Shareholders Meetings
- Minutes of Directors Meetings
- Register of Allotments
- Register of Directors and Officers
- Register of Directors Shareholding
- Resolutions
- Shareholders Agreements
- Founding Statements and Amendments
- Minute Books
- Resolutions Passed at Meetings

ACCOUNTING RECORDS

- Annual financial statements and working papers
- General ledger
- Bank statements, cheque books, cheques
- Customer and supplier statements and invoices
- Fixed asset register
- Tax returns and assessments
- VAT returns
- Capital expenditure
- Credit agreements

INFORMATION TECHNOLOGY

- Agreements
- Client database
- Hardware
- Licenses
- Software packages
- Telephone lines, leased lines and data lines

LEGAL, AGREEMENTS AND CONTRACTS

- Agreements with contractors, suppliers and client
- Agreements with customers
- Agreements with shareholders, officers or directors
- Contracts, including lease agreements and finance agreements

PERSONNEL RECORDS

- Attendance register
- Employee information records
- Employment applications
- Employment contracts
- Expense accounts
- IRP 5 and IT 3 certificates
- Letters of appointment
- Leave applications
- Maternity leave policy
- Organisational design
- Payroll
- Personnel File
- Policies and procedures
- Records of foreign employees
- Recruitment and appointments
- Salary and wage registers
- Salary slips and wage cards
- Staff records after employment
- Tax returns of employees
- Time records

- Training and development
- UIF, PAYE and SDL returns
- Workmen's Compensation Documents

SALES AND MARKETING

- Brochures, newsletters and marketing material
- Service and product information
- Newsletters
- Promotional material

GENERAL

- N/A

REQUESTING PROCEDURES

A person who wants access to the records must complete the necessary request forms that are available at the offices of Audax Home Loans (PTY) LTD, or which can be accessed on www.justice.gov.za/inforeg. The completed requestform must be sent to the address or fax number provided in this manual and marked for the attention of the Information Officer.

Please provide sufficient details to enable the company to identify:

- The record(s) requested
- The requester (and if an agent is lodging the request, proof of capacity)
- The form of access required
- The postal address or fax number of the requester in the Republic
- If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof
- The right which the requester is seeking to exercise or protect with an explanation of the reason the record is requiredto exercise or protect the right.

PRESCRIBED FEES

- A requestor is required to pay the prescribed fees before a request will be processed;
- If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of notmore than one third of the access fee which would be payable if the request were granted);
- A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit
- Records may be withheld until the fees have been paid.

- The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za and as an appendix to this manual.

PROTECTION OF PERSONAL INFORMATION PROCESSED

Audax Home Loans is committed to protecting the privacy of personal information of our data subjects. The information you share with us as a data subject allows us to provide you with the best experience with our products and services, or as a stakeholder.

Audax Home Loans has dedicated policies and procedures in place to protect all personal information collected and processed by us. Please read below for more information on how we collect, process, use and disclose personal information.

11.1 THE PURPOSE OF PROCESSING OF PERSONAL INFORMATION

We process personal information for various reasons, including but not limited to the following:

- To manage information, products and/or services requested by data subjects
- To help us identify data subjects when they contact us
- Manage customers
- To maintain customer records
- Recruitment purposes
- Employment purposes
- Training purposes
- Travel purposes
- General administration
- Financial and tax purposes
- Legal or contractual purposes
- To monitor access, secure and manage our premises and facilities
- To transact with our suppliers
- To improve the quality of our products and services
- To help us detect and prevent fraud and money laundering under FICA
- To help us recover debts
- Marketing purposes
- Engaging with the public

11.2 DATA SUBJECT CATEGORIES AND PERSONAL INFORMATION PROCESSED

Clients	• Name • Age • Physical address

	• Email address • Telephone number • Employment history • ID number • Marital status • Nationality and/or permit status • Records related to accounting, tax or secretarial services delivered to the client, including: engagement letters, business information, company statutory records, tax records, Annual Financial Statements, working papers and related records • Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature, or further correspondence that would reveal the contents of the original correspondence.
Employees	• Name • Age • Physical address • Email address • Telephone number • Educational history • Employment history • ID number • Marital status • Nationality and/or permit status • Criminal history and proceedings in respect of these offences • Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature, or further correspondence that would reveal the contents of the original correspondence.
Prospective Employees	• Name • Age • Physical address • Email address • Telephone number • Educational history • Employment history • ID number • Marital status • Nationality and/or permit status • Criminal history and proceedings in respect of these offences • Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature, or further correspondence that would reveal the contents of the original correspondence.

Suppliers	• Company details • E-mail address • Physical address • Telephone number • Bank details • VAT number

11.3 RECIPIENTS WITH WHOM PERSONAL INFORMATION IS SHARED

In processing your personal information, we may share it within the group of companies or with other third parties. These include but are not limited to:

- Statutory authorities
- Law enforcement agencies
- Tax authorities
- Employee pension and provident funds
- Contractors, vendors, or suppliers
- Payment processors
- Email management and distribution tools
- Data storage providers
- Server hosts
- Service providers

11.4 SECURITY MEASURES IMPLEMENTED TO PROTECT PERSONAL INFORMATION

We have identified our security risks over the personal information we process in line with the Protection of Personal Information Act, and we have implemented various security measures to ensure reasonable protection against the risk of loss, misuse, unauthorised access and disclosure, alteration and destruction of the personal information.

We also take all reasonable steps to ensure that operators that process personal information on behalf of company name apply adequate safeguards as outlined above.

11.5 TRANS-BORDER FLOWS OF PERSONAL INFORMATION

We may transfer to, and store personal information we collect about you, in countries other than South Africa, if the relevant business transactions or situation requires trans-border processing. These countries may not have the same data protection laws as South Africa, and in this instance, we will only transfer the information if we have consent from you, or it is necessary for the performance or conclusion of a contract between us.

11.6 PERSONAL INFORMATION RECEIVED FROM THIRD PARTIES

When we receive personal information from a third party on behalf of a data subject, we require confirmation that they have written consent from the data subject that they are aware of the contents of this PAIA manual and the Privacy Policy, and do not have any objection to our processing their information in accordance with this policy.

Where information on third parties is provided by a data subject, or a third party provides information on a data subject, that information may be taken into account with other personal information.

11.7 DATA BREACHES

Where there are reasonable grounds to believe that the personal information of a data subject has been accessed or acquired by any unauthorised person, AUDAX HOME LOANS (PTY) LTD shall notify:

- the Regulator; and
- the data subject, unless the identity of such data subject cannot be established.

The notification will be made as soon as reasonably possible after the discovery of the compromise, taking into account the legitimate needs of law enforcement or any measures reasonably necessary to determine the scope of the compromiseand to restore the integrity of the responsible party's information system.

AVAILABILITY OF THE MANUAL

Copies of the manual are available for inspection, free of charge, at the offices of Audax Home Loans (PTY)LTD, from the South African Human Rights Commission and at: www.audax.co.za.

J752

REPUBLIC OF SOUTH AFRICA

FORM C
REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY
(Section 53(1) of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000))
[Regulation 10]

A. Particulars of private body

The Head:

B. Particulars of person requesting access to the record

(a) The particulars of the person who requests access to the record must be given below.
(b) The address and/or fax number in the Republic to which the information is to be sent must be given.
(c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname: ……………………………………………………………………………………………………

Identity number:

Postal address: ……………………………………………………………………………………………………

Telephone number: (………) ……………………………….….. Fax number: (………) ……………………………….…..

E-mail address: ……………………………………………………………………………………………………

Capacity in which request is made, when made on behalf of another person:

C. Particulars of person on whose behalf request is made

This section must be completed ONLY if a request for information is made on behalf of another person.

Full names and surname: ……………………………………………………………………………………………………

Identity number:

D. Particulars of record

(a)	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.
(b)	If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Description of record or relevant part of the record:

………..

………..

………..

………..

2. Reference number, if available:

………..

………..

………..

………..

3. Any further particulars of record:

………..

………..

………..

………..

E. Fees

(a)	A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid.
(b)	You will be notified of the amount required to be paid as the request fee.
(c)	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.
(d)	If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

………..

………..

………..

………..

………..

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 below, state your disability and indicate in which form the record is required.

Disability:	Form in which record is required:

Mark the appropriate box with an **X**.

NOTES:
(a) Compliance with your request for access in the specified form may depend on the form in which the record is available.
(b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.
(c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

1. If the record is in written or printed form:						
	copy of record*		inspection of record			
2. If record consists of visual images - (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):						
	view the images		copy of the images*		transcription of the images*	
3. If record consists of recorded words or information which can be reproduced in sound:						
	listen to the soundtrack (audio cassette)		transcription of soundtrack* (written or printed document)			
4. If record is held on computer or in an electronic or machine-readable form:						
	printed copy of record*		printed copy of information derived from the record*		copy in computer readable form* (stiffy or compact disc)	

*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.	YES	NO

G. Particulars of right to be exercised or protected

If the provided space is inadequate, please continue on a separate folio and attach it to this form.
The requester must sign all the additional folios.

1. Indicate which right is to be exercised or protected:

……..

……..

……..

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

……..

……..

……..

H. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved / denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

………..

Signed at ……………………………………………. this day………… of ………………………………year ……….

…………………………………………………………………
SIGNATURE OF REQUESTER /
PERSON ON WHOSE BEHALF REQUEST IS MADE