



# FirstRand

## INFORMATION MANUAL

*Prepared in accordance with Section 51 of the Promotion of Access to Information Act, No 2 of 2000*

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## 1 DEFINITIONS

Customer	A natural or juristic person who is an existing FirstRand group customer or a person who provided their personal information (PI) to the FirstRand group in the context of a sale of products, goods or services.
Data subject	Means the person to whom PI relates. In reference to the FirstRand group, this primarily but without limitation means customers, employees, operators, suppliers, business partners or other persons and third parties.
Employee(s)	Refers to any natural person who works for, or provides services to or on behalf of the FirstRand group, and receives or is entitled to receive remuneration for these services, and any other person who assists in carrying out or conducting the business of the FirstRand group. This includes, without limitation, current, past and prospective employees, directors (executive and non-executive), and all permanent, temporary and part-time staff, as well as contract workers.
Operator	Means a person who processes personal information for a responsible party in terms of a contract or mandate, without coming under the direct authority of that party.
FirstRand or the group	Means FirstRand Limited and its South African subsidiary companies, including divisions, segments and business units which may include certain special purpose vehicles. Certain subsidiary companies may be excluded from the FirstRand group description for the purposes of this manual (such as where the FirstRand group is involved in private equity investments). Confirmation as to whether this manual applies to a specific company associated with the FirstRand group can be sought through the mechanisms provided in this manual.

<p>Personal Information (PI)</p>	<p>Means personal information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to:</p> <ul style="list-style-type: none"> <li>(a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;</li> <li>(b) information relating to the education, or the medical, financial, criminal or employment history of the person;</li> <li>(c) any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person;</li> <li>(d) the biometric information of the person;</li> <li>(e) the personal opinions, views or preferences of the person;</li> <li>(f) 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;</li> <li>(g) views or opinions of another individual about the person; and</li> <li>(h) the name of the person if it appears with other PI relating to the person, or if the disclosure of the name itself would reveal information about the person;</li> </ul> <p>For purposes of this manual, PI also includes special personal information of a data subject, concerning:</p> <ul style="list-style-type: none"> <li>(a) the religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life or biometric information of a data subject; or</li> <li>(b) the criminal behaviour of a data subject to the extent that such information relates to: <ul style="list-style-type: none"> <li>(i) the alleged commission by a data subject of any offence; or</li> <li>(ii) any proceedings in respect of any offence allegedly committed by a data subject or the disposal of such proceedings.</li> </ul> </li> </ul> <p>In reference to this manual, PI must be seen primarily but without limitation as PI of group customers; employees and suppliers, other persons and third parties.</p>
<p>Record(s)</p>	<p>Means any recorded information (of, or in relation to, a public or private body)</p> <ul style="list-style-type: none"> <li>(a) regardless of form or medium;</li> <li>(b) in the possession or under the control of that public or private body, respectively; and</li> <li>(c) whether or not it was created by that public or private body, respectively.</li> </ul>

Responsible party	<p>Means a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing PI.</p> <p>In reference to this manual, the responsible parties are the FirstRand entities as defined above.</p>
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## 2 IMPORTANT

This manual applies to the FirstRand group as defined above. A graphic representation of the simplified group structure, highlighting some of the group’s major subsidiaries and businesses, is available on the group’s website at <https://www.firststrand.co.za/the-group/ownership-and-legal-structure/>.

The group follows a multi-branding approach. Some of its major brands in South Africa are shown below.



## 3 INTRODUCTION

### 3.1 The Promotion of Access to Information Act 2 of 2000

The Promotion of Access to Information Act 2 of 2000 (PAIA) (as amended from time to time) gives effect to the constitutional right of access to any information contained in records held by public or private bodies **that is required for the exercise or protection of any rights**. Where a party wishes to request a record which is needed in order to protect or exercise their right, they must use the procedure set out in this manual to request such information. This manual provides an outline of the types of records and the PI held by the group and sets out the procedure to request access to these records and PI, the requirements which such a request must meet and the grounds for refusal or partial refusal of such a request. In addition, it explains how to access PI held by the group in terms of sections 23 and 25 of the Protection of Personal Information Act 4 of 2013 (POPIA). Requests for access to PI will be responded to within a reasonable time and within the time required by law.

PAIA and POPIA recognise that the right of access to information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:

- limitations aimed at the reasonable protection of privacy;
- commercial confidentiality; and
- effective, efficient and good governance

which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution of the Republic of South Africa, Act 108 of 1996.

This right of access may not be used to access records required for the purpose of criminal or civil proceedings where such proceedings have commenced, and where the production of or access to that record is provided for in any other law.

This manual informs requesters of the procedural and other requirements that a request must meet, as prescribed by PAIA and POPIA. A requester has the right to submit a request, after providing adequate proof of identity and after payment of any fee required by law (if applicable) under Appendix 2.

**3.2. The Protection of Personal Information Act 4 of 2013**

For the purposes of POPIA, this manual provides, at a high level, information on the following:

- the purpose for the group processing PI;
- a description of the categories of data subjects and of the information or categories of information relating thereto;
- the categories of recipients to whom the PI may be supplied;
- where PI is transferred or processed outside the Republic of South Africa, the recipients or categories of recipients to whom the PI may be supplied; and
- a general description of the security measures applied to ensure the confidentiality, integrity and availability of the PI which is to be processed.

**4 CONTACT DETAILS AND INFORMATION**

All requests for access to records in terms of PAIA must be in writing in terms of Section A, paragraph 4 of this manual and must be addressed to the relevant contact below.

<b>Requests for FNB and DirectAxis records</b>	
Contact	FNB PAIA Office
Email address	fnbpaia@fnb.co.za
FNB physical address	3rd Floor, 1 First Place, BankCity, Johannesburg
FNB postal address	PO Box 1153, Johannesburg, 2000 c/o FNB Legal, 3rd Floor, 1 First Place, BankCity, Johannesburg
Website address	www.fnb.co.za
<b>Requests for WesBank records</b>	
Contact	WesBank PAIA Office
Email address	wesbankpaia@wesbank.co.za
WesBank postal address	PO Box 1066, Johannesburg, 2000
WesBank physical address	Home of WesBank, 1 Enterprise Road, Fairland, 2170

<b>Requests for MotoVantage records</b>	
Contact	MotoVantage PAIA Office
Postal address	PO Box 1034, Gallo Manor, 2152
Physical address	MotoVantage House, Stonemill Office Park, 300 Acacia Road, Darrenwood, 2194
Email address	compliance@motovantage.co.za
Website address	www.motovantage.co.za
<b>Requests for RMB records</b>	
Contact	RMB PAIA Office
Postal address	PO Box 650149, Benmore, 2010
Physical address	1 Merchant Place, Corner Fredman Drive and Rivonia Road, Sandton
Email address	rmbprivacy.office@rmb.co.za
Website address	www.rmb.co.za
<b>Requests for any other FirstRand group records (including Ashburton Investments)</b>	
Contact	FirstRand Group PAIA Office
Postal address	PO Box 650149, Benmore, 2010
Physical address	4 Merchant Place, Corner Fredman Drive and Rivonia Road, Sandton
Email address	firstrandcosec@firstrand.co.za
Website address	www.firstrand.co.za

The contact details for the FirstRand information officers and deputy information officers are below.

<b>FirstRand Information Officer</b>	
Contact name	Jolandi Wassermann
Telephone number	011 282 8150
Email address	privacy@firstrand.co.za

<b>Deputy Information Officer</b>	
Contact name	Amenda Makhetha
Telephone number	011 282 8150
Email address	privacy@firstrand.co.za
<b>Deputy information officer</b>	
Contact name	Keeran Padayachi
Telephone number	011 282 8150
Email address	rmbprivacy.office@rmb.co.za

## 5 AVAILABILITY OF GUIDES TO PAIA AND POPIA

The Information Regulator, in terms of Section 10 of PAIA (as amended), has published a revised and updated guide. The purpose of the guide is to provide information that is needed by any person who wishes to exercise the right to access records and PI as contemplated in PAIA and POPIA respectively.

Copies of PAIA and POPIA, the relevant regulations and guides to these acts, can be obtained from:

- the group's registered head office, for public inspection during normal office hours; or
- upon written request on Form 1 of Appendix 1.

Copies can also be obtained from the website of the Information Regulator (<https://info regulator.org.za/>).

Any complaints can be lodged with the Information Regulator on Form 5 (complaint form), in terms of Regulation 10, which can be found on the website of the Information Regulator in the "Forms" section.

Queries and complaints can also be directed to:

The Information Regulator (South Africa)	
Email address	enquiries@info regulator.org.za PAIAComplaints@info regulator.org.za
Telephone number	+27 (0)10 023 5200
Physical address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Postal address	PO Box 31533, Braamfontein, Johannesburg, 2017
Website address	<a href="https://info regulator.org.za/">https://info regulator.org.za/</a>

## 6 RECORDS OF THE GROUP

The records which are held by the group are set out below.

It is recorded that the accessibility of the records listed below may be subject to the grounds of refusal set out hereinafter.



The information is classified and grouped according to records relating to the subjects and categories outlined below.

## 6.1 Employee records

Employees do not need to use the PAIA/POPIA process to obtain such records. Examples of employee records include the following:

- personal records provided by employees;
- records provided by a third party relating to employees;
- conditions of employment and other employee-related contractual and quasi-legal records;
- internal evaluation records and other internal records;
- correspondence relating to employees; and
- training schedules and material.

## 6.2 Customer-related records

Customer-related records include the following:

- records directly provided to the group by a customer;
- records provided by a customer to a third party acting for or on behalf of the FirstRand group;
- records provided by a third party; and
- records generated by or within the group relating to its customers, including transactional records.

## 6.3 Private body records

Examples of private body records are the following:

- Financial records
- Operational records
- Databases
- Information technology
- Marketing records
- Internal and external correspondence
- Product records
- Statutory records
- Internal policies and procedures
- Supervisory body related records
- Securities and equities
- Records held by officials of the group

These records include, but are not limited to, records which pertain to the group's own affairs or the records of a third party, supplier or business partner.

## 6.4 Other records

Other records are employee, customer or private body records which are held by another party, as opposed to the records held by the group itself.

These also include records held by the group pertaining to other parties including, without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about operators, suppliers and business partners.

The group may possess records pertaining to other parties including, without limitation, contractors, job applicants, operators, suppliers and business partners. Alternatively, such other parties may possess records that can be said to belong to the group.

## 6.5 Records automatically available

The following categories of records are automatically available for inspection. A copy of the record is available for purchase at the costs indicated in Appendix 2. These records do not need to be requested in terms of the PAIA process.

These categories are:

- any promotional material for public viewing;
- posters;
- campaigns;
- publicly available product information; and
- other information available on the group's apps and websites, such as financial statements, company structure, policies, statements and guidelines, and contact details of the group.

## 7 PROCESSING OF PERSONAL INFORMATION

The group takes the privacy and protection of PI very seriously and will only process PI in accordance with the current South African privacy legislation (POPIA) or any other applicable legislation which deals with privacy rights. Accordingly, the relevant PI privacy conditions and requirements relating to the processing thereof (including, but not limited to, the collection, handling, transfer, sharing, correction, storage, archiving and deletion of PI) will be applied to any PI processed by the group.

The entities in the FirstRand group of companies may act as the responsible party, joint responsible party or operator in respect of the PI it processes. For more information, please refer to the group's various privacy notices, available at: <https://www.firstrand.co.za/investors/esg-resource-hub/policies-and-practices/>.

### 7.1 The purpose for the group processing personal information

The group processes PI for a variety of purposes, where legally justified to do so. The group maintains separate privacy notices that incorporate the purposes for processing. These notices are available on FirstRand’s website (<https://www.firststrand.co.za/investors/esg-resource-hub/policies-and-practices/>).

### 7.2 Categories of data subjects and PI processed by the group

Categories of data subjects and PI processed by the group include the following:

Categories of data subjects	PI processed	Applicable privacy notice
Shareholders	Shareholder PI	
Customer information (including potential and previous customers), including the following:	Customer PI, e.g. name, identity number (ID), race, etc.	For more detailed information on the categories of customer PI processed by the group, please refer to the FirstRand group customer privacy notice available on the group’s website.
	Customer bank details, e.g. account number, products, etc.	
	Customer biometric information	
	Customer vehicle registration	
	Surveillance records	
	Customer contracts	
	Customer location information	
	Customer third-party information, such as information provided by credit bureaux and the Companies and Intellectual Property Commission (CIPC)	
Suppliers and business partner information including the following:	Customer biometric information; physical access records; electronic access records, scans and photographs; and surveillance records (such as CCTV footage), where applicable	
	Supplier PI	For more detailed information on categories of supplier and business partner information processed by the group, please refer to the FirstRand group supplier and business partner privacy notice
	Supplier contracts	
	Supplier bank details	
	Biometric information of supplier representatives	
	Surveillance information of supplier representatives (e.g. CCTV footage)	
PI of supplier representatives		

Categories of data subjects	PI processed	Applicable privacy notice
		available on the group website.
Employees (prospective, previous and existing employees) including the following:	Employee PI (e.g. name, ID, etc.)	More detailed information on categories of employee information is available in the FirstRand group employee privacy notice.
	Employee education and psychometrics records	
	Employee medical information	
	Employee disability information	
	Employee biometric information	
	Employee pension and provident fund information	
	Employee bank details	
	Employee tax and financial information	
	Employee contracts	
	Employee beneficiary information	
	Employee vehicle registration	
	Employee performance records	
	Payroll records	
	Electronic access records	
	Employee outside business interests	
	Physical access records	
Surveillance records		
Health and safety records		
Training records		
Background checks		
Criminal checks		
Employment history		
Job applicants	<i>Curricula vitae</i> and application forms	
	Criminal checks	
	Background checks	
Family members of employees	PI, e.g. name, ID, etc.	
	Medical and disability information	

Categories of data subjects	PI processed	Applicable privacy notice
	PI acquired for processing travel documents	
Children of employees	Child's PI processed, e.g. birth certificate, ID, etc.	
	Child's medical information and disability information	
	Child's information acquired for processing travel documents	

### 7.3 Recipients or categories with whom PI is shared

7.3.1 The group may share the PI of its data subjects, where legally justified to do so and for any of the purposes outlined in paragraph 7.1, with the following parties (amongst others):

- other FirstRand group companies (including those in other countries); and
- the group's service providers, operators, suppliers and business partners, who perform services on its behalf.

7.3.2 In general, the group will only share data subjects' PI if any one or more of the following apply:

- if the data subject has consented to this;
- if it is necessary to conclude or perform under a contract the group has with the data subject;
- if the law requires it; or
- if it is necessary to protect or pursue the data subjects', the group's or a third party's legitimate interests.

7.3.3 Where permitted, each entity in the group may share a data subject's PI with the following persons, which may include parties that the group engages with as independent responsible parties, joint responsible parties or operators. These persons have an obligation to keep data subjects' PI secure and confidential:

- other group entities, any connected companies, subsidiary companies, associates, cessionaries, delegates, assignees, affiliates or successors in title and/or appointed third parties (such as its authorised agents, partners, contractors and suppliers) for any of the purposes identified in this notice;
- the financial services and products providers in the group, including representatives and intermediaries;
- the group's employees, as required by their employment conditions;
- the data subject's spouse, dependents, partners, employer, joint applicant or account or card holders, authorised signatories or mandated persons, beneficiaries and other similar sources;

- people the data subject has authorised to obtain their PI, such as a person who makes a travel booking on their behalf, or a medical practitioner for insurance purposes;
- attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements;
- payment processing services providers, merchants, banks and other entities or persons that assist with the processing of customer payment instructions, such as card scheme providers (including Visa or Mastercard);
- insurers, brokers, other financial institutions or other organisations that assist with insurance and assurance underwriting, the providing of insurance and assurance policies and products, the assessment of insurance and assurance claims, or other related purposes;
- law enforcement and fraud prevention agencies, and other entities or s tasked with the prevention and prosecution of crime;
- regulatory authorities, industry ombuds, government departments, and local and international tax authorities and other entities or persons the law requires the group to share customer PI with;
- credit bureaux;
- financial services exchanges;
- qualification information providers;
- trustees, executors or curators appointed by a court of law;
- payment or account verification service providers;
- the group's service providers, agents and subcontractors, such as couriers and other persons the group uses to offer and provide solutions to data subjects;
- persons or entities to whom the group have ceded its rights or delegated its obligations to under agreements, such as where a business is sold;
- courts of law or tribunals that require the PI to adjudicate referrals, actions or applications;
- the general public, where data subjects submit content on group social media sites such as a group business's Facebook page;
- participating partners in the group's customer rewards programmes, where customers purchase products and services or spend loyalty rewards;
- the user of a SIM card who is not the subscriber of the SIM card, where telecommunication services are provided; or
- the group's joint venture and business partners with which it has concluded business agreements.

7.3.4 The group will send its data subjects appropriate notifications or communications regarding its processing if it is obliged to do so by law or in terms of its contractual relationship with data subjects.

7.3.5 The group's employees and suppliers are required to adhere to legislation relating to privacy and confidentiality principles, and to complete privacy training.

## **7.4 Information security measures to protect personal information**

7.4.1 Reasonable technical and organisational measures have been implemented for the protection of PI processed by the group and its operators. The group continually implements and monitors technical and organisational security measures to protect the PI it holds against unauthorised access, as well as accidental or wilful manipulation, loss, damage or destruction.

7.4.2 The group will take steps to ensure that operators who process PI on its behalf apply adequate safeguards, as outlined under paragraphs 7.4.1 and 7.4.2.

## 7.5 Cross-border flows of personal information

7.5.1 The group will only transfer PI to third parties in another country in one or more of the following circumstances:

- where PI will be adequately protected under the other country's laws or in terms of an agreement with the third-party recipient;
- where the transfer is necessary to enter into, or perform, under a contract with the data subject or a contract with a third party that is in the data subject's interest;
- where the data subject has consented to the transfer; and/or
- where it is not reasonably practical to obtain the data subject's consent, but the transfer is in the data subject's interest.

7.5.2 Transfers will happen within the requirements and safeguards of applicable laws or privacy rules that bind the group. Where possible, the party processing a data subject's PI in another country will agree to apply the same level of protection available by law in the data subject's country. If the other country's laws provide better protection, the other country's laws would be agreed to and applied.

7.5.3 PLEASE NOTE: As the group operates in several countries, PI may be shared with group companies in other countries and processed in those countries under the privacy rules that bind the group.

## 8 GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for the group to refuse a request for records relate to the mandatory protection:

- of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of PI of that natural person;
- of the commercial information of a third party, if the record contains:
  - trade secrets of that third party;
  - financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party; or
  - information disclosed in confidence by a third party to the group, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- of confidential information of third parties if disclosing such would or could constitute a breach of the duty of confidence owed to a third party in terms of any agreement;
- of the safety of individuals and the protection of property;
- of records which would be regarded as privileged in legal proceedings;
- of the commercial activities of the group, which may include
  - trade secrets of the group;

- financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of the group;
- information which, if disclosed, could put the group at a disadvantage in negotiations or commercial competition; or
- a computer program which is owned by the group and protected by copyright; and
- of research information of the group or a third party, if its disclosure would disclose or reveal the identity of the group, the researcher or the subject matter of the research and would place the research at a serious disadvantage.

***Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources, shall be refused.***

## **8.1 Access to records held by the group**

- 8.1.1 Records held by the group may be accessed only once the prerequisite requirements for access have been met.
- 8.1.2 A requester is any person making a request for access to a record of the group. There are two types of requesters:

### *Personal requester*

- 8.1.3 A personal requester is a requester who is seeking access to a record that relates to their PI (as defined in PAIA and POPIA) and need not follow the request process to gain access to their PI.
- 8.1.4 A personal requester can also be a requester who is seeking access to records held by the group. In such circumstances the requester must follow the request procedure outlined in paragraph 8.3 below to submit their request to access such records.

Subject to the provisions of this manual, PAIA, POPIA and other applicable laws, the group will provide the requested information or give access to any record regarding the requester's PI. The prescribed fee for reproduction of the information requested will be charged, as indicated in Appendix 2.

### *Other requester*

- 8.1.5 This type of requester refers to the person (natural or juristic person) making a request on behalf of somebody else. This requester (other than a personal requester) is entitled to request access to records held by the group, however, the requester must clearly articulate the right being protected and the reason the record(s) are required in order to protect such right. The requester must fulfil the prerequisite requirements for access in terms of PAIA, including the payment of a request and access fee.
- 8.1.6 If a request is made on behalf of another person, the requester must submit proof of the capacity (as the authorised person) in which the requester is making the request, to the reasonable satisfaction of the information officer.



- 8.1.7 If a public body lodges a request, the public body must be acting in the public interest and provide details of the public interest that it is seeking to protect or rely on.

## **8.2 Remedies available when the group refuses a request for information**

### **8.2.1 Internal remedies**

The group does not have internal appeal procedures. As such, the decision made by the information officer is final, and the requester will have to exercise such external remedies at their disposal if the request for information is refused and the requester is not satisfied with the answer supplied by the information officer.

Where a data subject submits a complaint to the group and the data subject is not satisfied with the outcome, or if the complaint is not resolved, the data subject may lodge a complaint with the National Financial Ombud Scheme (NFO).

The contact details of the NFO are set out below:

Johannesburg: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng

Cape Town: 6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, Cape Town, 7700

Telephone number: 0860 800 900 or +27 (0) 66 473 0157

Email address: [info@nfosa.co.za](mailto:info@nfosa.co.za)

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

### **8.2.2 External remedies**

Subject to the provisions of PAIA, a requester who is dissatisfied with an information officer's refusal to disclose information may, within 180 days of notification of the decision, apply to a court or to the Information Regulator for relief.

Likewise, a requester dissatisfied with an information officer's decision to grant a request for information may, within 180 days of notification of the decision, lodge a complaint with the Information Regulator.

## **8.3 Request procedure**

The following procedural requirements serve as guidelines for requesters.

- 8.3.1 The requester must comply with all the procedural requirements contained in PAIA relating to the request for access to a record.
- 8.3.2 The requester must complete the prescribed Form 2 enclosed in Appendix 1, and submit same, as well as proof of payment of a request fee and a deposit, if applicable, to the information officer at the postal or physical address, or email address as stated in section 4 of this document.

- 8.3.3 The prescribed form must be completed with sufficient detail to at least enable the information officer to identify:
1. the record or records requested;
  2. proof of identity of the requester and/or authority, and where applicable a proper mandate or power of attorney or resolution;
  3. which form of access is required, if the request is granted; and
  4. the postal address or email address of the requester.
- 8.3.4 This right of access only applies to records in existence at the time of request.
- 8.3.5 The requester must clearly explain and outline the right they wish to exercise or protect. When explaining which right the requester seeks to exercise when making a request to the group, the requester cannot refer to the right of access to information. The requester must clearly identify another right it seeks to exercise or protect and explain how the record is reasonably required to protect, or exercise, that right. The courts have also indicated that access to the records must be “necessary” for the exercise or protection of the right so stated.
- 8.3.6 This right of access may not be used to access records under criminal or civil proceedings, or where such proceedings have commenced.
- 8.3.7 If there is missing information or if the requester has not adequately articulated the right sought to be exercised or protected, or has not adequately satisfied the procedural requirements in terms of section 53 of PAIA, then the request will not be considered as a valid request until such time as the missing information is provided.
- 8.3.8 Subject to the provisions contained in PAIA, in respect of extensions, the group will process the request within 30 calendar days from when the request is received, provided the information officer is satisfied that adequate proof of identity has been submitted, the fee is paid (where applicable), and other relevant requirements (in terms of section 53) have been met, or within any extension timeline. Where a request for access to information relates to a third party, the group will follow the process as stipulated in point 8.3.9 below.
- 8.3.9 Where the group receives a request for access to information relating to a third party, the group will as soon as reasonably possible, but in any event within 21 calendar days of receiving the request, notify the third party of such a request. The third party, once notified, is provided 21 calendar days within which to make representations to refuse access or give written consent for the disclosure of the record to the requester. The information officer will make a decision on whether to grant or refuse access after considering the representations made by the third party.
- 8.3.10 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally, and the information officer will complete the form on behalf of the requester and provide a copy thereof to the requester.

## **8.4 Prescribed fees**

- 8.4.1 PAIA provides for two types of fees, namely:

1. a request fee, which will be a standard fee; and
  2. an access fee, which must be calculated by considering reproduction costs, search and preparation time and cost, as well as postal costs.
- 8.4.2 When the request is received by the information officer, the information officer shall by notice require the requester (other than a personal requester) to pay the prescribed request fee (if any) before further processing of the request.
- 8.4.3 If the search for the record has been conducted and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations of PAIA for this purpose, the information officer shall notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request were granted.
- 8.4.4 The information officer shall withhold a record until the requester has paid the fees as indicated in Appendix 2.
- 8.4.5 A requester whose request for access to a record has been granted, must pay an access fee for reproduction and for search and preparation, and for any time in excess of the prescribed hours which is reasonably required to search for and prepare the record for disclosure, including planning to make it available in the requested form.
- 8.4.6 If a deposit was paid in respect of a request for access which was refused, the information officer concerned must refund the deposit to the requester.

## **8.5 Manner and form of access**

- 8.5.1 The requester shall be informed in the manner indicated by the requester in Appendix 1, Form 3, whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner they must state the manner, which will be provided if possible. If access is denied, the requester is entitled to a refund of the fees paid, in which instance, the group will seek account details from the requester in order to give effect to payment of any refund.
- 8.5.2 Additional fees may be charged where the requester indicates that he/she requires access to the records in a format other than electronic.

## **8.6 Decision**

- 8.6.1 The group will, within 30 calendar days, after receipt of the request, decide whether to grant or decline the request and notify the requester in the manner indicated by the requester in Appendix 1, Form 3 by giving reasons (if required) to that effect to the requester. Only in exceptional circumstances can this timeline be less than 30 calendar days.

The 30-calendar-day period within which the group must decide whether to grant or refuse the request may be extended for a further period of not more than 30 calendar days if the request is for a large amount of information, or if consultation among divisions of the private body or with another private body is necessary or desirable within the original period, and the information cannot reasonably be obtained within the original 30-calendar-day period. Should an extension of time be required, the group will notify the requester in the manner indicated by the requester in Appendix 1, Form 3.

## **8.7 Records not found**

- 8.7.1 If all reasonable steps have been taken to find a record and such record cannot be found, or the record does not exist, then the group shall notify the requester, by way of an affidavit or affirmation, that it is not possible to give access to the requested record.
- 8.7.2 The affidavit or affirmation shall provide a full account of all the steps taken to find the record or determine its existence, including details of all communications by the group with every person who conducted the search.
- 8.7.3 The notice in paragraph 8.7.1 above shall be regarded as a decision to refuse a request for access to the record concerned for purposes of PAIA.
- 8.7.4 If the record in question is later found, the requester shall be given access to the record in the manner stipulated by the requester in Appendix 1, Form 3, unless access is refused by the group as set out in this manual.

## **8.8 List of applicable legislation**

An excerpt of the relevant legislation with a description of the records of the group is set out in Appendix 3 and may also be provided on request.

## **9 AVAILABILITY OF THE MANUAL**

This manual is made available in terms of the PAIA regulation number R.757 of 27 August 2021.

This manual will be available on the group's website ([www.firststrand.co.za](http://www.firststrand.co.za)) and may be amended from time to time.

Alternatively, a copy can be requested from the relevant FirstRand group entities (see contact details in section 4).

# APPENDIX 1

## FORM 1

<b>REQUEST FOR A COPY OF THE GUIDE</b>
--

*(Regulation 2 and Regulation 3)*

**TO: The Information Officer**

Insert address

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I,				
Full name and surname:				
In my capacity as (mark with "x"):	<input type="checkbox"/> Information officer:	<input type="checkbox"/>	<input type="checkbox"/> Other:	<input type="checkbox"/>
Name of *public/private body (if applicable):				
Postal address:				
Street address:				
Email address:				
Facsimile:				

Contact numbers:	Telephone (Business):		Cellular:	
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Hereby request the following copy(ies) of the Guide:

Language (mark with "x")		Number of copies	Language (mark with "x")		Number of copies
	Sepedi			Sesotho	
	Setswana			siSwati	
	Tshivenda			Xitsonga	
	Afrikaans			English	
	isiNdebele			isiXhosa	
	isiZule				

Manner of collection (mark with "x"):

Personal collection	Postal address	Facsimile	Electronic communication (Please specify)

SIGNED AT \_\_\_\_\_ THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF REQUESTER

**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**

(Insert address)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**E mail address:** \_\_\_\_\_

**Fax number:** \_\_\_\_\_

Mark with "x":

Request is made in my own name

Request is made on behalf of another person

<b>PERSONAL INFORMATION</b>	
Full name and surname:	
Identity number:	

Capacity in which request is made (when made on behalf of another person):				
Postal address:				
Street address:				
Email address:				
Contact numbers:	Telephone (Business):		Facsimile:	
	Cellular:			
Full names of person on whose behalf request is made (if applicable):				
Identity number:				
Postal address:				
Street address:				
Email address:				
Contact numbers:	Telephone (Business):		Facsimile:	
	Cellular:			
<b>PARTICULARS OF RECORD REQUESTED</b>				
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.)				
Description of the record or relevant part of the record:				



Reference number (if available):	
Any further particulars of record:	
<b>TYPE OF RECORD</b> (Mark the applicable box with an "x")	
Record is in written or printed form	
Record comprises virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
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	
<b>FORM OF ACCESS</b> (Mark the applicable box with an "x")	
Printed copy of record (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
Transcription of soundtrack (written or printed document)	
Copy of record on flash drive (including virtual images and soundtracks)	
Copy of record on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	
<b>MANNER OF ACCESS</b>	

(Mark the applicable box with an "x")	
Personal inspection of record at registered address of public/private body (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)	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format (including transcriptions)	
Email of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language (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)	

<b>PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED</b> 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.	
Indicate which right is to be exercised or protected:	
Explain why the requested record is required for the exercising or protection of the aforementioned right:	

<b>FEES</b>
-------------

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

Reason:	
---------	--

<p>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:</p>
--

Postal address	Facsimile	Electronic communication (Please specify)

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

\_\_\_\_\_

SIGNATURE OF REQUESTER/PERSON ON  
WHOSE BEHALF REQUEST IS MADE

**FOR OFFICIAL USE**

Reference number:	
Request received by (State Rank, Name And Surname of Information Officer):	
Date received:	
Access fee:	
Deposit (if any):	

---

SIGNATURE OF INFORMATION OFFICER

**FORM 3**

**OUTCOME OF REQUEST AND OF FEES PAYABLE**

*(Regulation 8)*

**NOTE:**

1. If your request is granted the—  
(a) amount of the deposit, (if any), is payable before your request is processed; and  
(b) requested record/portion of the record will only be released once proof of full payment is received.
2. Please use the reference number hereunder in all future correspondence.

Reference number: \_\_\_\_\_

**TO:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Your request dated \_\_\_\_\_ refers.

<b>1. YOU REQUESTED:</b>	
Personal inspection of information at registered address of public/private body (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) is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Appendix B.	

**OR**

<b>2. YOU REQUESTED:</b>
--------------------------

Printed copies of the information (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc)	
Transcription of soundtrack (written or printed document)	
Copy of information on flash drive (including virtual images and soundtracks)	
Copy of information on compact disc drive (including virtual images and soundtracks)	
Copy of record saved on cloud storage server	

<b>3. TO BE SUBMITTED:</b>	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format (including transcriptions)	
Email of information (including soundtracks if possible)	
Cloud share/file transfer	
Preferred language: (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)	

**KINDLY NOTE THAT YOUR REQUEST HAS BEEN:**

	APPROVED
--	----------

	DENIED, FOR THE FOLLOWING REASONS:

**4. FEES PAYABLE WITH REGARDS TO YOUR REQUEST:**

Item	Cost per A4-size page or part thereof/item	Number of pages/items	Total
Photocopy			
Printed copy			
For a copy in a computer-readable form on:			
(i) Flash drive • To be provided by requester	R40.00		
(ii) Compact disc • If provided by requester	R40.00		
• If provided to the requester	R60.00		
For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on the quotation of the service provider.		
Copy of visual images			
Transcription of an audio record, per A4-size	R24.00		
Copy of an audio record			
(i) Flash drive • To be provided by requester	R40.00		
(ii) Compact disc • If provided by requester	R40.00		
• If provided to the requester	R60.00		
Postage, e mail or any other electronic transfer	Actual costs		
TOTAL:			

**5. DEPOSIT PAYABLE (IF SEARCH EXCEEDS SIX HOURS):**

	YES		NO
--	-----	--	----

Hours of search		Amount of deposit (Calculated on one third of total amount per request)	
-----------------	--	--	--

The amount must be paid into the following Bank account:	
Name of Bank	
Name of account holder	
Type of account	
Account number	
Branch code	
Reference number	
Submit proof of payment to	

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

\_\_\_\_\_  
INFORMATION OFFICER



## APPENDIX 2

### FEES

#### FEES IN RESPECT OF PRIVATE BODIES:

ITEM	DESCRIPTION	AMOUNT
1.	The request fee payable by every requester	R140.00
2.	Photocopy/printed black & white copy of A4-size page	R2.00 per page or part thereof.
3.	Printed copy of A4-size page	R2.00 per page or part thereof.
4.	For a copy in a computer-readable form on:  (i) Flash drive (to be provided by requester) (ii) Compact disc <ul style="list-style-type: none"> <li>• If provided by requester</li> <li>• If provided to the requester</li> </ul>	R40.00  R40.00 R60.00
5.	For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on quotation from Service provider.
6.	Copy of visual images	
7.	Transcription of an audio record, per A4-size page	R24.00
8.	Copy of an audio record on:  (i) Flash drive (to be provided by requester) (ii) Compact disc <ul style="list-style-type: none"> <li>• If provided by requester</li> <li>• If provided to the requester</li> </ul>	R40.00  R40.00 R60.00

9.	<p>To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation.</p> <p>To not exceed a total cost of:</p>	<p>R145.00</p> <p>R435.00</p>
10.	Deposit: If search exceed 6 hours	One third of amount per request calculated in terms of items 2 to 8.
11.	Postage, email or any other electronic transfer	Actual expense, if any.

TABLE SETTING OUT THE RECORDS OF FIRSTRAND WHICH ARE AVAILABLE IN ACCORDANCE WITH OTHER LEGISLATION

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Alienation of Land Act 68 of 1981	3(2)(c)	Copy of contract of sale of land	The seller must after the auction furnish the purchaser with a copy of the contract, failing which the purchaser may cancel the sale.	Purchaser of land	Seller of the sale of land by public auction
Alienation of Land Act 68 of 1981	7(1)	A certificate in which is indicated the amount the mortgagee requires to be paid for the discharge of the mortgage bond or for the release of the land from the mortgage bond, as well as the rates at which interest is levied as from the date of the certificate.	If the land sold in terms of a contract is encumbered by one or more than one mortgage bond, the seller must within 30 days after the conclusion of the contract hand to the purchaser or send to him by registered post a certificate, drawn up and dated not more than four months before the conclusion of the contract, by each mortgagee, in which is indicated the amount the mortgagee requires to be paid in terms of section 9 for the discharge of his mortgage bond or for the release of the land from his mortgage bond, as the case may be, as well as the rate or rates at which interest shall be levied as from the date of the certificate.	Purchaser of land	Seller of land encumbered by more than one mortgage bond
Alienation of Land Act 68 of 1981	7(4)	A certificate, drawn up and dated not more than four months before the conclusion of the contract of sale of land, by each mortgagee, in which is indicated the amount the mortgagee requires to be paid for the discharge of the mortgage bond or for the release of the land from the mortgage bond, as well as the rates at which interest is levied as from the date of the certificate.	A mortgagee must, within 21 days of being requested thereto by a seller, furnish him with the certificate referred to in subsection (1), and if he fails to do so, he is liable to such person as if he were obliged by contract to furnish him with such certificate and failed to do so.	Seller of land	Mortgagee
Alienation of Land Act 68 of 1981	8(1)	Certificate indicating the amount owed at the date of the certificate in respect of the land to the person who furnished, signed by that person in the presence of two witnesses, who must attest to that signature on the certificate	If land is sold by an intermediary, that intermediary must within 30 days after the date of the contract hand to the purchaser by registered post a certificate bearing a date and furnished not more than 30 days before the conclusion of the contract by the person who alienated the land to that intermediary; and every other person who alienated that land to an intermediary prior to the conclusion of the contract.	Purchaser of land	Intermediary that has sold land
Alienation of Land Act 68 of 1981	9(1)(c)	Particulars in respect of the contract (of a sale of land encumbered by a mortgage bond) as the mortgagee may reasonably require to be furnished to him.	The purchaser must notify the mortgagee of such other particulars in respect of the contract as the mortgagee may reasonably require to be furnished to him.	Mortgagee	Purchaser of land
Alienation of Land Act 68 of 1981	9(3)(a)	A certificate bearing a date and in which are stated the amount required by the mortgagee for the discharge of his mortgage bond, and the rate or rates at which interest is to be paid thereon.	Any purchaser may, if the land in question is encumbered by a mortgage bond but not together with other land, require the mortgagee to furnish him with a certificate bearing a date and in which are stated the amount required by the mortgagee for the discharge of his mortgage bond, and the rate or rates at which	Purchaser of land	Mortgagee

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			interest is to be paid thereon.		
Alienation of Land Act 68 of 1981	9(3)(b)	A certificate bearing a date and in which are stated the amount required by the mortgagee for the release of the land from his mortgage bond, and the rate or rates at which interest is to be paid thereon.	Any purchaser may, if the land in question is encumbered by a mortgage bond together with other land, require the mortgagee to furnish him with a certificate bearing a date and in which are stated the amount required by the mortgagee for the release of the land from his mortgage bond, and the rate or rates at which interest is to be paid thereon.	Purchaser of land	Mortgagee
Alienation of Land Act 68 of 1981	10(1)	Records indicating the particulars of the outstanding balance under the deed of alienation in terms of which the owner or that intermediary alienated the land and with particulars as to any amount which in terms of the deed of alienation is due and unpaid.	A remote purchaser may by written notice require the owner or any intermediary who alienated the land in question prior to the date the contract concerned was concluded, to furnish him with the particulars of the outstanding balance under the deed of alienation in terms of which the owner or that intermediary alienated the land and with particulars as to any amount which in terms of the deed of alienation is due and unpaid.	A remote purchaser	Owner or any intermediary who alienated the land
Alienation of Land Act 68 of 1981	10(2)	The outstanding balance and the particulars of the outstanding balance under the deed of alienation in terms of which the owner or that intermediary alienated the land and with particulars as to any amount which in terms of the deed of alienation is due and unpaid.	Any owner or intermediary receiving a written notice referred to in section 10(1), must, within 30 days of the date of that notice, furnish the remote purchaser concerned with the outstanding balance and the particulars referred to in that subsection, but shall not be obliged to do so more often than three times in one calendar year.	A remote purchaser	Owner or any intermediary who alienated the land
Alienation of Land Act 68 of 1981	10(3)(a)	Records indicating the name and address of every other intermediary who alienated the land prior to the date the contract is concluded.	The owner of land alienated in terms of a contract and any intermediary who has alienated that land shall furnish any subsequent intermediary or remote purchaser, in regard to any intermediary who alienated the land prior to him, with the information referred to in section 6(1)(i).	Any subsequent intermediary or remote purchaser	The owner of land alienated in terms of a contract and any intermediary who has alienated that land
Alienation of Land Act 68 of 1981	10(3)(b)	1. Certificate indicating the amount owed at the date of the certificate in respect of the land to the person who furnished, signed by that person in the presence of two witnesses, who must attest to that signature on the certificate; 2. Records indicating the particulars of the outstanding balance under the deed of alienation in terms of which the owner or that intermediary alienated the land and with particulars as to any amount which in terms of the deed of alienation is due and unpaid.	The owner of land alienated in terms of a contract and any intermediary who has alienated that land shall furnish any subsequent intermediary or remote purchaser, in regard to the deed of alienation under which he alienated the land with— 1. the certificate referred to in section 8(1); 2. the certificate referred to in subsection (1) of this section; and 3. the information referred to in section 16(2)(f), and if he fails to do so, he shall be liable to such intermediary or purchaser as if he were obliged by contract to do so and failed to do so.	Any subsequent intermediary or remote purchaser	The owner of land alienated in terms of a contract and any intermediary who has alienated that land

<b>Legislation</b>	<b>Specific Section/ regulation</b>	<b>Record Type</b>	<b>Requirement</b>	<b>Person or entity entitled to access (If limited)</b>	<b>Applicability</b>
		3. Records indicating the amount, owing at the end of the period in terms of any alienation of the land in question before the time the contract was concluded.			
Alienation of Land Act 68 of 1981	13(1)	Contract of sale of land	Within 30 days after the conclusion of a contract, the seller shall hand to the purchaser or send to him by registered post to his address, a copy of the contract of sale and the seller is not entitled to make any charge for the making of such copy or for complying with the provisions of this subsection.	Purchaser of land	Seller of land
Alienation of Land Act 68 of 1981	16(1)	Statement of account	While a contract is in force, the seller shall free of charge hand to the purchaser a statement of account or send such statement by registered post to him at his address referred to in section 23, not later than 12 months from the date of the contract and thereafter within 30 days of the end of each successive period of 12 months following on the date of the first statement of account.	Purchaser of land	Seller of land
Arbitration Act 42 of 1965	17	Recording of evidence	If not recorded by the arbitration tribunal itself, the oral evidence of witnesses during arbitration proceedings shall be recorded in such manner and to such extent as the parties to the reference may agree or, failing such agreement, as the arbitration tribunal may from time to time direct after consultation with the parties.	An umpire who enters the proceedings on a reference by the arbitrators	Parties to arbitration proceedings
Banks Act 94 of 1990	7(1)(a)	Information required in a notice from the Prudential Authority.	The Prudential Authority may by notice in writing direct a bank or a controlling company or a subsidiary of a bank or controlling company to furnish the Prudential Authority, at such time or times or at such intervals or in respect of such period or periods as may be specified in the notice, with such information as may be specified in the notice and as the Prudential Authority may reasonably require for the performance of his or her functions under this Act.	Prudential Authority	Bank or a controlling company or a subsidiary of a bank or controlling company
Banks Act 94 of 1990	7(1)(b)	Report by a public accountant as defined in the Auditing Profession Act 2005, or by a person with appropriate professional skill, on any matter or aspect, about which the Prudential Authority has directed.	The Prudential Authority may by notice in writing direct such bank, controlling company or subsidiary to furnish the Prudential Authority with a report by a public accountant as defined in section 1 of the Auditing Profession Act, 2005 (Act No. 26 of 2005), or by any other person with appropriate professional skill, on any matter, or any aspect of any matter, about which the Prudential Authority has directed or	Prudential Authority	Bank or a controlling company or a subsidiary of a bank or controlling company

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			may direct under paragraph (a) the bank, controlling company or subsidiary to furnish information.		
Banks Act 94 of 1990	53	Particulars relating to the bank's or controlling company's shareholding or other interest in 1. subsidiaries in the manner prescribed within or outside SA; 2. joint venture within or outside the Republic if the investment, or the investment together with one or more investments already made by the bank in that joint venture, results in the bank being exposed to an amount representing more than five per cent of its capital.	A bank or a controlling company shall on such a form and at such intervals as may be prescribed furnish the Prudential Authority with such particulars as may be prescribed relating to its shareholding or other interest in— 1. its subsidiaries contemplated in section 52 (1) (a); 2. any joint venture contemplated in section 52 (1) (aA); 3. an undertaking contemplated in section 52 (1) (c); or 4. any trust or financial or other business undertaking contemplated in section 52 (1) (d).	Prudential Authority	Bank or controlling company
Banks Act 94 of 1990	59	Returns	Every bank and every controlling company shall within 90 days of its registration as such, and annually thereafter within 30 days of 31 December of each year, furnish the Prudential Authority with a return containing prescribed information regarding its shareholders as at the date of the said registration or as on 31 December of that year, as the case may be.	Prudential Authority	Bank or controlling company
Banks Act 94 of 1990	67	Financial statements	If, in the case of an individual shareholder in a bank who holds more than 25 percent of all the issued shares in that bank to which voting rights are attached, the sum of the amounts of such bank's investments with or loans or advances or other exposures to such individual shareholder exceeds the total nominal value of the said shares so held by that individual shareholder, the bank shall in its financial statements mention the name of such individual shareholder.	Prudential Authority	Bank
Banks Act 94 of 1990	75	Returns	1. A bank shall, in order to enable the Prudential Authority to determine – (a) whether the bank is complying with the provisions of (i) sections 70 and 72; or (ii) section 10A of the South African Reserve Bank Act, 1989 (Act No. 90 of 1989); or (b) the nature and amounts of the bank's assets, liabilities and contingent liabilities, furnish the Authority, subject to the provisions of subsection (3A), with returns.	Prudential Authority	Bank

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			<p>2. A bank shall, in addition to the returns referred to in subsection (1), furnish the Prudential Authority, subject to the provisions of subsection (3A), with the prescribed returns, including returns relating to the extent and management of risk exposures in the conduct of its business.</p> <p>3. The returns referred to in subsections (1) and (3) shall be prepared in conformity with financial reporting standards issued in terms of the Companies Act and shall be furnished to the Authority in respect of such period, at such times and on such a form as may be prescribed.</p>		
Banks Act 94 of 1990	Notice 2 of 1 January 2008 section 5(3)(a)(ii)(C)	Detailed information relating to the implicit support, including the related capital impact of providing implicit support to a securitisation scheme.	When a bank, or another institution within a banking group of which such a bank is a member, acting in a primary role, in the opinion of the Prudential Authority, provides implicit support to a securitisation scheme, that is, support beyond the predetermined contractual obligation, it shall disclose to the public sufficiently detailed information relating to the implicit support, including the related capital impact of providing implicit support to a securitisation scheme.	Any person	Bank, or another institution within a banking group of which such a bank is a member, acting in a primary role.
Banks Act 94 of 1990	Notice 1202 of 22 September 1998 section 2(7)	<p>A statement reflecting in respect of the preceding month:</p> <p>1. all amounts invested and withdrawn for the benefit of the mandator concerned, including investments that have not matured and that were made prior to the month for which the statement is provided;</p> <p>2. the dates and terms of such investments, the name/names of the bank/banks with which the money-broking transaction/transactions has/have been concluded, rates of interest received by the member and repayment details during the month for which the statement is provided; the total (gross) amount of interest earned by the mandator during that month on amounts invested for the benefit of the mandator concerned; and</p> <p>3. the actual amount of the fee charged by the member of the JSE to</p>	<p>A member of the JSE conducting money-broking transactions shall monthly furnish each mandator with a statement, produced on the Broker-Deal Accounting System or such other system as the Director: Surveillance of the JSE may approve, whether unique to a member or used by more than one member reflecting in respect of the preceding month:</p> <p>1. all amounts invested and withdrawn for the benefit of the mandator concerned, including investments that have not matured and that were made prior to the month for which the statement is provided;</p> <p>2. the dates and terms of such investments, the name/names of the bank/banks with which the money-broking transaction/transactions has/have been concluded, rates of interest received by the member and repayment details during the month for which the statement is provided;</p> <p>3. the total (gross) amount of interest earned</p>	Mandator	A member of the JSE conducting money-broking transactions

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		the 4. mandator for that month, reflected in rand, or as a percentage.	by the mandator during that month on amounts invested for the benefit of the mandator concerned; and 4. the actual amount of the fee charged by the member of the JSE to the mandator for that month, reflected in rand, or as a percentage.		
Banks Act 94 of 1990	Notice 1202 of 22 September 1998 section 2(8)	Records containing: 1. list of mandator codes and any changes to such list; 2. daily report showing allocations to mandator's matched to bank balances, backdated allocations and details of unmatched and unidentified deposits and allocations; and 3. in the event of the winding-up of a bank or of a bank being placed under curatorship, a list of deposits with such bank on behalf of mandator's, as soon as notification of the winding-up or curatorship is received.	A member of the JSE conducting money-broking transactions shall keep records which shall at all times be available to the Director: Surveillance of the JSE, which shall contain— (a) a list of mandator codes and any changes to such list; (b) a daily report showing allocations to mandator's matched to bank balances, backdated allocations and details of unmatched and unidentified deposits and allocations; and (c) in the event of the winding-up of a bank or of a bank being placed under curatorship, a list of deposits with such bank on behalf of mandator's, as soon as notification of the winding-up or curatorship is received.	Director: Surveillance of the Johannesburg Stock Exchange	A member of the JSE conducting money-broking transactions
Banks Act 94 of 1990	Notice 1058 of 21 August 1998 section 28(4)(a)	Information regarding supervisory scenarios requiring no simulations by the bank, the bank must have information on the largest losses experienced during the reporting period available for supervisory review.	The Prudential Authority may request a bank to provide information regarding supervisory scenarios requiring no simulations by the bank: A bank must have information on the largest losses experienced during the reporting period available for supervisory review. This loss information could be compared to the level of capital that results from a bank's internal measurement system. The information must provide the Prudential Authority with a picture of how many days of peak-day losses would have been covered by a given value-at-risk estimate;	Prudential Authority	A bank
Banks Act 94 of 1990	Notice 1058 of 21 August 1998 section 28(4)(b)	Information regarding scenarios requiring a simulation by a bank: A bank must subject its portfolios to a series of simulated stress scenarios and must provide the Prudential Authority with the results.	The Prudential Authority may request a bank to provide information regarding scenarios requiring a simulation by a bank: A bank must subject its portfolios to a series of simulated stress scenarios and must provide the Prudential Authority with the results. These scenarios shall include testing the current portfolio against past periods of significant disturbance, incorporating both the large price movements and the sharp reduction in liquidity associated with such events. A second type of scenario could evaluate the sensitivity of the bank's	Prudential Authority	A bank



Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			market-risk exposure to changes in the assumptions about volatilities and correlations. Application of this test would require an evaluation of the historical range of variation for volatilities and correlations and evaluation of the bank's current positions against the extreme values of the historical range. Consideration must be given to the sharp variation that has at times occurred in a matter of days during periods of significant market disturbance.		
Banks Act 94 of 1990	Notice 1058 of 21 August 1998 section 28(4)(c)	Information regarding scenarios developed by a bank itself in order to capture the specific characteristics of its portfolio. A bank must provide the Prudential Authority with a description of the methodology used in order to identify and carry out the scenarios, as well as with a description of the results derived from these scenarios.	The Prudential Authority may request a bank to provide information regarding scenarios developed by a bank itself in order to capture the specific characteristics of its portfolio: A bank must also develop its own stress tests, which it identifies as most adverse, based on the characteristics of its portfolio. A bank must provide the Prudential Authority with a description, in writing, of the methodology used in order to identify and carry out the scenarios, as well as with a description of the results derived from these scenarios.	Prudential Authority	A bank
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 16(1)(c)	Statements of account evidencing the effect of transfers, whenever such transfers are made between the client's accounts and a central group account.	The bank shall provide its clients with statements of account evidencing the effect of transfers, whenever such transfers are made between their accounts and a central group account, in order to enable the clients of the bank to make the necessary entries to ensure that their respective accounting records reflect the true debtor/creditor and legal relationships vis-a-vis the bank (except for uncleared items, balances in the books of clients should therefore correspond to balances on client accounts in the accounting system of the relevant bank).	Clients of the Bank	A bank
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 26(3)(a)(i)	Audit trail in respect of the underlying data relating to the base models supporting the relevant form BA 300.	A bank shall retain an audit trail in respect of the underlying data relating to the base models supporting the relevant form BA 300, which audit trail- (a) shall provide a reconciliation between the total assets and the total liabilities reported on the form BA300 and the total assets and the total liabilities contained in the reporting bank's general ledger systems, which reconciliation- (i) on request, shall be made available to the Prudential Authority;	Prudential Authority	A bank

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 26(7)(b)(A)	Records documenting the specific definitions and/or criteria applied by the bank to distinguish between "stable deposits" and "volatile deposits".	Whenever relevant, for purposes of reporting on the form BA 300 of-(b) specified liability classes, the category titled- Provided that in respect of subparagraphs (i) and (ii)- (A) a bank shall duly document the specific definitions and/or criteria applied by the bank to distinguish between "stable deposits" and "volatile deposits" and, at the request of the Prudential Authority, the bank shall in writing submit to the Prudential Authority the said specific definitions and/or criteria.	Prudential Authority	A bank
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 26(9)(c)	Any board approved assumption applied by the bank in respect of the bank's ALCO process.	A bank-shall on request submit to the Prudential Authority any board approved assumption applied by the bank in respect of the bank's ALCO process.	Prudential Authority	A bank
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 26(10)(b)	All relevant board approved assumptions and reasoning applied in respect of the bank specific stress mismatch.	A bank must on request submit to the Prudential Authority all relevant board approved assumptions and reasoning applied in respect of the bank- specific stress mismatch.	Prudential Authority	A bank
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 26(11)(b)	All relevant board approved assumptions and reasoning applied in respect of the realisable value of assets under a forced sale scenario.	A bank must on request submit to the Prudential Authority all relevant board approved assumptions and reasoning applied in respect of the realisable value of assets under a forced sale scenario.	Prudential Authority	A bank
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 26(11)(b)(A)	Information relating to the largest losses experienced by the bank during a particular reporting period, which information- 1. may be compared to the level of required and allocated capital and reserve funds calculated in terms of a bank's internal models; 2. must be sufficient to indicate to the Prudential Authority how many days of peak day losses would have been covered by a given value-at-risk estimate.	For review by the Prudential Authority, a bank shall have available detailed information relating to the largest losses experienced by the bank during a particular reporting period, which information- 1. may be compared to the level of required and allocated capital and reserve funds calculated in terms of a bank's internal models; 2. shall be sufficient to indicate to the Prudential Authority how many days of peak day losses would have been covered by a given value-at-risk estimate.	Prudential Authority	A bank
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 26(11)(b)(A)	Results of simulated stress scenarios.	At the request of the Prudential Authority, the reporting bank must in writing provide to the Prudential Authority the results of the aforesaid simulated stress scenarios, Provided that in respect of the aforesaid stress scenarios, the bank must	Prudential Authority	A bank

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			consider the impact of sharp variations that may have occurred in a matter of days during periods of significant market disturbance in the past. For example, at the height of some of the historic financial market stress events or scenarios, correlations within risk factors approached the extreme values of 1 or -1 for several days.		
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 36(8)(a)	<ol style="list-style-type: none"> <li>1. Copies of all correspondence between such a bank or controlling company and a foreign supervisory authority that relates to matters that may or are likely to have a material impact on the supervisory duties of the Prudential Authority in terms of the provisions of the Banks Act or these Regulations;</li> <li>2. Copies of all correspondence between a subsidiary of such a bank or controlling company or between the representative office of such a bank and a foreign supervisory authority that relates to matters that may or are likely to have a material impact on the supervisory duties of the Prudential Authority in terms of the provisions of the Act or these Regulations;</li> <li>3. Any material information which may or is likely to negatively affect the suitability of a major shareholder; or</li> <li>4. Copies of any other information or documentation at the disposal of such a bank, controlling company or subsidiary that relates to matters that may or are likely to have a material act on the supervisory duties of the Prudential Authority in terms of the provisions of the Act or these Regulations.</li> </ol>	<p>In addition to the form BA600, a bank or controlling company must furnish the Prudential Authority with-</p> <ol style="list-style-type: none"> <li>1. copies of all correspondence between such a bank or controlling company and a foreign supervisory authority that relates to matters that may or are likely to have a material impact on the supervisory duties of the Prudential Authority in terms of the provisions of the Act or these Regulations;</li> <li>2. copies of all correspondence between a subsidiary of such a bank or controlling company or between the representative office of such a bank and a foreign supervisory authority that relates to matters that may or are likely to have a material impact on the supervisory duties of the Prudential Authority in terms of the provisions of the Act or these Regulations;</li> <li>3. any material information which may or is likely to negatively affect the suitability of a major shareholder; or</li> <li>4. copies of any other information or documentation at the disposal of such a bank, controlling company or subsidiary that relates to matters that may or are likely to have a material act on the supervisory duties of the Prudential Authority in terms of the provisions of the Act or these Regulations;</li> </ol>	Prudential Authority	Bank or controlling company
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 36(8)(b)	<p>Information relating to-</p> <ol style="list-style-type: none"> <li>1. major shareholders of the relevant bank or controlling company;</li> <li>2. the group structure based on the business line structure; and the legal structure;</li> <li>3. the respective main business activities conducted by the entities included</li> </ol>	<p>In addition to the form BA600, a bank or controlling company must furnish the Prudential Authority with qualitative information relating to-</p> <ol style="list-style-type: none"> <li>1. major shareholders of the relevant bank or controlling company;</li> <li>2. the group structure based on the business line structure; and the legal structure;</li> </ol>	Prudential Authority	Bank or controlling company

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
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		<p>in the consolidated return, including relevant matters relating to- services and products; markets; geographical regions; sectors;</p> <p>4. the composition of the respective boards of directors of the respective significant entities included in the consolidated return and the respective roles and responsibilities of the respective boards of directors, including information relating to the committees appointed by the board;</p> <p>5. the respective management structures of the respective significant entities included in the consolidated return, and the respective main responsibilities of such senior management;</p> <p>6. the business model or strategy adopted by the relevant bank or controlling company and whether or not the financial activities conducted within the banking group- cut across legal entities; or are conducted autonomously within individual financial entities;</p> <p>7. the control structure adopted by the relevant bank or controlling company, including matters relating to- accounting policies; internal audit; the compliance function; outsourcing; external audit and the interaction between internal and external audit, and whether or not the respective adopted control functions are globally controlled or locally controlled within individual financial entities;</p> <p>8. the strategy adopted by the relevant bank or controlling company in respect of risk, including- the group's appetite for risk; the principal risks the group is willing to incur; any specified or board approved limits relating to risk positions; the manner in which risks are monitored and controlled, that is, whether or not risk are monitored and controlled on- a global basis; a business line</p>	<p>3. the respective main business activities conducted by the entities included in the consolidated return, including relevant matters relating to- services and products; markets; geographical regions; sectors;</p> <p>4. the composition of the respective boards of directors of the respective significant entities included in the consolidated return and the respective roles and responsibilities of the respective boards of directors, including information relating to committees appointed by the board;</p> <p>5. the respective management structures of the respective significant entities included in the consolidated return, and the respective main responsibilities of such senior management;</p> <p>6. the business model or strategy adopted by the relevant bank or controlling company and whether or not the financial activities conducted within the banking group- cut across legal entities; or are conducted autonomously within individual financial entities;</p> <p>7. the control structure adopted by the relevant bank or controlling company, including matters relating to- accounting policies; internal audit; the compliance function; outsourcing; external audit and the interaction between internal and external audit, and whether or not the respective adopted control functions are globally controlled or locally controlled within individual financial entities;</p> <p>8. the strategy adopted by the relevant bank or controlling company in respect of risk, including- the group's appetite for risk; the principal risks the group is willing to incur; any specified or board approved limits relating to risk positions; the manner in which risks are monitored and controlled, that is, whether or not risk are monitored and controlled on- a global basis; a business line basis; the frequency with which risk information has to be reported to the respective boards of directors and senior management of- the controlling company; the relevant entities included in the reporting group of entities;</p> <p>9. the strategy adopted by the relevant bank or controlling company in respect of- the entity or</p>		
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Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
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		<p>basis; the frequency with which risk information has to be reported to the respective boards of directors and senior management of- the controlling company; the relevant entities included in the reporting group of entities;</p> <p>9. the strategy adopted by the relevant bank or controlling company in respect of- the entity or entities within the banking group primarily responsible to manage or hold any excess capital and reserve funds in the group; the monitoring of capital in relation to the risks incurred by the various entities included in the reporting group; the allocation of capital amongst the various entities included within the reporting group, (x) the strategy adopted by the relevant bank or controlling company in respect of funding and liquidity management, including the extent to which liquidity management is centralised or managed on a business or legal entity basis;</p> <p>10. the strategy adopted by the relevant bank or controlling company in respect of contingency planning, including the extent to which contingency planning is centralised or managed on a business or legal entity basis;</p> <p>11. the strategy adopted by the relevant bank or controlling company in respect of intragroup transactions and transactions with related persons or entities, including whether or not- limits are imposed in respect of intragroup transactions and transactions with related persons or entities; intragroup transactions and transactions with related persons or entities are conducted on an arm's-length basis;</p> <p>12. the strategy adopted by the relevant bank or controlling company in respect of concentration risk, including whether or not limits are imposed in respect of</p>	<p>entities within the banking group primarily responsible to manage or hold any excess capital and reserve funds in the group; the monitoring of capital in relation to the risks incurred by the various entities included in the reporting group; the allocation of capital amongst the various entities included within the reporting group, (x) the strategy adopted by the relevant bank or controlling company in respect of funding and liquidity management, including the extent to which liquidity management is centralised or managed on a business or legal entity basis;</p> <p>10. the strategy adopted by the relevant bank or controlling company in respect of contingency planning, including the extent to which contingency planning is centralised or managed on a business or legal entity basis;</p> <p>11. the strategy adopted by the relevant bank or controlling company in respect of intragroup transactions and transactions with related persons or entities, including whether or not- limits are imposed in respect of intragroup transactions and transactions with related persons or entities; intragroup transactions and transactions with related persons or entities are conducted on an arm's-length basis;</p> <p>12. the strategy adopted by the relevant bank or controlling company in respect of concentration risk, including whether or not limits are imposed in respect of concentration risk, which qualitative information shall be submitted in writing to the Prudential Authority within 120 days of the financial year-end of the relevant bank or controlling company or whenever requested in writing by the Prudential Authority.</p>		
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Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
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		concentration risk, which qualitative information shall be submitted in writing to the Prudential Authority within 120 days of the financial year-end of the relevant bank or controlling company or whenever requested in writing by the Prudential Authority.			
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 36 (8)(c)	Detailed list or supporting return, which list or supporting return: 1. must provide additional information to the Prudential Authority in respect of matters related to the consolidated return or consolidated supervision; 2. must separately reflect all investments or interests held by the bank or controlling company in- regulated subsidiaries; unregulated subsidiaries; regulated joint ventures; unregulated joint ventures; regulated associates; unregulated associates;) specified special-purpose institutions included in the consolidated financial statements or consolidated return of the relevant bank or controlling company; companies bought-in during the period specified by the Prudential Authority; any other entity specified in writing by the Prudential Authority. 3. shall in respect of each relevant investment or interest specified in subparagraph (ii) above clearly indicate- the nature of business conducted by the relevant entity, that is, the main activity of business such as banking, securities trading, insurance, portfolio management, property holding or development, or other; the country in which the entity is incorporated; whether the entity conducts business as principal or agent, or both as principal and agent; the relevant regulatory authority/supervisor the rules of which apply to the relevant entity, that is, the name of the authority or supervisor responsible for the supervision of the entity; the latest date in	In addition to the form BA600, a bank or controlling company must at the request of the Prudential Authority submit in writing a detailed list or supporting return, which list or supporting return: 1. must provide additional information to the Prudential Authority in respect of matters related to the consolidated return or consolidated supervision; 2. must separately reflect all investments or interests held by the bank or controlling company in- regulated subsidiaries; unregulated subsidiaries; regulated joint ventures; unregulated joint ventures; regulated associates; unregulated associates;) specified special-purpose institutions included in the consolidated financial statements or consolidated return of the relevant bank or controlling company; companies bought-in during the period specified by the Prudential Authority; any other entity specified in writing by the Prudential Authority. 3. shall in respect of each relevant investment or interest specified in subparagraph (ii) above clearly indicate- the nature of business conducted by the relevant entity, that is, the main activity of business such as banking, securities trading, insurance, portfolio management, property holding or development, or other; the country in which the entity is incorporated; whether the entity conducts business as principal or agent, or both as principal and agent; the relevant regulatory authority/supervisor the rules of which apply to the relevant entity, that is, the name of the authority or supervisor responsible for the supervision of the entity; the latest date in	Prudential Authority	Bank controlling company

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		respect of which audited financial statements are available; in the case of a regulated entity- the minimum capital requirement/solvency amount determined in accordance with the rules or regulations of the relevant authority or supervisor responsible for the supervision of the relevant entity; the amount of qualifying capital and reserve funds determined in accordance with the rules or regulations of the relevant authority or supervisor responsible for the supervision of the relevant entity; any surplus or shortfall amount, that is, the difference between the entity's qualifying capital and reserve funds and the required amount of capital and reserve funds. the aggregate amount of- any direct or indirect exposures granted by other group entities to the relevant entity; any direct or indirect exposures granted by the relevant entity to other group entities, (iv) shall in respect of each relevant bank in the reporting group clearly indicate the relevant approaches or methods implemented by the said banks for the measurement of their exposures to credit risk, market risk and operational risk.	supervision of the relevant entity; the amount of qualifying capital and reserve funds determined in accordance with the rules or regulations of the relevant authority or supervisor responsible for the supervision of the relevant entity; any surplus or shortfall amount, that is, the difference between the entity's qualifying capital and reserve funds and the required amount of capital and reserve funds. the aggregate amount of- any direct or indirect exposures granted by other group entities to the relevant entity; any direct or indirect exposures granted by the relevant entity to other group entities, (iv) shall in respect of each relevant bank in the reporting group clearly indicate the relevant approaches or methods implemented by the said banks for the measurement of their exposures to credit risk, market risk and operational risk.		
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 39(18)(b)	Report compiled by the board of directors or committee in respect of the adequacy of the processes relating to corporate governance, risk management, capital management and capital adequacy.	The board of directors of a bank or a committee appointed by the board for such purpose shall at the request of the Prudential Authority provide the Prudential Authority with a copy of the report compiled by the board of directors or committee in respect of the adequacy of the processes relating to corporate governance, risk management, capital management and capital adequacy.	Prudential Authority	The board of directors of a bank or a committee appointed by the board
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 48(s)	Internal audit reports	In order to, amongst other things, evaluate and improve the effectiveness of a bank's risk management, control, capital management and governance processes and/or systems, a bank shall establish an independent and objective internal audit function, which internal audit function shall provide the bank's external auditor	Bank's external auditor	A bank

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 36(17)(b)(i)(F)	Information in respect of: 1. any concentration risk, including the bank or controlling company's approach to the management of concentration risk; 2. any intergroup transactions or exposure, including the bank or controlling company's approach to the management of intergroup transactions or exposure.	access to any relevant internal audit reports. In order to promote and maintain sound standards in respect of corporate governance, risk management and internal controls, every bank and every controlling company shall have in place board-approved policies and comprehensive risk-management processes and procedures, which policies, processes and procedures which must be sufficiently robust to ensure that the relevant bank or controlling company publishes timely, reliable and sufficiently detailed information in respect of: 1. any concentration risk, including the bank or controlling company's approach to the management of concentration risk; 2. any intergroup transactions or exposure, including the bank or controlling company's approach to the management of intergroup transactions or exposure;	Prudential Authority	Bank or controlling company
Banks Act 94 of 1990	Notice 1033 of 15 December 2011 section 39(5)(j)(v)	Information regarding the bank's compensation practices- 1. to facilitate constructive engagement with all relevant stakeholders, including shareholders; 2. to enable stakeholders to evaluate the quality of support for the bank's strategy, objectives and risk appetite.	The risk management processes, practices, procedures and policies must include sound compensation processes, practices and procedures, and board approved compensation policies, which compensation processes, practices, procedures and policies must promote adequate disclosure to stakeholders, that is, the bank shall disclose clear, comprehensive and timely information regarding the bank's compensation practices- 1. to facilitate constructive engagement with all relevant stakeholders, including shareholders; 2. to enable stakeholders to evaluate the quality of support for the bank's strategy, objectives and risk appetite.	Stakeholders	A bank
Basic Conditions of Employment Act 75 of 1997	29(1)	1. The full name and address of the employer; 2. the name and occupation of the employee, or a brief description of the work for which the employee is employed; 3. the place of work, and, where the employee is required or permitted to work at various places, an indication of this; 4. the date on which the employment	An employer must supply an employee, when the employee commences employment, with the following particulars in writing: 1. the full name and address of the employer; 2. the name and occupation of the employee, or a brief description of the work for which the employee is employed; 3. the place of work, and, where the employee is required or permitted to work at various places, an indication of this;	Employee	Employer



Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>began;</p> <p>5. the employee's ordinary hours of work and days of work;</p> <p>6. the employee's wage or the rate and method of calculating wages;</p> <p>7. the rate of pay for overtime work;</p> <p>8. any other cash payments that the employee is entitled to;</p> <p>9. any payment in kind that the employee is entitled to and the value of the payment in kind;</p> <p>10. how frequently remuneration will be paid;</p> <p>11. any deductions to be made from the employee's remuneration;</p> <p>12. the leave to which the employee is entitled;</p> <p>13. the period of notice required to terminate employment, or if employment is for a specified period, the date when employment is to terminate;</p> <p>14. a description of any council or sectoral determination which covers the employer's business;</p> <p>15. any period of employment with a previous employer that counts towards the employee's period of employment;</p> <p>16. a list of any other documents that form part of the contract of employment, indicating a place that is reasonably accessible to the employee where a copy of each may be obtained.</p>	<p>4. the date on which the employment began;</p> <p>5. the employee's ordinary hours of work and days of work;</p> <p>6. the employee's wage or the rate and method of calculating wages;</p> <p>7. the rate of pay for overtime work;</p> <p>8. any other cash payments that the employee is entitled to;</p> <p>9. any payment in kind that the employee is entitled to and the value of the payment in kind;</p> <p>10. how frequently remuneration will be paid;</p> <p>11. any deductions to be made from the employee's remuneration;</p> <p>12. the leave to which the employee is entitled;</p> <p>13. the period of notice required to terminate employment, or if employment is for a specified period, the date when employment is to terminate;</p> <p>14. a description of any council or sectoral determination which covers the employer's business;</p> <p>15. any period of employment with a previous employer that counts towards the employee's period of employment;</p> <p>16. a list of any other documents that form part of the contract of employment, indicating a place that is reasonably accessible to the employee where a copy of each may be obtained.</p>		
Basic Conditions of Employment Act 75 of 1997	31	Employee records	<p>Every employer must keep a record containing at least the following information:</p> <p>(a) The employee's name and occupation;</p> <p>(b) the time worked by each employee;</p> <p>(c) the remuneration paid to each employee;</p> <p>(d) the date of birth of any employee under 18 years of age; and</p> <p>(e) any other prescribed information.</p>	Employee	Employer
Basic Conditions of	33(1)	1. The employer's name and address;	An employer must give an employee the following	Employee	Employer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Employment Act 75 of 1997		2. the employee's name and occupation; 3. the period for which the payment is made; 4. the employee's remuneration in money; 5. the amount and purpose of any deduction made from the remuneration; 5. the actual amount paid to the employee; and 6. if relevant to the calculation of that employee's remuneration— 6.1. the employee's rate of remuneration and overtime rate; 6.2. the number of ordinary and overtime hours worked by the employee during the period for which the payment is made; 6.3. the number of hours worked by the employee on a Sunday or public holiday during that period; and 6.4. if an agreement to average working time has been concluded in terms of section 12, the total number of ordinary and overtime hours worked by the employee in the period of averaging.	information in writing on each day the employee is paid: 1. The employer's name and address; 2. the employee's name and occupation; 3. the period for which the payment is made; 4. the employee's remuneration in money; 5. the amount and purpose of any deduction made from the remuneration; 5. the actual amount paid to the employee; and 6. if relevant to the calculation of that employee's remuneration— 6.1. the employee's rate of remuneration and overtime rate; 6.2. the number of ordinary and overtime hours worked by the employee during the period for which the payment is made; 6.3. the number of hours worked by the employee on a Sunday or public holiday during that period; and 6.4. if an agreement to average working time has been concluded in terms of section 12, the total number of ordinary and overtime hours worked by the employee in the period of averaging.		
Basic Conditions of Employment Act 75 of 1997	50(10)(c)	Copy of the notice from the Minister of Labour whereby he replaces or excludes any basic condition of employment provided for in the Basic Conditions of Employment Act.	An employer in respect of whom a determination has been made, or whose employees are covered by a determination, must: give a copy of the notice to every: 1. registered trade union representing those employees; 2. trade union representative representing those employees; and 3. employee who requests a copy.	1. Registered trade union representing those employees; 2. Trade union representative representing those employees; and 3. Employee who requests a copy.	Employer
Basic Conditions of Employment Act 75 of 1997	53(1)(b)	Any information, book, document or object that is material to the investigation of the Director-General of Labour into conditions of employment of a sector before a sectoral determination is made.	For the purposes of conducting an investigation in terms of section 52 (1), the Director-General may require, in writing, any employer or employee in a sector and area that is being investigated or any other person to furnish any information, book, document or object that is material to the investigation within a specified period, which must be reasonable.	Director General of the Department of Labour	Applicable to employers and employees

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Basic Conditions of Employment Act 75 of 1997	58	Sectoral determination	<p>Unless a sectoral determination provides otherwise, every employer on whom the sectoral determination is binding must—</p> <ol style="list-style-type: none"> <li>1. keep a copy of that sectoral determination available in the work-place at all times;</li> <li>2. make that copy available for inspection by an employee; and</li> <li>3. give a copy of that sectoral determination—               <ol style="list-style-type: none"> <li>3.1. to an employee who has paid the prescribed fee; and</li> <li>3.2. free of charge, on request, to an employee who is a trade union representative or a member of a work-place forum.</li> </ol> </li> </ol>	Employee or an employee who is a trade union representative or a member of a work-place forum.	Employer
Basic Conditions of Employment Act 75 of 1997	66(1)	<ol style="list-style-type: none"> <li>1. Information on any matter to which an employment law relates;</li> <li>2. any record or document to which an employment law relates;</li> <li>3. any record or document to which an employment law relates, or remove these to make copies or extracts.</li> </ol>	<p>In order to monitor or enforce compliance with an employment law, a labour inspector may:</p> <ol style="list-style-type: none"> <li>1. require a person to disclose information, either orally or in writing, and either alone or in the presence of witnesses, on any matter to which an employment law relates, and require that the disclosure be made under oath or affirmation;</li> <li>2. inspect, and question a person about, any record or document to which an employment law relates;</li> <li>3. copy any record or document referred to in paragraph (b), or remove these to make copies or extracts;</li> <li>4. require a person to produce or deliver to a place specified by the labour inspector any record or document referred to in paragraph (b) for inspection;</li> <li>5. inspect, question a person about, and if necessary remove, any article, substance or machinery present at a place referred to in section 65;</li> <li>6. inspect or question a person about any work performed; and</li> <li>7. perform any other prescribed function necessary for monitoring or enforcing compliance with an employment law.</li> </ol>	Labour inspector	Employer
Basic Conditions of Employment Act 75 of 1997	78(1)(e)	Any record kept in terms of the Basic Conditions of Employment Act that relates to the employment of that employee.	Every employee has the right to inspect any record kept in terms of this Act that relates to the employment of that employee;	Employees	Employer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Basic Conditions of Employment Act 75 of 1997	78(2)	Any record kept in terms of the Basic Conditions of Employment Act that relates to the employment of that employee.	Every trade union representative has the right, at the request of an employee, to inspect any record kept in terms of this Act that relates to the employment of that employee.	Trade Union Representative	Employer
Basic Conditions of Employment Act 75 of 1997	Notice 1440 of 13 November 1998 section 5.4	Shift schedule	The shift schedule should be displayed or distributed for easy access by all workers, and should be presented in a readily understandable form.	Employees	Employer
Broad-based Black Empowerment Act 53 of 2003	13G	Report on compliance with broad-based black economic empowerment.	All public companies listed on the Johannesburg Stock Exchange must provide to the Commission, in such manner as may be prescribed, a report on their compliance with broad-based black economic empowerment.	Black Economic Empowerment Advisory Council	JSE listed company
Carbon Tax Act 15 of 2019	19(c)(vi)	Records in respect of administering the offset allowance	The Minister may make regulations in respect of the records that must be kept in respect of administering the offset allowance. Such regulations have not been promulgated.		Company (i.e. taxpayer)
Collective Investment Schemes Control Act 45 of 2002	4(4)		Manager must keep proper records		Manager of collective investment scheme
Collective Investment Schemes Control Act 45 of 2002	70(1)	Records which identify the nature and value of all assets under custody, the ownership of each asset and the place where documents of title pertaining to each asset are kept.	A trustee or custodian must ensure that appropriate internal control systems are maintained and that records clearly identify the nature and value of all assets under custody, the ownership of each asset and the place where documents of title pertaining to each asset are kept.		Trustee or custodian of collective investment scheme
Collective Investment Schemes Control Act 45 of 2002	74(1)	Accounting records	1) A manager must in respect of itself and every collective investment scheme administered by it: a) maintain the accounting records and prepare annual financial statements in conformity with generally accepted accounting practice; b) preserve such records in a safe place for a period of at least five years as from the date of the latest entry therein; and c) cause such records and annual financial statements to be audited, not later than three months after the financial year end of the manager or collective investment or such later date as the Financial Services Conduct Authority may allow, by an auditor	Auditor	Manager of a collective investment scheme
Companies Act 71 of 2008	26(1)	1. Memorandum of Incorporation and any amendments to it, and any rules made by the company;	A person who holds or has a beneficial interest in any securities issued by a profit company, or who is a member of a non-profit company, has a right to	A person who holds or has a beneficial interest in any securities issued	Company

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>2. the records in respect of the company's directors including all the information as required in section 24(5) in respect of each current director at any particular time and with respect to each past director;</p> <p>3. the reports to annual meetings, and annual financial statements, as mentioned in section 24(3)(c)(i) and (ii);</p> <p>4. the notices and minutes of annual meetings, and communications mentioned in section 24(3)(d) and (e), but the reference in section 24(3)(d) to shareholders meetings, and the reference in section 24(3)(e) to communications sent to holders of a company's securities, must be regarded in the case of a non-profit company as referring to a meeting of members, or communication to members, respectively; and</p> <p>5. the securities register of a profit company, or the members register of a non-profit company that has members, as mentioned in section 24(4).</p>	<p>inspect and copy, without any charge for any such inspection or upon payment of no more than the prescribed maximum charge for any such copy, the information contained in the following records of the company—</p> <p>1. The company's Memorandum of Incorporation and any amendments to it, and any rules made by the company, as mentioned in section 24 (3) (a);</p> <p>2. the records in respect of the company's directors, as mentioned in section 24 (3) (b);</p> <p>3. the reports to annual meetings, and annual financial statements, as mentioned in section 24 (3) (c) (i) and (ii);</p> <p>4. the notices and minutes of annual meetings, and communications mentioned in section 24 (3) (d) and (e), but the reference in section 24 (3) (d) to shareholders meetings, and the reference in section 24 (3) (e) to communications sent to holders of a company's securities, must be regarded in the case of a non-profit company as referring to a meeting of members, or communication to members, respectively; and</p> <p>5. the securities register of a profit company, or the members register of a non-profit company that has members, as mentioned in section 24 (4).</p>	<p>by a profit company, or who is a member of a non-profit company</p>	
Companies Act 71 of 2008	26(2)	Securities register of a profit company, or the members register of a non-profit company that has members, or the register of directors of a company.	A person not contemplated in subsection (1) has a right to inspect or copy the securities register of a profit company, or the members register of a non-profit company that has members, or the register of directors of a company, upon payment of an amount not exceeding the prescribed maximum fee for any such inspection.	Any person	Company
Companies Act 71 of 2008	26(6)	The register of members and register of directors of a company.	The register of members and register of directors of a company, must, during business hours for reasonable periods be open to inspection by any member, free of charge and by any other person, upon payment for each inspection of an amount not more than R100,00.	Any member	Company
Companies Act 71 of 2008	30(1)	Annual financial statements	Each year, a company must prepare annual financial statements within six months after the end of its		Company

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			financial year, or such shorter period as may be appropriate to provide the required notice of an annual general meeting in terms of section 61 (7).		
Companies Act 71 of 2008	31(1)	11 . Notice of the publication of any annual financial statements of the company; and 2. on demand to receive without charge one copy of any annual financial statements of the company required by this Act.	In addition to the rights set out in section 26, a person who holds or has a beneficial interest in any securities issued by a company, is entitled— 1. without demand to receive a notice of the publication of any annual financial statements of the company required by this Act, setting out the steps required to obtain a copy of those statements; and 2. on demand to receive without charge one copy of any annual financial statements of the company required by this Act.	A person who holds or has a beneficial interest in any securities issued by a company	Company
Companies Act 71 of 2008	31(2)	Annual financial statements	If a judgment creditor of a company has been informed, by a person whose duty it is to execute the judgment, that there appears to be insufficient disposable property to satisfy that judgment, the judgment creditor is entitled within five business days after making a demand, to receive without charge, one copy of the most recent annual financial statements of the company.	Judgment creditor who has been informed that there appears to be insufficient disposable property to satisfy the judgment.	Company
Companies Act 71 of 2008	31(3)	Financial statements	Trade unions must, through the Commission and under conditions as determined by the Commission, be given access to company financial statements for purposes of initiating a business rescue process.	Trade unions initiating a business rescue process	Company
Companies Act 71 of 2008	52(2)	Uncertificated securities register	A person who wishes to inspect an uncertificated securities register may do so only— 1. through the relevant company in terms of section 26; and 2. in accordance with the rules of the central securities depository. Within five business days after the date of a request for inspection, a company must produce a record of the uncertificated securities register, which record must reflect at least the details referred to in section 50 (3) (b) at the close of business on the day on which the request for inspection was made.	Any person	Company
Companies Act 71 of 2008	56(5)	1. Particulars of the extent of the beneficial interest held during the three years preceding the date of the notice; and	A company that knows or has reasonable cause to believe that any of its securities are held by one person for the beneficial interest of another, by notice in writing, may require either of those persons to:	A company that knows or has reasonable cause to believe that any of its securities are held by	Person which hold securities for the beneficial interest of another

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		3. Identity of each person with a beneficial interest in the securities held by that person.	1. confirm or deny that fact; 2. provide particulars of the extent of the beneficial interest held during the three years preceding the date of the notice; and 3. disclose the identity of each person with a beneficial interest in the securities held by that person.	one person for the beneficial interest of another	
Companies Act 71 of 2008	60(4)	A statement describing the results of the vote, consent process, or election of a shareholder's meeting.	Within 10 business days after adopting a resolution, or conducting an election of directors, in terms of this section, the company must deliver a statement describing the results of the vote, consent process, or election to every shareholder who was entitled to vote on or consent to the resolution, or vote in the election of the director, as the case may be.	Shareholders who were entitled to vote on or consent to the resolution, or vote in the election of the director.	Company that has adopted a resolution or has conducted an election of directors.
Companies Act 71 of 2008	93(1)	1. Accounting records and all books and documents of the company, 2. In the case of the auditor of a holding company: all current and former financial statements of any subsidiary of that holding company and any information and explanations in connection with any such statements and in connection with the accounting records, books and documents of the subsidiary as necessary for the performance of the auditor's duties; and 3. Receive all notices of and other communications relating to any general shareholders meeting.	The auditor of a company— 1. has the right of access at all times to the accounting records and all books and documents of the company, and is entitled to require from the directors or prescribed officers of the company any information and explanations necessary for the performance of the auditor's duties; 2. in the case of the auditor of a holding company, has the right of access to all current and former financial statements of any subsidiary of that holding company and is entitled to require from the directors or officers of the holding company or subsidiary any information and explanations in connection with any such statements and in connection with the accounting records, books and documents of the subsidiary as necessary for the performance of the auditor's duties; and 3. is entitled to— 3.1. attend any general shareholders meeting; 3.2. receive all notices of and other communications relating to any general shareholders meeting; and 3.3. be heard at any general shareholders meeting contemplated in this paragraph on any part of the business of the meeting that concerns the auditor's duties or functions.	Auditor of a company	Company
Companies Act 71 of 2008	97(2)(b)	Written statement setting out: 1. full particulars of the nature of the	A compliance officer who is appointed in respect of any employee share scheme must provide a written	Any employee who receives an offer of	A compliance officer who is appointed in respect of

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		transaction, including the risks associated with it; 2. information relating to the company, including its latest annual financial statements, the general nature of its business and its profit history over the last three years; and 3. full particulars of any material changes that occur in respect of any information provided.	statement to any employee who receives an offer of specified shares in terms of that employee scheme, setting out: 1. full particulars of the nature of the transaction, including the risks associated with it; 2. information relating to the company, including its latest annual financial statements, the general nature of its business and its profit history over the last three years; and 3. full particulars of any material changes that occur in respect of any information provided in terms of subparagraph (i) or (ii);	specified shares in terms of that employee scheme	any employee share scheme
Companies Act 71 of 2008	129(7)	Written notice setting out the that it is unlikely that he company will be able to pay all of its debts as they become due and payable within the immediate ensuing 6 months or that it is likely that the company will become insolent within the immediately ensuing 6 months, and its reasons for not adopting a resolution of business rescue proceedings.	If the board of a company has reasonable grounds to believe that the company is financially distressed, but the board has not adopted a resolution contemplated in this section, the board must deliver a written notice to each affected person, setting out the criteria referred to in section 128 (1) ( f ) that are applicable to the company, and its reasons for not adopting a resolution contemplated in this section.	Every affected person	The board of a company has reasonable grounds to believe that the company is financially distressed, but the board has not adopted a resolution contemplated in this section,
Companies Act 71 of 2008	142(1)	All books and records that relate to the affairs of the company and are in the director's possession.	As soon as practicable after business rescue proceedings begin, each director of a company must deliver to the practitioner all books and records that relate to the affairs of the company and are in the director's possession.	Business rescue practitioner	Director of a company in which business rescue proceedings has begun
Companies Act 71 of 2008	142(3)	A statement of affairs containing, at a minimum, particulars of the following: 1. Any material transactions involving the company or the assets of the company, and occurring within 12 months immediately before the business rescue proceedings began; 2. any court, arbitration or administrative proceedings, including pending enforcement proceedings, involving the company; 3. the assets and liabilities of the company, and its income and disbursements within the immediately preceding 12 months;	Within five business days after business rescue proceedings begin, or such longer period as the practitioner allows, the directors of a company must provide the practitioner with a statement of affairs containing, at a minimum, particulars of the following: 1. Any material transactions involving the company or the assets of the company, and occurring within 12 months immediately before the business rescue proceedings began; 2. any court, arbitration or administrative proceedings, including pending enforcement proceedings, involving the company; 3. the assets and liabilities of the company, and its income and disbursements within the immediately preceding 12 months;	Business rescue practitioner	Directors of a company in which business rescue proceedings has begun



Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<ul style="list-style-type: none"> <li>4. the number of employees, and any collective agreements or other agreements relating to the rights of employees;</li> <li>5. any debtors and their obligations to the company; and</li> <li>6. any creditors and their rights or claims against the company.</li> </ul>	<ul style="list-style-type: none"> <li>4. the number of employees, and any collective agreements or other agreements relating to the rights of employees;</li> <li>5. any debtors and their obligations to the company; and any creditors and their rights or claims against the company.</li> </ul>		
Companies Act 71 of 2008	178(1)	Any article or document that has a bearing on the investigation and any information about any article or document from the owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information.	<p>A person who is authorised under section 177 to enter and search premises may:</p> <ul style="list-style-type: none"> <li>1. Search any person on those premises if there are reasonable grounds for believing that the person has personal possession of an article or document that has a bearing on the investigation;</li> <li>2. Examine any article or document that is on or in those premises that has a bearing on the investigation;</li> <li>3. Request information about any article or document from the owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information;</li> <li>4. Take extracts from, or make copies of, any book or document that is on or in the premises that has a bearing on the investigation;</li> </ul>	A person who is authorised to enter and search any premises by a warrant issued by a judge of the High Court of Magistrate Court	Any person
Companies Act 71 of 2008	182(c)	Any book, document or item necessary for the purposes of the hearing.	The Companies Tribunal may summon or order any person to produce any book, document or item necessary for the purposes of the hearing.	Companies Tribunal	Any person
Compensation for Occupational Injuries and Diseases Act 130 of 1993	6(1)(a) read with 6(2)	Any book, document or thing, in the possession or custody of that person which has a bearing on the inquiry of the Director General of the Department of Labour.	The Director-General may subpoena any person who in his opinion is able to give information concerning the subject of any inquiry in terms of this Act, or who is suspected to have or in the opinion of the Director-General has in his possession or custody or under his control any book, document or thing which has a bearing on the inquiry, to appear before him at a time and place specified in the subpoena, to be interrogated or to produce such book, document or thing, and the Director-General may retain such book, document or thing for further investigation. The Director-General may call and administer an oath to, or accept an affirmation from, any person present at such an inquiry who was or	Director General of the Department of Labour	Applicable to any person

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			could have been subpoenaed in terms of subsection (1), and the Director-General or an assessor may interrogate such person and order him to produce any book, document or thing in his possession or custody or under his control.		
Compensation for Occupational Injuries and Diseases Act 130 of 1993	7(3)(c)	Any book, document or thing as ordered by an authorised person to be produced.	An authorized person may order any person who has control over or custody of any book, document or thing on or in those premises to produce to him forthwith, or at such time and place as may be determined by him, such book, document or thing;	Authorised person (The Director-General Department of Labour may authorize any assessor, any officer or employee referred to in section 1 of the Public Service Act, 1984 (Act No. 111 of 1984), or any medical practitioner to investigate any matter that he may deem necessary for the performance of his functions.)	Applicable to any person
Compensation for Occupational Injuries and Diseases Act 130 of 1993	7(3)(d)	Any book, document or thing relating to the business of an employer or previous employer.	An authorized person may at any time and place order any person who has the possession or custody of or is in the control of a book, document or thing relating to the business of an employer or previous employer, to produce forthwith or at such time and place as may be determined by him, such book, document or thing;	Authorised person (The Director-General Department of Labour may authorize any assessor, any officer or employee referred to in section 1 of the Public Service Act, 1984 (Act No. 111 of 1984), or any medical practitioner to investigate any matter that he may deem necessary for the performance of his functions.)	Applicable to an employer or previous employer
Compensation for Occupational Injuries and Diseases Act 130 of 1993	7(3)(e)	Any book, document or thing which in the opinion of an Authorised person may serve as evidence in any matter in terms of the Compensation for Occupational Injuries and Diseases Act.	An authorized person may seize any book, document or thing which in his opinion may serve as evidence in any matter in terms of this Act.	Authorised person (The Director-General Department of Labour may authorize any assessor, any officer or employee referred to in section 1 of the Public	Applicable to an employer or previous employer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
				Service Act, 1984 (Act No. 111 of 1984), or any medical practitioner to investigate any matter that he may deem necessary for the performance of his functions.)	
Compensation for Occupational Injuries and Diseases Act 130 of 1993	39(12)	Notice of the accident furnished by the employer to the commissioner in respect of a claim for compensation by such employee or dependent	An employer shall at the request of an employee or the dependent of an employee furnish such employee or dependent with a copy of the notice of the accident furnished by the employer to the commissioner in respect of a claim for compensation by such employee or dependent.	Employee or dependent of employee involved in the accident	Applicable to an employer
Compensation for Occupational Injuries and Diseases Act 130 of 1993	40(2)	Particulars regarding the accident and injuries obtained at work, as the Director-General may require.	An employee or employer shall, at the request of the Director-General, furnish such further particulars regarding the accident and injuries concerned as the Director-General may require.	Director General Department of Labour	Applicable to an employer and employee
Compensation for Occupational Injuries and Diseases Act 130 of 1993	41(1)	A claim, medical report or other documents or information concerning the claim to the Compensation Commissioner.	An employer shall within seven days after having received a claim, medical report or other documents or information concerning such claim send such claim, report, documents or information to the commissioner.	Compensation Commissioner	Applicable to an employer
Compensation for Occupational Injuries and Diseases Act 130 of 1993	81(1)	Register or other record of the earnings and other prescribed particulars of all the employees	An employer shall keep a register or other record of the earnings and other prescribed particulars of all the employees, and shall at all reasonable times produce such register or record or a microfilm or other microform reproduction thereof on demand to an authorized person referred to in section 7 for inspection.	Authorised person (The Director-General Department of Labour may authorize any assessor, any officer or employee referred to in section 1 of the Public Service Act, 1984 (Act No. 111 of 1984), or any medical practitioner to investigate any matter that he may deem necessary for the performance of his functions.)	Applicable to an employer
Compensation for Occupational Injuries and Diseases Act 130 of 1993	81(4)	Any register, record or document which the employer must maintain, keep or complete in terms of the Compensation for Occupational Injuries and Diseases	A health and safety representative elected in terms of the Occupational Health and Safety Act 85 of 1993, or the Mine Health and Safety Act 29 of 1996, and a trade union representative elected in terms of section	A health and safety representative elected in terms of the Occupational Health	Applicable to an employer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		Act	14 of the Labour Relations Act 66 of 1995, shall have the right to inspect, and where appropriate bring to the attention of the commissioner, any register, record or document which the employer must maintain, keep or complete in terms of this Act.	and Safety Act 85 of 1993, or the Mine Health and Safety Act 29 of 1996, and a trade union representative elected in terms of section 14 of the Labour Relations Act 66 of 1995	
Competition Act 89 of 1998	Rule 37(4)	Records requested by the Competition Tribunal regarding a notice of revocation of an approval or additional approval of a merger.	The Competition Tribunal may request further information from any person who submits a representation in response to a notice of revocation published in the Government Gazette.	Competition Commission	Only applicable if Competition Tribunal regarding a notice of revocation published in the Government Gazette representations have been sent to
Competition Act 89 of 1998	48(1)(d)	Any article or document on the premises that has a bearing on the investigation.	A person who is authorised under section 46 or 47 to enter and search premises may examine any article or document that is on or in those premises that has a bearing on the investigation.	Person authorised under a search warrant or an inspector not authorised by a warrant to search the property	Applicable to any person
Competition Act 89 of 1998	48(1)(e)	Information about any article or document from the owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information.	A person who is authorised under section 46 or 47 to enter and search premises may request information about any article or document from the owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information.	Person authorised under a search warrant or an inspector not authorised by a warrant to search the property	Owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information.
Competition Act 89 of 1998	48(1)(g)	Any data contained in or available to the computer system being searched.	A person who is authorised under section 46 or 47 to enter and search premises may use any computer system on the premises, or require assistance of any person on the premises to use that computer system, to: <ol style="list-style-type: none"> <li>1. search any data contained in or available to that computer system;</li> <li>2. reproduce any record from that data; and</li> <li>3. seize any output from that computer for examination and copying.</li> </ol>	Person authorised under a search warrant or an inspector not authorised by a warrant to search the property	Applicable to any person
Competition Act 89 of 1998	49A(1)(b)	Any book, document or other object specified in the summons from the Competition Commissioner.	At any time during an investigation in terms of this Act, the Commissioner may summon any person who is believed to be able to furnish any information on the subject of the investigation, or to have possession	Competition Commissioner	Applicable to any person

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			or control of any book, document or other object that has a bearing on that subject at a time and place specified in the summons, to deliver or produce to the Commissioner, or a person authorised by the Commissioner, any book, document or other object specified in the summons.		
Competition Act 89 of 1998	54(c)	Any book, document or item necessary for the purposes of the hearing of the Competition Tribunal.	The member of the Competition Tribunal presiding at a hearing may summon or order any person to produce any book, document or item necessary for the purposes of the hearing.	Competition Tribunal	Applicable to any person
Competition Act 89 of 1998	56(3)	Any article or document requested by the Competition Tribunal.	The Competition Tribunal may order a person to answer any question, or to produce any article or document, even if it is self-incriminating to do so.	Competition Tribunal	Applicable to any person
Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 9(1) and (2)	<p>Intermediary's:</p> <ol style="list-style-type: none"> <li>1. full names, physical business address, postal address, phone numbers, cellular telephone number, facsimile number, email address and any registration number assigned or issued to the intermediary by any regulatory body;</li> <li>2. identity number, or if the intermediary is a juristic person, its relevant registration number;</li> <li>3. If the intermediary is a juristic person, the contact details of its public officers;</li> <li>4. Specify the exact service to be rendered by the intermediary;</li> <li>5. At the request of the consumer, disclose the fee payable to the intermediary for services provided by the intermediary including the basis for calculating the fee;</li> <li>6. Inform the consumer of any other costs the intermediary is entitled to recover from the consumer, and under what circumstances;</li> <li>7. Specify the frequency with which the intermediary will in writing account to the consumer in respect of his, her or its mandate;</li> <li>8. At the request of the consumer,</li> </ol>	<p>An intermediary must disclose to a person the following information:</p> <ol style="list-style-type: none"> <li>1. His, her or its full names, physical business address, postal address, phone numbers, cellular telephone number, facsimile number, email address and any registration number assigned or issued to the intermediary by any regulatory body;</li> <li>2. His or her identity number, or if the intermediary is a juristic person, its relevant registration number;</li> <li>3. If the intermediary is a juristic person, the contact details of its public officers;</li> <li>4. Specify the exact service to be rendered by the intermediary;</li> <li>5. At the request of the consumer, disclose the fee payable to the intermediary for services provided by the intermediary including the basis for calculating the fee;</li> <li>6. Inform the consumer of any other costs the intermediary is entitled to recover from the consumer, and under what circumstances;</li> <li>7. Specify the frequency with which the intermediary will in writing account to the consumer in respect of his, her or its mandate;</li> <li>8. At the request of the consumer, specify how, when and how often any amount owing to the consumer will be paid to the consumer;</li> <li>9. Disclose any information, at any relevant</li> </ol>	<ol style="list-style-type: none"> <li>1. Any person whom the intermediary solicits or agrees to represent with respect to the sale of any property or services, or from whom the intermediary accepts any property for the purpose of offering it for sale; and</li> <li>2. Any person from whom the intermediary solicits an offer, or to whom the intermediary offers to supply or supplies any service to be performed by a third person; or any goods or property belonging to a third person.</li> </ol>	<p>Intermediary [a person who, in the ordinary course of business and for remuneration or gain, engages in the business of:</p> <ol style="list-style-type: none"> <li>(a) representing another person with respect to the actual or potential supply of any goods or services;</li> <li>(b) accepting possession of any goods or other property from a person for the purpose of offering the property for sale; or</li> <li>(c) offering to sell to a consumer, soliciting offers for or selling to a consumer any goods or property that belongs to a third person, or service to be supplied by a third person, but does not include a person whose activities as an intermediary are regulated in terms of any other national legislation.] </li></ol>

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>specify how, when and how often any amount owing to the consumer will be paid to the consumer;</p> <p>9. Disclose any information, at any relevant time, which may be relevant to the consumer when deciding whether to acquire the service rendered by the intermediary, or whether to continue with an existing service;</p> <p>10. Disclose commission, consideration fees, charges or brokerages payable to the intermediary by any other person;</p> <p>11. Provide details of any code of conduct or other standard applicable to the intermediary or the service being rendered or to be rendered, as the case may be;</p> <p>12. Disclose whether he or she or it has ever been: (i) found guilty of any offence involving dishonesty which was punishable by criminal imprisonment without the option of a fine; (ii) placed under sequestration, liquidation or judicial management; (iii) or still is an unrehabilitated insolvent; and</p> <p>13. Disclose any other information which may be relevant and which he or she may reasonably be expected to be aware of.</p>	<p>time, which may be relevant to the consumer when deciding whether to acquire the service rendered by the intermediary, or whether to continue with an existing service;</p> <p>10. Disclose commission, consideration fees, charges or brokerages payable to the intermediary by any other person;</p> <p>11. Provide details of any code of conduct or other standard applicable to the intermediary or the service being rendered or to be rendered, as the case may be;</p> <p>12. Disclose whether he or she or it has ever been: (i) found guilty of any offence involving dishonesty which was punishable by criminal imprisonment without the option of a fine; (ii) placed under sequestration, liquidation or judicial management; (iii) or still is an unrehabilitated insolvent; and</p> <p>13. Disclose any other information which may be relevant and which he or she may reasonably be expected to be aware of.</p>		
Constitution of the Republic of South Africa	32 (1)	Any information held	Everyone has the right of access to – (a) any information held by the state; and (b) any information that is held by another person and that is required for the exercise or protection of any rights.	All members of the public	
Criminal Procedures Act 51 of 1977	236	Record of or in possession of bank	The entries in the accounting records of a bank, and any document which is in the possession of any bank and which refers to the said entries or to any business transaction of the bank, shall, upon the mere production at criminal proceedings of a document purporting to be an affidavit made by any person who in that affidavit alleges (a) that he is in the service of the bank in question; (b) that such accounting records or document is or has	Accused Person	Bank

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			<p>been the ordinary records or document of such bank;</p> <p>(c) that the said entries have been made in the usual and ordinary course of the business of such bank or the said document has been compiled, printed or obtained in the usual and ordinary course of the business of such bank; and</p> <p>(d) that such accounting records or document is in the custody or under the control of such bank,</p> <p>2. Any entry in any accounting record referred to in subsection (1) or any document referred to in subsection (1) may be proved at criminal proceedings upon the mere production at such proceedings of a document purporting to be an affidavit made by any person who in that affidavit alleges</p> <p>(a) that he is in the service of the bank in question;</p> <p>(b) that he has examined the entry, accounting record or document in question; and</p> <p>(c) that a copy of such entry or document set out in the affidavit or in an annexure thereto is a correct copy of such entry or document.</p> <p>3. Any party at the proceedings in question against whom evidence is adduced in terms of this section or against whom it is intended to adduce evidence in terms of this section, may, upon the order of the court before which the proceedings are pending, inspect the original of the document or entry in question and any accounting record in which such entry appears or of which such entry forms part, and such party may make copies of such document or entry, and the court shall, upon the application of the party concerned, adjourn the proceedings for the purpose of such inspection or the making of such copies.</p> <p>4. No bank shall be compelled to produce any accounting record referred to in subsection (1) at any criminal proceedings, unless the court concerned orders that any such record be produced.</p> <p>5. In this section: 'document' includes a recording or transcribed computer printout produced by any mechanical or electronic device and any device by means of which information is recorded or stored; and 'entry' includes any notation in the accounting records of a bank by any means whatsoever. Accused Person</p>		

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			be prima facie proof at such proceedings of the matters, transactions and accounts recorded in such accounting records or document.		
Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 9(1) and (2)	Disclosure to a consumer of the existence of any circumstance or any personal interest in the relevant service or goods which gives rise or may give rise to an actual or potential conflict of interest, or perception of conflict of interest, in relation to the intermediary, and the intermediary must take all reasonable steps to ensure fair treatment of the consumer.	An intermediary must immediately in writing disclose to a consumer the existence of any circumstance or any personal interest in the relevant service or goods which gives rise or may give rise to an actual or potential conflict of interest, or perception of conflict of interest, in relation to the intermediary, and the intermediary must take all reasonable steps to ensure fair treatment of the consumer.	Consumer	Intermediary [a person who, in the ordinary course of business and for remuneration or gain, engages in the business of: representing another person with respect to the actual or potential supply of any goods or services; (a) accepting possession of any goods or other property from a person for the purpose of offering the property for sale; or (a) offering to sell to a consumer, soliciting offers for or selling to a consumer any goods or property that belongs to a third person, or service to be supplied by a third person, but does not include a person whose activities as an intermediary are regulated in terms of any other national legislation.]
Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 9(4)	The existence of any circumstance or any personal interest in the service or goods of the intermediary, which gives rise or may give rise to an actual or potential conflict of interest, or perception of conflict of interest, in relation to the intermediary.	a consumer the existence of any circumstance or any personal interest in the relevant service or goods which gives rise or may give rise to an actual or potential conflict of interest, or perception of conflict of interest, in relation to the intermediary, and the intermediary must take all reasonable steps to ensure fair treatment of the consumer.	Consumer	Intermediary -a person who, in the ordinary course of business and for remuneration or gain, engages in the business of: (a) representing another person with respect to the actual or potential supply of any goods or services; (b) accepting possession of any goods or other



Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
					<p>property from a person for the purpose of offering the property for sale; or</p> <p>(c) offering to sell to a consumer, soliciting offers for or selling to a consumer any goods or</p> <p>(d) property that belongs to a third person, or</p> <p>(e) service to be supplied by a third person, but does not include a person whose activities as an intermediary are regulated in terms of any other national legislation.]</p>
Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 11(7)	<p>Report based on the following documents:</p> <ol style="list-style-type: none"> <li>1. full details of the promoter, including identity or registration numbers, as the case may be, addresses and contact numbers;</li> <li>2. the rules of the promotional competition;</li> <li>3. a copy of the offer to participate in a promotional competition contemplated in section 36(5);</li> <li>4. the names and identity numbers of the persons responsible for conducting the promotional competition;</li> <li>5. a full list of all the prizes offered in the promotional competition;</li> <li>6. a representative selection of materials marketing the</li> </ol>	A promoter must upon request in writing by the Commission submit a report based on documents or materials contemplated in subregulation (6) to the Commission.	National Consumer Commissioner	<p>Promoter when requested by the:</p> <p>(a) advertise, display or offer to supply any goods or services in the ordinary course of business, to all or part of the public for consideration;</p> <p>(b) make any representation in the ordinary course of business that could reasonably be inferred as expressing a willingness to supply any goods or services for consideration; or</p> <p>(c) engage in any other conduct in the ordinary</p>

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>promotional competition or an electronic copy thereof, but such copy must be easily accessible in a generally available format;</p> <ol style="list-style-type: none"> <li>7. a list of all instances when the promotional competition was marketed, including details on the dates, the medium used and places where the marketing took place;</li> <li>8. the names and identity numbers of the persons responsible for conducting the selection of prize winners in the promotional competition;</li> <li>9. an acknowledgment of receipt of the prize signed by the prize winner, or legal guardian where applicable, and his or her identity number, and the date of receipt of the prize, or where this is not possible, proof by the promoter that the prize was sent by post or other electronic means to the winner using his or her provided details;</li> <li>10. declarations by the persons contemplated in 4 made under oath or affirmation that the prize winners were to their best knowledge not directors, members, partners, employees, agents or consultants of or any other person who directly or indirectly controls or is controlled by the promoter or marketing service providers in respect of the promotional competition, or the spouses, life partners, business partners or immediate family members.</li> <li>11. the basis on which the prize winners were determined;</li> <li>12. the summary describing the proceedings to determine the</li> </ol>			<p>course of business that may reasonably be construed to be an inducement or attempted inducement to a person to engage in a transaction;)</p>

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>winner, including the names of the persons participating in determining the prize winners, the date and place where that determination took place and whether those proceedings were open to the general public;</p> <p>13. whether an independent person oversaw the determination of the prize winners, and his or her name and identity number;</p> <p>14. the means by which the prize winners were announced and the frequency thereof;</p> <p>15. a list of the names and identity numbers of the prize winners;</p> <p>16. a list of the dates when the prizes were handed over or paid to the prize winners;</p> <p>17. in the event that a prize winner could not be contacted, the steps taken by the promoter to contact the winner or otherwise inform the winner of his or her winning a prize; and</p> <p>18. in the event that a prize winner did not receive or accept his or her prize, the reason for his or her not so receiving or accepting the prize, and the steps taken by the promoter to hand over or pay the prize to that prize winner.</p>			
Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 20(4)	Copy of the advertisement of the auction.	<p>A consumer may at any time during ordinary business hours request an auctioneer to provide him or her with access to an advertisement contemplated in subregulation (2), and the auctioneer must forthwith without charging any fee whatsoever comply with such a request, but—</p> <ol style="list-style-type: none"> <li>1. a consumer is entitled to only one free copy;</li> <li>2. the auctioneer may provide a URL of an operational website which will provide a copy of the full advertisement in a format generally used.</li> </ol>	Consumer	Only applicable to the auctioneer.

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Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 22(9)	Itemised account of all goods sold immediately upon completion of the auction which must contain: 1. the item or lot sold, 2. amount received for the sold item or lot; and 3. the name of the buyers of every item or lot.	The owner or rightful holder (who has the right to sell) must be provided with an itemised account of all goods sold immediately upon completion of the auction unless otherwise agreed, which as a minimum must contain: 1. the item or lot sold, 2. amount received for the sold item or lot; and 3. the name of the buyers of every item or lot.	The owner or rightful holder of the goods sold	Only applicable to auctions
Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 26(5)	Bidders record	The bidders' record is available for public inspection in respect of the names of bidders and the bidders numbers at any time, free of charge— 1. during an auction, at the premises where the auction is being held; and 2. before or after an auction, at the auction house or auctioneer's place of business and during normal business hours.	Any person	Only applicable to auctions
Consumer Protection Act 68 of 2008	Notice 293 of 1 April 2011 section 31(2)	Any record relating to auctions.	Any person in possession of any record contemplated in regulations 18 to 33 must forthwith upon receipt of a written request at his or her own cost provide the Commission or any forum empowered to administer the Act or an owner or rightful holder (whose goods were on auction at the auction in question) or a registered bidder (at the auction in question) with true copies of the record so requested or which may be relevant to any record so requested, but if the original record is expressly requested, that original record must be made available for inspection.	The National Consumer Commission or any forum empowered to administer the consumer Protection Act or an owner or rightful holder (whose goods were on auction at the auction in question) or a registered bidder (at the auction in question)	Only applicable to auctions
Deeds Registries Act 47 of 1937	4(1)(a)	Proof of any fact necessary to be established in connection with any matter or thing sought to be performed or effected by the deeds registry.	Each registrar has the power to require the production of proof upon affidavit or otherwise of any fact necessary to be established in connection with any matter or thing sought to be performed or effected in his registry.	Registrar of Deeds	Any person
Designs Act 195 of 1993	7(2)	Design records	Copies of all deeds, agreements, licences and other documents affecting any registered design or application for the registration of a design which are required to be recorded in the register, shall be supplied to the registrar in the prescribed manner for filing in the designs office.	Registrar	Any person
Employment Equity Act 55 of 1998	18(1)	All relevant information that will allow the parties to consult effectively regarding affirmative action in terms of Chapter 3 of	When a designated employer engages in consultation in terms of this Chapter, that employer must disclose to the consulting parties all relevant information that	All consulting parties involved in the affirmative action.	Applicable to a designated employer

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		the Act.	will allow those parties to consult effectively.		
Employment Equity Act 55 of 1998	25(3)	Employment equity plan	An employer who has an employment equity plan, must make a copy of the plan available to its employees for copying and consultation.	Employees	Employer
Employment Equity Act 55 of 1998	26	An employer must establish and, for the prescribed period, maintain records in respect of its workforce, its employment equity plan and any other records relevant to its compliance with this Act.		Employees	Employer
Employment Equity Act 55 of 1998	27(1)	Statement, as prescribed, to the Employment Conditions Commission, on the remuneration and benefits received in each occupational category and level of that employer's workforce.	Every designated employer, when reporting in terms of section 21 (1), must submit a statement, as prescribed, to the Employment Conditions Commission established by section 59 of the Basic Conditions of Employment Act, on the remuneration and benefits received in each occupational level of that employer's workforce.	Employment Conditions Commission	Applicable to a designated employer
Employment Equity Act 55 of 1998	43(2)(b)	Any book, record, correspondence, document or information that could be relevant to the review of the employer's compliance with the employment Equity Act.	In order to conduct a review to determine that the employer is complying with the Employment Equity Act, the Director-General may request an employer to submit to the Director-General any book, record, correspondence, document or information that could reasonably be relevant to the review of the employer's compliance with this Act.	Director General of the Department of Labour	Applicable to an employer
Employment Equity Act 55 of 1998	Notice 1298 of 1 December 2000 section 9.2	Information which will assist employees that were occupationally exposed to HIV with the application for compensation in terms of the Compensation for Occupational Injuries and Diseases Act.	Employers should take reasonable steps to assist employees with the application for benefits including: 1. providing information to affected employees on the procedures that will need to be followed in order to qualify for a compensation claim; and 2. assisting with the collection of information which will assist with proving that the employees were occupationally exposed to HIV infected blood.	Employees	Employer
Financial Advisory and intermediary Services Act 37 of 2002	4(2)	Information or documents required by the Financial Services Conduct Authority	The Financial Services Conduct Authority may by notice direct an authorised financial services provider or representative to furnish the Financial Services Conduct Authority, within a specified period, with specified information or documents required by the Financial Services Conduct Authority for the purposes of this Act.	Financial Services Conduct Authority	Authorised financial services providers
Financial Advisory and intermediary	4(4)(a)(i) read with (b)	Any specified information or documents which relate to the subject-matter of a person contravening or failure to comply	If there is reason to believe that a person is contravening or failing to comply with, or has contravened or failed to comply with, a provision of	Financial Services Conduct Authority	A person who is contravening or failing to comply with, or has

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Services Act 37 of 2002		with a provision of the Financial Advisory and Intermediary Services Act.	<p>this Act, the Financial Services Conduct Authority may by notice direct that person to furnish the Financial Services Conduct Authority within a specified period with any specified information or documents in the possession or under the control of that person and which relate to the subject-matter of such contravention or failure;</p> <p>A person conducting an on-site visit in terms of paragraph (a) (i) may:</p> <ol style="list-style-type: none"> <li>1. at any time during business hours: <ol style="list-style-type: none"> <li>1.1. enter the premises of the provider or representative and the provider or representative must upon request provide any document;</li> <li>1.2. search the premises of the provider or representative for any document;</li> <li>1.3. examine, make extracts from and copy any document or, against the issue of a receipt, temporarily remove the document;</li> <li>1.4. seize any document against the issue of a receipt, which may furnish proof of any failure to comply with the provisions of this Act;</li> </ol> </li> <li>2. require the provider or representative to produce at a specified time and place any specified documents or documents of a specified description in the possession or under the control of the provider or representative;</li> <li>3. require any person that is holding or is accountable for any document to provide information and an explanation of that information.</li> </ol>		contravened or failed to comply with, a provision of the Financial Advisory and Intermediary Services Act.
Financial Advisory and intermediary Services Act 37 of 2002	13(3)	Register of representatives and key individuals of such representatives	The authorised financial services provider must maintain a register of representatives, and key individuals of such representatives, which must be regularly updated and be available to the Financial Services Conduct Authority for reference or inspection purposes.	Financial Services Conduct Authority	Authorised financial services
Financial Advisory and intermediary Services Act 37 of 2002	19(2)(b)(iii)	Annual financial statements	The financial statements must be submitted by the authorised financial services provider to the Financial Services Conduct Authority not later than four months after the end of the provider's financial year or such longer period as may be allowed by the Financial Services Conduct Authority.	Financial Services Conduct Authority	Authorised financial services providers
Financial	19(3)	Report confirming:	The authorised financial services provider must	Financial Services	Authorised financial

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Advisory and intermediary Services Act 37 of 2002		<p>1. the amount of money and financial products at year end held by the provider on behalf of clients;</p> <p>2. that such money and financial products were throughout the financial year kept separate from those of the business of the authorised financial services provider, and report any instance of non-compliance identified in the course of the audit and the extent thereof; and</p> <p>3. any other information required by the Financial Services Conduct Authority.</p>	<p>maintain records in respect of money and financial products held on behalf of clients, and must, submit to the Financial Services Conduct Authority a report, by the auditor who performed the audit, which confirms, in the form and manner determined by the Financial Services Conduct Authority by notice in the Gazette for different categories of financial services providers—</p> <p>1. the amount of money and financial products at year end held by the provider on behalf of clients;</p> <p>2. that such money and financial products were throughout the financial year kept separate from those of the business of the authorised financial services provider, and report any instance of non-compliance identified in the course of the audit and the extent thereof; and</p> <p>3. any other information required by the Financial Services Conduct Authority.</p>	Conduct Authority	services providers
Financial Advisory and intermediary Services Act 37 of 2002	Notice 126 of 9 September 2010 section 4(7)(d)(ii)	Any records and or documents regarding the rendering of services under supervision.	Supervision arrangements must be arranged in accordance with the following specific requirements: The supervisee must adhere to the requirements of the supervision agreement and provide the supervisor with any records and or documents regarding the rendering of services under supervision.	Supervisor (means an approved compliance officer responsible for direct supervision and ongoing level of supervision of a supervisee)	Supervisee (means a person who meets the qualification requirements and who renders services under supervision until the required requirements for, experience and regulatory examination have been met by that person)
Financial Advisory and intermediary Services Act 37 of 2002	Notice 126 of 9 September 2010 section 4(7)(c)(iv)	Evidence of the supervision actions undertaken in terms of supervision agreement.	Supervision arrangements must be arranged in accordance with the following specific requirements: the financial services provider must ensure that the supervisor is able to provide evidence of the supervision actions undertaken and such evidence must be available for scrutiny by the Financial Services Conduct Authority.	Authorised financial services providers and the Financial Services Conduct Authority	Supervisor (means an approved compliance officer responsible for direct supervision and ongoing level of supervision of a supervisee)
Financial Advisory and intermediary	Notice 102 of 29 September 2004 section 8(a)	Statement of account in connection with any financial service rendered to the client.	A provider must where applicable, at the request of a client, provide the client with a statement of account in connection with any financial service	Client	Authorised Financial Services Providers and

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Services Act 37 of 2002			rendered to the client, unless otherwise agreed.		Representatives conducting Short-term Deposit Business
Financial Advisory and intermediary Services Act 37 of 2002	Notice 102 of 29 September 2004 section 10(2)(b)	Electronic, voice logged record of all communications.	Where a provider advertises a deposit by telephone a copy of all such records must be provided on request by the client or the Financial Services Conduct Authority within seven days of the request;	Client or the Financial Services Conduct Authority	Authorised financial services providers conducting Short-term Deposit Business that advertise a deposit by phone
Financial Advisory and intermediary Services Act 37 of 2002	Notice 39 of 30 March 2004 section 5(1)	Report detailing investment performance of a managed forex investments account.	A forex investment intermediary must furnish a written report to a client, on request; and in the case of managed forex investments, providing for reporting in printed format, or electronically if so desired by the client, on a monthly basis, detailing investment performance up to and including the last day of the previous calendar month, if applicable.	Client	A forex investment intermediary managing forex account
Financial Advisory and intermediary Services Act 37 of 2002	Notice 39 of 30 March 2004 section 10(1) and (2)	Record of any advice furnished to a client, by a forex investment advisor which must reflect the basis on which the advice was given, and in particular: <ol style="list-style-type: none"> <li>1. a brief summary of the information and material on which the advice was based;</li> <li>2. the financial products which were considered; and</li> <li>3. a description of the particular forex investment that was recommended and an explanation of why a forex investment is likely to satisfy the client's identified needs and objectives.</li> </ol>	A forex investment advisor must, subject to and in addition to the duties imposed by section 18 of the Act, maintain a record of any advice furnished to a client, and which record must reflect the basis on which the advice was given, and in particular: <ol style="list-style-type: none"> <li>1. a brief summary of the information and material on which the advice was based;</li> <li>2. the financial products which were considered; and</li> <li>3. a description of the particular forex investment that was recommended and an explanation of why a forex investment is likely to satisfy the client's identified needs and objectives.</li> </ol> A forex investment advisor must provide a client with a copy of the record contemplated in subsection (1) in writing.	Client	A forex investment advisor



<b>Legislation</b>	<b>Specific Section/ regulation</b>	<b>Record Type</b>	<b>Requirement</b>	<b>Person or entity entitled to access (If limited)</b>	<b>Applicability</b>
Financial Intelligence Centre Act 38 of 2001	22	Customer due diligence records	When an accountable institution is required to obtain information pertaining to a client or prospective client pursuant to sections 21 to 21H the institution must keep a record of that information. Without limiting subsection (1), the records must— include copies of, or references to, information provided to or obtained by the accountable institution to verify a person's identity; and in the case of a business relationship, reflect the information obtained by the accountable institution under section 21A concerning— the nature of the business relationship; the intended purpose of the business relationship; and the source of the funds which the prospective client is expected to use in concluding transactions in the course of the business relationship.	An authorised representative of the Financial Intelligence Centre	Accountable institution (see schedule 1 of the Act for a definition)
Financial Intelligence Centre Act 38 of 2001	22A	Records of transactions	An accountable institution must keep a record of every transaction, whether the transaction is a single transaction or concluded in the course of a business relationship which that accountable institution has with the client, that are reasonably necessary to enable that transaction to be readily reconstructed. Records must reflect the following information: The amount involved and the currency in which it was denominated; the date on which the transaction was concluded; the parties to the transaction; the nature of the transaction; business correspondence; and if an accountable institution provides account facilities to its clients, the identifying particulars of all accounts and the account files at the accountable institution that are related to the transaction.	The Financial Intelligence Centre, or an investigating authority acting with the permission of the Centre or under the authority of an authorised officer	Accountable institution (see schedule 1 of the Act for a definition)
Financial Intelligence Centre Act 38 of 2001	42	Risk Management and Compliance Programme	An accountable institution must develop, document, maintain and implement a programme for anti-money laundering and counter-terrorist financing risk management and compliance.	Financial Intelligence Centre Act	Accountable institution (see schedule 1 of the Act for a definition)
Fund-Raising Act 107 of 1978	7(8)	The permission or special permission granted by the fun-raising organization to allow a person to collect contributions on their behalf.	Any person who collects or purports to collect contributions for or on behalf of a fund-raising organization, registered branch or holder shall, at the request produce the permission or special permission granted by the organization, branch or holder in question.	Any person	Any person who collects or purports to collect contributions for or on behalf of a fund-raising organization, registered branch or holder

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Fund-Raising Act 107 of 1978	12	Reports, returns and financial statements of the fund-raising organisation.	Every fund-raising organization, registered branch or holder must keep the prescribed records of all the moneys received and expended by it or him and of all its or his assets and liabilities and of all financial transactions entered into by it or him and shall furnish the Director with the prescribed reports, returns and financial statements at the prescribed times.	Director of Fund-raising	Every fund-raising organization, registered branch or holder
Fund-Raising Act 107 of 1978	13	Returns, statements, liquidation and distribution account.	If any authority or temporary authority or registration certificate lapses or is withdrawn or if a fund-raising organization or registered branch is dissolved or if such organization or branch or any holder discontinues its activities the management of such organization or branch or the holder concerned must: submit to the Director the prescribed returns, statements, liquidation and distribution account and such information as the Director may demand.	Director of Fund-raising	Only applicable if any authority or temporary authority or registration certificate lapses or is withdrawn or if a fund-raising organization or registered branch is dissolved or if such organization or branch or any holder discontinues its activities.
Fund-Raising Act 107 of 1978	30(8)	Any security, record, account or document to be inspected in terms of section 30(6)(a).	Deliver to the Director or inspector any security, record, account or document referred to in that subsection which is in his possession or under his control or to which he has access and shall at the request of the Director or inspector furnish the Director or inspector with the information relating to the affairs or activities, securities, records, accounts or documents of the said organization or person at his disposal.	Director of Fund-raising or an inspector	Any organization which or person who he has reason to suspect, is collecting contributions from the public
Home Loans and Mortgage Disclosure Act 63 of 2000	5(2)	Information to enable the Office of Home Loans Disclosure to substantiate information disclosed in terms of the Act.	The Office may require financial institutions to substantiate information disclosed where reasonable doubt may exist whether or not the information disclosed is fully accurate or comprehensive; and may investigate and institute proceedings to verify the validity of information disclosed by a financial institution in accordance with the requirements of this Act, and for that purpose, such financial institution must afford the Office all reasonable assistance and access to premises and information to enable the Office to analyse and interpret such information.	Office of Home Loans Disclosure	Financial institution (any bank or mutual bank registered as such under the Banks Act 94 of 1990), or the Mutual Banks Act No. 124 of 1993, or any other registered financial institution whose business is, in full or in part, either the acceptance of deposits from the general public, the advance of credit to

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
					persons or any other registered financial institution whose business is, in part, either the acceptance of deposits from the general public, the advance of credit to persons or both such acceptance and advance, with the security of a registered mortgage bond or any other form of accepted security, for the purpose of providing home loans.)
Home Loan and Mortgage Disclosure Act 63 of 200	Notice 842 of 13 July 2007 section 2(1)(a)	<ol style="list-style-type: none"> <li>1. Name of Financial Institution</li> <li>2. Name of Branch</li> <li>3. Property Description :(Erf No./Unit No. / Street / Township / Municipality / Province)</li> <li>4. Type of home loan: (Mortgage loan / Pension or provident fund secured loan / Housing micro loan / Instalment sale under Chapter II of the Alienation of Land Act, 1981 / Other)</li> <li>5. Accepted security available in respect of the home loan: (Mortgage bond/ Covering mortgage bond / Pension or provident fund guarantee / Loan guarantee policy / Life policy / Other)</li> <li>6. Use for which home loan is required: (Purchase of existing home / Building of new home / Improvement of existing home / Other)</li> <li>7. Home loan amount applied for (to the nearest R1 000,00)</li> <li>8. Nature of application: (individual / Joint / Legal entity (close corporation, company or trust)</li> <li>9. Proposed repayment to income ratio</li> <li>10. Proposed loan to value ratio (in the</li> </ol>	Financial institution must collect and capture the information set out in Annexure – A1. A financial institution must, within 60 days of each financial year end, submit to the Office of Home Loans in electronic form. The Office of Home Loans Disclosure may request a copy of the information in hard copy	Office of Home Loans Disclosure	Financial institution (any bank or mutual bank registered as such under the Banks Act 94 of 1990, or the Mutual Banks Act, 124 of 1993, or any other registered financial institution whose business is, in full or in part, either the acceptance of deposits from the general public, the advance of credit to persons or both such acceptance and advance, with the security of a registered mortgage bond or any other form of accepted security, for the purpose of providing home loans.)

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
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		<p>case of a mortgage loan)</p> <p>11. Status of applicant (if individual application): (Never married / Married / Divorced or separated / Widowed)</p> <p>12. Status of applicant (if joint application): (Married – under civil law / Married – under customary law / Co-habiting / Co-resident (e.g. application by mother and daughter or two brothers and sister)</p> <p>13. Gender of applicant (If a joint application, specify the gender of both or all of the applicants. If the applicant is a juristic person, specify the gender of the majority of the members.): (Male / Female)</p> <p>14. Race of applicant (If a joint application, specify the race of both or all of the applicants. If the applicant is a juristic person, specify the race of the predominant group of members of the entity.): (African / Coloured / White / Indian / Other)</p> <p>15. Income category: (R0 – R3500 / R3501 – R5500 / R5501 – R7500 / R7501 – R10000 / R10001 – R15000 / R15001 and above)</p> <p>16. Status of Application; (Approved: Taken up, Not taken up / Declined / Pending)</p> <p>17. Reason/s (if declined): (Applicant specific: Low repayment capacity, Unacceptable credit record, Irregular income, Accepted security requirements not met, Required repayment period exceeds the period to retirement age, Nature of relationship between joint applicants not conducive to meeting repayment obligations, Other (specify) / Property specific: Unacceptable loan to value ratio, where applicable, Building does not comply with the requirements of the National Home Builders Registration Council under the Housing Consumer</p>			
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Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		Protection Measures Act, 1998 (Act No. 95 of 1998) or applicable municipal by-laws, Sectional title building with inadequate body corporate governance, Arrears on municipal service fees, surcharges on fees, property rates and other municipal taxes, levies and duties / Area specific: Boycott of rent, mortgage loans or service payments, The sheriff of the court is likely to be obstructed in carrying out statutory functions, Financial institutions are prevented from obtaining vacant occupation of a property in possession, The municipality is unable to enforce the collection of municipal service fees, surcharges on fees, property rates and other municipal taxes, levies and duties, The municipality is unable to enforce laws and by-laws against overcrowding or illegal land use, The market value of properties is either declining or appears likely to decline, Properties in possession cannot, or are unlikely to be sold for sufficient value to cover outstanding home loan balances or are unlikely to be let at a rate of return that is feasible, Other (specify) / Institution specific: Unacceptable exposure, Unacceptable collection method) Pending)			
Financial Markets Act 19 of 2012	30(2)	Record of uncertificated securities	A licensed central securities depository must administer and maintain a record of uncertificated securities deposited with it record of all securities deposited and must record all securities of the same kind deposited with it in an uncertificated securities register if so required by the depository rules.		Central securities depository
Financial Markets Act 19 of 2012	32(2)	Record of all securities deposited	A participant must administer and maintain a with it in accordance with the depository rules and must record all securities of the same kind deposited with it in an uncertificated securities register if so required by the depository rules;	<b>central securities depository</b>	Participant
Financial Markets Act	34	Record of uncertificated securities	An issuer of uncertificated securities must record in its		Issuer of uncertificated

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
19 of 2012			securities register the total number and, where applicable, the nominal value of each kind of uncertificated securities issued by it; maintain separate records for each central securities depository holding uncertificated securities unless all those securities are held by one central securities depository; if required by section 36(1), record the name of that central securities depository or its wholly owned subsidiary as the registered holder of the uncertificated securities.		securities
Financial Markets Act 19 of 2012	90	Accounting records and audit	A regulated person must- (a) maintain on a continual basis the accounting records determined in joint standards and prepare annual financial statements that conform with the financial reporting standards prescribed under the Companies Act and contain the information that may be determined in joint standards; (b) cause such accounting records and annual financial statements to be audited by an auditor appointed under section 89, within a period determined in joint standards or such later date as the Authority may allow on application by a regulated person; and(c) preserve such records, which may be in which may be in electronic form, in a safe place for a period of not less than five years as from the date of the last entry therein.	Auditor Power of Authority	Regulated person
Financial Sector Regulation Act 9 of 2017	107		To achieve the respective objectives of the financial sector regulators, standards referred to may be made on, among other things, recordkeeping.		
Identification Act 68 of 1997	12(a)	Proof of the correctness of any particulars furnished to the Director General Home Affairs	The Director General may request any person to furnish him with proof of the correctness of any particulars which have been furnished in respect of such person in any document in terms of the Identification Act.	Director General Home Affairs	Any person
Identification Act 68 of 1997	20(1)	Uncancelled identity card of a person who has died.	Any person who has in his possession an uncancelled identity card of a person who has died, must within 30 days after the document came into his possession, hand over or send by registered post such document for cancellation to the Director	Director General Home Affairs	Any person who has in his possession an uncancelled identity card of a person who has died.

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Income Tax Act 58 of 1962	8(5)(bC)	Copy of the advise to the former lessee of the fair market value of the property referred to in section 8(5)(bA).	<p>General.</p> <p>Any person who, as a former lessor of property referred to in paragraph (bA) or as the owner thereof, has after the termination of the lease of such property consented to the former lessee thereof using, enjoying or dealing with such property as contemplated in the said paragraph, or is deemed to have so consented under the provisions of paragraph (bB) (ii), shall not later than 14 days after the end of three months after the termination of the relevant lease advise the former lessee of the fair market value of such property as determined in accordance with paragraph (bA), and shall furnish the Commissioner with a copy of such advice.</p>	Commissioner	Any person who, as a former lessor of property consisting of corporeal movable goods or of any machinery or plan in respect of which the lessor was entitled to any allowance under the provisions of the Income Tax Act or as the owner thereof, has after the termination of the lease of such property consented to the former lessee thereof using, enjoying or dealing with such property or is deemed to have so consented.
Income Tax Act 58 of 1962	12H(8)	Any information relating to the learnership agreement registered with that SETA, as required by the SETA.	In respect of each year of assessment during which an employer is eligible for any deduction contemplated in this section, the employer must submit to the SETA with which the learnership agreement is registered any information relating to that learnership agreement required by the SETA in the form and manner and at the place and time indicated by the SETA.	Sector education and training authority ("SETA")	Employer which means: 1. where only one employer is party to a registered learnership agreement, that employer; or 2. in the case where more than one employer is a party to a registered learnership agreement, the employer which is identified in that agreement as the lead employer.
Income Tax Act 58 of 1962	12I(11)	Information relating to the progress of the industrial policy project.	Within 12 months after the close of each year of assessment, starting with the year in which approval is granted in terms of subsection (8), a company carrying on an industrial policy project must report to	Adjudication committee as established by section 12I(16)	A company carrying on an industrial policy project

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			the adjudication committee with respect to the progress of the industrial policy project in terms of the requirements of subsections (7) and (8) in such form and in such manner as the Minister of Finance may prescribe.		
Income Tax Act 58 of 1962	47K(b)	Any information relating to the founding, organising or facilitation of a specified activity in South Africa.	Any resident who is primarily responsible for founding, organising, or facilitating a specified activity in the Republic and who will be rewarded directly or indirectly for that function of founding, organising or facilitating must, in the manner and form prescribed by the Commissioner provide to the Commissioner such other details relating thereto as may be required by the Commissioner.	Commissioner of the South African Revenue Services	Any resident who is primarily responsible for founding, organising, or facilitating a specified activity in the Republic and who will be rewarded directly or indirectly for that function of founding, organising or facilitating
Income Tax Act 58 of 1962	64K(4)(b)	A declaration determining the amount of dividends tax withheld.	Where a person: 1. has, in terms of section 64G (3) or 64H (3), withheld dividends tax in accordance with a reduced rate in respect of the payment of any dividend; or 2. that is a company which was, in terms of section 64FA (2), liable for dividends tax at a reduced rate in respect of the declaration and payment of any dividend, that person must submit to the Commissioner any declaration— 2.1 submitted to the person by or on behalf of a beneficial owner; and 2.2 relied upon by the person in determining the amount of dividends tax so withheld, at the time and in the manner prescribed by the Commissioner.	Commissioner of the South African Revenue Services	A person: 1. that has, in terms of section 64G (3) or 64H (3) of the Income Tax Act, withheld dividends tax in accordance with a reduced rate in respect of the payment of any dividend; or 2. that is a company which was, in terms of section 64FA (2), liable for dividends tax at a reduced rate in respect of the declaration and payment of any dividend.
Income Tax Act 58 of 1962	Schedule 4 section 14(1)	Employee records	In addition to the records required in accordance with Part A of Chapter 4 of the Tax Administration Act, every employer shall in respect of each employee maintain a record showing— (a) the amounts of remuneration paid or due by him or her to such employee; (b) the amount of employees' tax deducted or withheld from the amounts of remuneration contemplated in item (a); (c) the income tax reference number of that	Commissioner of the South African Revenue Services	Every employer



<b>Legislation</b>	<b>Specific Section/ regulation</b>	<b>Record Type</b>	<b>Requirement</b>	<b>Person or entity entitled to access (If limited)</b>	<b>Applicability</b>
			employee where that employee is registered as a taxpayer in terms of section 67; and (d) such further information as the Commissioner may prescribe.		
Income Tax Act 58 of 1962	Schedule 8	Any information or documents relating to the market value on valuation date	The Commissioner may, notwithstanding any proof of valuation submitted by a person to the Commissioner as contemplated in subparagraph (5) or (6); request any such further information or documents relating to that valuation.	Commissioner of the South African Revenue Services	A person who has disposed of an asset contemplated in subparagraph 29(5)(a), (b) or (c) which has been valued before proof of valuation is submitted or any other asset which has been valued
Income Tax Act 58 of 1962	Notice 302 of 28 February 2003	Copies of all documents and information relating to any scholarship, bursary or award and minutes of all meetings at which any scholarship, bursary or award is granted.	Copies of all documents and information relating to any scholarship, bursary or award and minutes of all meetings at which any scholarship, bursary or award is granted must be made available to the Commissioner on request.	Commissioner of the South African Revenue Services	Public benefit organisation wishing to bestow any scholarships, bursaries and awards for study, research and teaching.
Insolvency Act 24 of 1936	64(3)	Any book or document containing any information relating to the insolvent before the sequestration of his estate or which belonged to the insolvent estate or the spouse of the insolvent, which contains material information concerning the insolvent or his affairs or concerning any property belonging to the estate or concerning the business, affairs or property of the insolvent's spouse.	The said officer may also summon any person who is known or upon reasonable grounds believed to have in his possession or custody or under his control any book or document containing any such information as is mentioned in subsection (2), to produce that book or document, or an extract therefrom at any such meeting of creditors.	The officer who is to preside or who presides at any meeting of creditors in terms of the Insolvency Act.	Applicable to any person
Insolvency Act 24 of 1936	65(2)	Any cheque drawn by the insolvent or his or her spouse within one year before the sequestration of the insolvent's estate, or if any cheque so drawn is not available, then any record of the payment, date of payment and amount of that cheque which may be available to him, or a copy of such record and if called upon to do so, to give any other information available to him in connection with such cheque or the account of the insolvent or his or her spouse.	Provided that a banker at whose bank the insolvent in question or his or her spouse keeps or at any time kept an account, shall be obliged to produce, if summoned to do so under subsection (3) of section sixty-four, any cheque in his possession which was drawn by the insolvent or his or her spouse within one year before the sequestration of the insolvent's estate, or if any cheque so drawn is not available, then any record of the payment, date of payment and amount of that cheque which may be available to him, or a copy of such record and if called upon to do so, to give any	The officer who is to preside or who presides at any meeting of creditors in terms of the Insolvency Act.	Bank, Banker

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			other information available to him in connection with such cheque or the account of the insolvent or his or her spouse		
Insurance Act 18 of 2017	45	Annual disclosures	An insurer and a controlling company must annually, by no later than four months after its financial year end, publicly disclose the prescribed quantitative and qualitative information in full, or by way of prominent references to information equivalent in nature and scope disclosed publicly under any other law or legal obligation, in the form and manner as may be prescribed.	General public	Insurer and controlling company
Insurance Act 18 of 2017	46	Financial statements	An insurer (other than a foreign branch of an insurer, Lloyd's underwriter or Lloyd's) and a controlling company must annually prepare, in respect of the relevant financial year of the insurer or controlling company, annual financial statements in accordance with the Companies Act and International Financial Reporting Standards issued by the International Accounting Standards Board or a successor body. The Prudential Authority may prescribe additional statements that must be included in the annual financial statements of an insurer or a controlling company after consultation with any relevant regulatory authority.		Insurer and controlling company
Labour Relations Act 66 of 1995	13(5)	<ol style="list-style-type: none"> <li>1. A list of the names of every member from whose wages the employer has made the deductions that are included in the remittance;</li> <li>2. Details of the amounts deducted and remitted and the period to which the deductions relate; and</li> <li>3. A copy of every notice of revocation of authorisation of an employer to deduct subscriptions or levies payable to the trade union from the employees' wages.</li> </ol>	<p>With each monthly remittance, the employer must give the representative trade union—</p> <ol style="list-style-type: none"> <li>1. a list of the names of every member from whose wages the employer has made the deductions that are included in the remittance;</li> <li>2. details of the amounts deducted and remitted and the period to which the deductions relate; and</li> <li>3. a copy of every notice of revocation in terms of subsection (3).</li> </ol>	Representative Trade Union	Applicable to an employer.
Labour Relations Act 66 of 1995	16(2)	All relevant information that will allow the trade union representative to perform his functions effectively.	An employer must disclose to a trade union representative all relevant information that will allow the trade union representative to perform effectively the functions referred to in section 14 (4).	Trade Union Representative	Applicable to an employer.
Labour Relations Act	21(10)	Any information and facilities that are	The employer must co-operate with the commissioner	Commissioner for the	Applicable to an

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
66 of 1995		reasonably necessary to determine the membership or support of a registered trade union.	when the commissioner determines the membership or support of a registered trade union, and must make available to the commissioner any information and facilities that are reasonably necessary for the purposes of that subsection.	Conciliation Mediation and Arbitration ("CCMA")	employer.
Labour Relations Act 66 of 1995	87(2)	Employer's criteria, disciplinary codes and procedures, and rules for the work-place forum.	The employer must submit its criteria, disciplinary codes and procedures, and rules, referred to in subsection (1), if any, in writing to the work-place forum for its consideration.	Work-place forum	Applicable to the employer
Labour Relations Act 66 of 1995	89(1)	All relevant information that will allow the work-place forum to engage effectively in consultation and joint decision-making.	An employer must disclose to the work-place forum all relevant information that will allow the work-place forum to engage effectively in consultation and joint decision-making.	Work-place forum	Applicable to the employer
Labour Relations Act 66 of 1995	189(3)	Information relating to: 1. the reasons for the proposed dismissals; 2. the alternatives that the employer considered before proposing the dismissals, and the reasons for rejecting each of those alternatives; 3. the number of employees likely to be affected and the job categories in which they are employed; 4. the proposed method for selecting which employees to dismiss; 5. the time when, or the period during which, the dismissals are likely to take effect; 6. the severance pay proposed; 7. any assistance that the employer proposes to offer to the employees likely to be dismissed; 8. the possibility of the future re-employment of the employees who are dismissed; 9. the number of employees employed by the employer; and 10. the number of employees that the employer has dismissed for reasons based on its operational requirements in the preceding 12 months.	The employer must issue a written notice inviting the other consulting party to consult with it and disclose in writing all relevant information, including, but not limited to— 1. the reasons for the proposed dismissals; 2. the alternatives that the employer considered before proposing the dismissals, and the reasons for rejecting each of those alternatives; 3. the number of employees likely to be affected and the job categories in which they are employed; 4. the proposed method for selecting which employees to dismiss; 5. the time when, or the period during which, the dismissals are likely to take effect; 6. the severance pay proposed; 7. any assistance that the employer proposes to offer to the employees likely to be dismissed; 8. the possibility of the future re-employment of the employees who are dismissed; 9. the number of employees employed by the employer; and 10. the number of employees that the employer has dismissed for reasons based on its operational requirements in the preceding 12 months.	Other consulting party to the dismissal	Applicable to an employer who contemplates dismissing one or more employees for reasons based on the employer's operational requirements.

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Labour Relations Act 66 of 1995	197(6)(b)	All relevant information that will allow the employer to engage effectively in the negotiations to conclude a transfer of contract of employment agreement.	In any negotiations to conclude a transfer of contract of employment agreement, old employer, the new employer, or the old and new employers acting jointly, on the one hand, must disclose to the person or body contemplated in subparagraph (ii), all relevant information that will allow it to engage effectively in the negotiations.	<ol style="list-style-type: none"> <li>1. Any person whom the employer is required to consult in terms of a collective agreement;</li> <li>2. If there is no collective agreement that requires consultation—               <ol style="list-style-type: none"> <li>2.1, a workplace forum, if the employees likely to be affected by the proposed dismissals are employed in a workplace in respect of which there is a workplace forum; and</li> <li>2.2. any registered trade union whose members are likely to be affected by the proposed dismissals;</li> </ol> </li> <li>3. If there is no workplace forum in the workplace in which the employees likely to be affected by the proposed dismissals are employed, any registered trade union whose members are likely to be affected by the proposed dismissals; or</li> <li>4. If there is no such trade union, the employees likely to be affected by the proposed dismissals or</li> </ol>	Applicable to an old employer, the new employer, or the old and new employers acting jointly, wishing to transfer a contract of employment.

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
				their representatives nominated for that purpose.	
Labour Relations Act 66 of 1995	197(7)(c)	The terms of the agreement that specifies: 1. which employer is liable for paying any amount, and in the case of the apportionment of liability between them, the terms of that apportionment; and 2. what provision has been made for any payment if any employee becomes entitled to receive a payment.	The old employer must disclose the terms of the agreement contemplated in paragraph (b) to each employee who after the transfer becomes employed by the new employer.	Employees who will after the transfer become employed by the new employer.	Applicable to and old employer, that has transferred a contract of employment to a new employer.
Labour Relations Act 66 of 1995	197B	Application for winding up	An employer that is facing financial difficulties that may reasonably result in the winding-up or sequestration of the employer, must advise a consulting party contemplated in section 189 (a) An employer that applies to be wound up or sequestrated, whether in terms of the Insolvency Act, 1936, or any other law, must at the time of making application, provide a consulting party contemplated in section 189(1) with a copy of the application (b) An employer that receives an application for its winding-up or sequestration must supply a copy of the application to any consulting party contemplated in section 189(1), within two days of receipt, or if the proceedings are urgent, within 12 hours.	Trade Union Workplace Forum Employee	
Labour Relations Act 66 of 1995	205(2)(b)	1. Collective agreement; 2. Arbitration award; 3. Determination made in terms of the Wage Act.	An employer who is required to keep records in terms of subsection (1) must submit those records in their original form or a reproduced form in response to a demand made at any reasonable time, to any agent of a bargaining council, commissioner or any person whose functions in terms of this Act include the resolution of disputes.	Any agent of a bargaining council, commissioner of the CCMA or any person whose functions in terms of the Labour Relations Act include the resolution of disputes.	Applicable to an employer
Labour Relations Act 66 of 1995	Notice 1442 of 10 October 2003 section 2	1. A copy of the proof of mailing the referral, objection or other document by registered post to the other party; 2. A copy of the telegram, telex or telefax communicating the referral, objection or other document to the other party;	Whenever a party is required to satisfy the Registrar that a copy of a referral, objection or other document has been served on another party, the party so required must provide the Registrar with— 1. a copy of the proof of mailing the referral, objection or other document by registered post to the	Registrar in terms of the Labour Relations Act.	Parties to a dispute before the CCMA

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>3. A copy of a receipt signed by the other party or on that party's behalf if the copy of the referral, objection or other document was delivered by hand; or</p> <p>4. A statement confirming service signed by the person who delivered a copy of the referral, objection or other document to the other party.</p>	<p>other party;</p> <p>2. a copy of the telegram, telex or telefax communicating the referral, objection or other document to the other party;</p> <p>3. a copy of a receipt signed by the other party or on that party's behalf if the copy of the referral, objection or other document was delivered by hand; or</p> <p>4. a statement confirming service signed by the person who delivered a copy of the referral, objection or other document to the other party.</p>		
Labour Relations Act 66 of 1995	Notice 1517 of 16 July 1999 section 4	Considerations other than those that are listed in section 189(3) which are relevant to the proposed dismissal based on operational requirements or the development of alternative proposals	The Act also provides for the disclosure by the employer of information on matters relevant to the consultation. Although the matters on which information for the purposes of consultation is required are specified in section 189 (3), the list in that section is not a closed one. If considerations other than those that are listed are relevant to the proposed dismissal or the development of alternative proposals, they should be disclosed to the consulting party. In the event of a disagreement about what information is to be disclosed any party may refer the dispute to the CCMA in terms of section 16 (6) of the Act	Employer dismissed being	Applicable to an employer who dismisses an employee based on operational requirements
Legal Practice Act 28 of 2014	87	Accounting records	A trust account practice must keep proper accounting records containing particulars and information in respect of money received and paid on its own account; any money received, held or paid on account of any person; money invested in a trust account or other interest-bearing account referred to in section 86; and any interest on money so invested which is paid over or credited to it.	South African Legal Practice Council or Legal Practitioners' Fidelity Fund Board itself or through its nominee	Trust account practice
Long-Term Insurance Act	36(1)	Returns relating to the business of a Long-Term Insurer containing the information prescribed by the Financial Services Conduct Authority.	Furnish the Financial Services Conduct Authority with returns relating to its business: in the medium and form; containing the information; and by the date or within the period, determined by the Authority by notice on the official website, either generally or in relation to a particular insurer.	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	36(2)	Specified information or documents as requested by the Financial Services Conduct Authority to complete or correct a return furnished to the Authority	If the Authority is satisfied that a return furnished to it in terms of subsection 36(1) is incomplete or incorrect, it may by notice furnish the Authority, within a specified period, with specified information or documents which he considers necessary to complete or correct the return	Financial Services Conduct Authority	Long-term insurer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			or reject the return and require the long-term insurer to furnish the Authority , within a specified period, with a new return which is complete and correct.		
Long-Term Insurance Act	36(3)	Information requested by the Financial Services Conduct Authority relating to the returns relating to the business of the Insurer.	Furnish the Financial Services Conduct Authority with a report containing the required information, compiled by a person nominated by the Authority at the cost of the long-term insurer.	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	49(6)	Written agreement allowing another person do any one or more of the following on behalf of threat insurer (binder agreements): (a) enter into, vary or renew a long-term policy, other than a long-term reinsurance policy, on behalf of that insurer; (b) determine the wording of a long-term policy; (c) determine premiums under a long-term policy; (d) determine the value of policy benefits under a long-term policy; (e) settle claims under a long-term policy.	Any party to a binder agreement must make a copy of that agreement available to the Financial Services Conduct Authority on request.	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	Notice 1492 of 27 November 1998 section 5.8(4)	Record of any amendment made from 30 June 2005 to the day before the effective date to the actuarial basis of a policy issued by that insurer before the effective date, where that amendment will have the effect of reducing the values or benefits of threat policy.	An insurer must keep a record of amendments which record must be made available to the Financial Services Conduct Authority on request.	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	Notice 1492 of 27 November 1998 section 5.13(1)(a)	1. A summary of the content of the provisions of Part 5B of Notice 1492 to the extent that those provisions may be or may become applicable to the policy; 2. an explanation of what constitutes a causal event in respect of the policy in question; 3. a statement, expressed as a percentage and, where a Rand value amount is determinable, also as a Rand value amount, of the maximum causal event charges that may be deducted, and 4. the administration charge that may be	An insurer must ensure that when an investment policy is applied for, the prospective policyholder or member is within 30 days from the date of application provided in writing with the information referred to in sub-regulation (2).	Prospective policy holder or member	Long-term insurer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		deducted when a causal event occurs.			
Long-Term Insurance Act	Notice 1492 of 27 November 1998 section 5.13(1)(b)	A summary containing (a) a summary of the content of the provisions of Part 5B of Notice 1492 to the extent that those provisions may be or may become applicable to the policy; (b) an explanation of what constitutes a causal event in respect of the policy in question; (c) a statement, expressed as a percentage and, where a Rand value amount is determinable, also as a Rand value amount, of the maximum causal event charges that may be deducted; and (d) the administration charge that may be deducted when a causal event occurs.	An insurer must ensure that the summary to be provided to the policyholder or member in accordance with section 48 of the Act contains the information referred to in sub-regulation (2).	Prospective policyholder or member	Long-term insurer
Long-Term Insurance Act	Notice 1492 of 27 November 1998 section 6.4(5)	Information regarding any fee that may be offered or provided to a binder holder, and any participation by a binder holder in profits attributable to the policies referred to in a binder agreement, payable to a non-mandated intermediary that is a binder holder.	Any fee that may be offered or provided to a binder holder, and any participation by a binder holder in profits attributable to the policies referred to in a binder agreement, payable to a non-mandated intermediary that is a binder holder, must be disclosed to a policyholder.	Policyholder	Long-term insurer
Long-Term Insurance Act	Notice 6 of 2002 section 5.4.1	Audited financial statements; and an audit report setting forth whether any assets held on behalf of any other person in safe custody, are in possession of the nominee and properly accounted for, within six months of the financial year- end of the company.	The approved nominee company must submit annually: (a) its audited financial statements; and (b) an audit report setting forth whether any assets held on behalf of any other person in safe custody, are in possession of the nominee and properly accounted for, within six months of the financial year-end of the company to the FSB.	Financial Services Board	Long-term insurer
Long-Term Insurance Act	Notice 6 of 2002 section 5.4.2	A declaration by the holding company of the nominee company in the format as specified in clause 10 must accompany the annual financial statements of the nominee company.	The approved nominee company must submit annually: A declaration by the holding company of the nominee company in the format as specified in clause 10 must accompany the annual financial statements of the nominee company.	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	Notice 1129 of 30 September 2004 section 4.2(a)	Disclosure records and documentation pertaining thereto relating to a direct marketer.	Disclosure records and documentation pertaining thereto must be available timeously upon request to the Financial Services Conduct Authority for inspection, and copies thereof must at the request of a	Financial Services Conduct Authority Insurance and the policyholder	Direct marketer



Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			policyholder be furnished to such holder.		
Long-Term Insurance Act	Notice 1129 of 30 September 2004 section 5.1	Intermediary agreement	Furnish the intermediary with a written copy of the agreement setting out the terms and conditions thereof.	Intermediary	Long-term insurer
Long-Term Insurance Act	Notice 1129 of 30 September 2004 section 5.2	Information reasonably required by an intermediary to comply with any disclosure or other requirements binding on such person by virtue of any law.	An insurer must provide any person with whom an agreement contemplated in Rule 5.1 has been entered into, with all information reasonably required by such person to comply with any disclosure or other requirements binding on such person by virtue of any law.	Intermediary	Long-term insurer
Long-Term Insurance Act	Notice 1129 of 30 September 2004 section 13	<ol style="list-style-type: none"> <li>1. the names of the policyholders and their identity numbers;</li> <li>2. number of policyholders on the scheme by type and amount of cover;</li> <li>3. aggregate amount of premium;</li> <li>4. claims history of the scheme (for the past three years if available);</li> <li>5. copy of the master policy;</li> <li>6. other information required by the new insurer.</li> </ol>	<p>The insurer must provide the following information to the new insurer as soon as possible but not longer than 30 days after receipt of the confirmation by the scheme or administrator:</p> <ol style="list-style-type: none"> <li>(a) the information referred to in Rule 10 (d);</li> <li>(b) number of policyholders on the scheme by type and amount of cover;</li> <li>(c) aggregate amount of premium;</li> <li>(d) claims history of the scheme (for the past three years if available);</li> <li>(e) copy of the master policy;</li> <li>(f) other information required by the new insurer.</li> </ol>	New insurer	Long-term insurer
Long-Term Insurance Act	Notice 1129 of 30 September 2004 section 16.1(c)	<ol style="list-style-type: none"> <li>1. Reasons for the rejection of the claim;</li> <li>2. That the policyholder may within a period of not less than 90 days after the date of receipt of the notice make representations to the relevant insurer in respect of the decision;</li> <li>3. Right to lodge a complaint under the Financial Services Ombud Schemes Act, 2004 and the relevant provisions of the Act relating to the lodging of such a complaint, in plain understandable language;</li> <li>4. In the event that the relevant policy contains a time limitation provision for the institution of legal action, of that provision and the implications of that provision for the policyholder in an easily understood manner; and</li> <li>5. In the event that the relevant policy does</li> </ol>	<p>If the insurer rejects or disputes the quantum of a claim, the insurer must notify the policyholder:</p> <ol style="list-style-type: none"> <li>(i) of the reasons for the decision;</li> <li>(ii) that the policyholder may within a period of not less than 90 days after the date of receipt of the notice make representations to the relevant insurer in respect of the decision;</li> <li>(iii) of the right to lodge a complaint under the Financial Services Ombud Schemes Act, 2004 and the relevant provisions of the Act relating to the lodging of such a complaint, in plain understandable language;</li> <li>(iv) in the event that the relevant policy contains a time limitation provision for the institution of legal action, of that provision and the implications of that provision for the policyholder in an easily understood manner; and</li> <li>(v) in the event that the relevant policy does not contain at time limitation provision for the institution of legal</li> </ol>	Policyholder	Long-term insurer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		not contain a time limitation provision for the institution of legal action, of the prescription period that will apply in terms of the Prescription Act, 1969 and the implications of that provision for the policyholder in an easily understood manner	action, of the prescription period that will apply in terms of the Prescription Act, 1969 and the implications of that provision for the policyholder in an easily understood manner.		
Long-Term Insurance Act	Notice 1129 of 30 September 2004 section 16.1(d)	<ol style="list-style-type: none"> <li>1. Reasons for the rejection of the claim;</li> <li>2. That the policyholder may within a period of not less than 90 days after the date of receipt of the notice make representations to the relevant insurer in respect of the decision;</li> <li>3. Right to lodge a complaint under the Financial Services Ombud Schemes Act, 2004 and the relevant provisions of the Act relating to the lodging of such a complaint, in plain understandable language;</li> <li>4. In the event that the relevant policy contains a time limitation provision for the institution of legal action, of that provision and the implications of that provision for the policyholder in an easily understood manner; and</li> <li>5. In the event that the relevant policy does not contain a time limitation provision for the institution of legal action, of the prescription period that will apply in terms of the Prescription Act, 1969 and the implications of that provision for the policyholder in an easily understood manner;</li> <li>6. The name and contact details of the insurer and a statement that any recourse or enquiries must be directed directly to that insurer.</li> </ol>	If a claim is rejected or a quantum is disputed as contemplated in paragraph (a) on behalf of an insurer by a person other than the insurer, such other person must provide the notice contemplated in paragraph (b) and include in that notice, in addition to the information referred to in paragraph (c), the name and contact details of the insurer and a statement that any recourse or enquiries must be directed directly to that insurer.	Policyholder	Long-term insurer
Long-Term Insurance Act	Notice 1129 of 30 September 2007 section 16.1(f)	<p>Notification:</p> <ol style="list-style-type: none"> <li>1. informing the policyholder of the reasons for the decision;</li> <li>2. includes the facts that informed the decision; and</li> </ol> <p>Right to lodge a complaint under the Financial</p>	<p>The notice to the policyholder confirming the rejection of the claim or the dispute of the quantum of the claim must include:</p> <ol style="list-style-type: none"> <li>(i) inform the policyholder of the reasons for the decision;</li> <li>(ii) include the facts that informed the decision; and</li> </ol> <p>include the information referred to in paragraph (c) (iii)</p>	Policyholder	Long-term insurer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		Services Ombud Schemes Act, 2004 and the relevant provisions of the Act relating to the lodging of such a complaint, in plain understandable language; 3. In the event that the relevant policy contains a time limitation provision for the institution of legal action, of that provision and the implications of that provision for the policyholder in an easily understood manner; and 4. In the event that the relevant policy does not contain a time limitation provision for the institution of legal action, of the prescription period that will apply in terms of the Prescription Act, 1969 and the implications of that provision for the policyholder in an easily understood manner.	to (v).		
Long-Term Insurance Act	Notice 81 of 5 September 2008 (a)	An audited return relating to the long-term insurer's business within 4 months after the expiration of each financial year with an audited return. (this includes the annual statutory return and the quarterly return)	Every long-term insurer must furnish the Financial Services Conduct Authority within a period of four months after the expiration of each financial year with an audited return relating to its business.	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	Notice 81 of 5 September 2008 (b)	A return relating to the long-term insurer's business within 1 month after the expiration of each quarter of its financial year. (this includes the annual statutory return and the quarterly return)	Every long-term insurer must furnish the Financial Services Conduct Authority within a period of one month after the expiration of each quarter of its financial year with a return relating to its business.	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	Notice 81 of 5 September 2008 (c)	Copy of the financial statements as defined in section 1(1) of the Companies Act, 1973 within 6 months of the expiration of each financial year.	Every long-term insurer must furnish the Financial Services Conduct Authority within a period of six months of the expiration of each financial year, with a copy of its financial statements as defined in section 1 (1) of the Companies Act, 1973 (Act No. 61 of 1973).	Financial Services Conduct Authority	Long-term insurer
Long-Term Insurance Act	Directive 135 2.2	Information concerning any matter regarding any replacement of a policy in terms of section 37(2) of the Act. (Section 37(2): Any arrangement entered into between two or more insurers whereby a liability of any long-term insurer towards policyholders is to be substituted for a liability of any other insurer towards such	The Financial Services Conduct Authority may at any time require from insurers to furnish the Financial Services Conduct Authority with information concerning any matter regarding any replacement of such a policy.	Financial Services Conduct Authority Term Insurance	Long-term insurer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		policyholders shall be deemed for the purposes of this section to be a scheme for the transfer of the insurance business concerned, unless the Financial Services Conduct Authority is satisfied that the said policyholders have been or will be made aware of the nature of such substitution and have signified or will signify their consent thereto in writing.)			
National Credit Act 34 of 2005 (NCA)	48A(3)	Records to show effectiveness of prescribed code.	The National Credit Regulator— (a) must monitor the effectiveness of any code of conduct issued in terms of this Act; and (b) may reasonably require persons conducting business within the relevant industry to provide information necessary for the purposes of (i) monitoring in terms of paragraph (a); or (ii) reviewing the effectiveness of a prescribed code of conduct relative to the purposes of the NCA.	National Credit Regulator	Credit provider under the NCA
National Credit Act 34 of 2005 (NCA)	62(1)		On request from a consumer, a credit provider must advise that consumer in writing of the dominant reason for— (a) refusing to enter into a credit agreement with that consumer; (b) offering that consumer a lower credit limit under a credit facility than applied for by the consumer, or reducing the credit limit under an existing credit facility; (c) refusing a request from the consumer to increase a credit limit under an existing credit facility; or (d) refusing to renew an expiring credit card or similar renewable credit facility with that consumer.	Consumer	Credit provider under the NCA
National Credit Act 34 of 2005	53(4)	Registration certificate of persons registered in terms of the National Credit Act.	Any person may inspect a copy of a registration certificate issued in terms of this Act; and obtain a copy of it, upon payment of the prescribed fee.	Any person	A registrant in terms of the NCA
National Credit Act 34 of 2005	71A(1)	Information regarding settlement	The credit provider must submit to all registered credit bureaux within seven days after settlement by a consumer of any obligation under any credit agreement, information regarding such settlement where an obligation under such credit agreement was the subject of (a) an adverse classification of consumer behaviour; (b) an adverse classification enforcement action	Credit bureau	Credit provider under the NCA

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			against a consumer; (c) an adverse listing recorded in the payment profile of the consumer; or (d) a judgement debt.		
National Credit Act 34 of 2005	72	Adverse information	Every person has the right to be advised by a credit provider within the prescribed time before any prescribed adverse information concerning the person is reported by it to a credit bureau, and to receive a copy of that information upon request;	Every person	Credit provider under the NCA
National Credit Act 34 of 2005	93(1)	A copy of a document that records the credit agreement between the consumer and the credit provider	The credit provider must deliver to the consumer, without charge, a copy of a document that records their credit agreement, transmitted to the consumer in a paper form, or in a printable electronic form	Consumer	Credit provider under the NCA
National Credit Act 34 of 2005	108(1)	Statement of account	A credit provider must offer to deliver to each consumer periodic statements of account in accordance with this section.	Consumer	Credit provider under the NCA
National Credit Act 34 of 2005	110(1)	A statement of the following information: 1. the current balance of the consumer's account; 2. any amounts credited or debited during a period specified in the request; 3. any amounts currently overdue and when each such amount became due; and 4. any amount currently payable and the date it became due.	At the request of a consumer, a credit provider must deliver without charge to the consumer a statement of all or any of the following: 1. the current balance of the consumer's account; 2. any amounts credited or debited during a period specified in the request; 3. any amounts currently overdue and when each such amount became due; and 4. any amount currently payable and the date it became due.	Consumer	Credit provider under the NCA
National Credit Act 34 of 2005	113(1)	Statement of settlement amount	At the request of a consumer or guarantor, a credit provider must deliver without charge to the consumer a statement of the amount required to settle a credit agreement, as calculated in accordance with section 125, as of a date specified in the request.	Consumer or guarantor	Credit provider under the NCA
National Credit Act 34 of 2005	118(1)	Confirmation of: 1. the new credit limit, which must not exceed the maximum limit stipulated by the consumer, if any; and 2. the date on which the new credit limit is to take effect.	After receiving a notice in terms of subsection (1), the credit provider must give the consumer written confirmation of: 1. the new credit limit, which must not exceed the maximum limit stipulated by the consumer, if any; and 2. the date on which the new credit limit is to take effect, which may not be more than 30 business	Consumer who has applied for a reduction to the credit limit under a credit facility	Credit provider

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			days after the date of the notice from the consumer.		
National Credit Act 34 of 2005	154(1)(d) and (e)	<ol style="list-style-type: none"> <li>1. Any document on the premises that is being searched that has a bearing on the investigation.</li> <li>2. Information about any article or document from the owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information.</li> </ol>	<p>A person who is authorised under section 153 to enter and search premises may—</p> <ol style="list-style-type: none"> <li>1. examine any article or document on or in those premises that has a bearing on the investigation;</li> <li>2. request information about any article or document from the owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information;</li> </ol>	A person who is authorised under section 153 to enter and search the premises	Any person
National Credit Act 34 of 2005	Notice 489 of 31 May 2006 section 62(1)	<ol style="list-style-type: none"> <li>1. Compliance Report</li> <li>2. Statistical Returns</li> <li>3. Annual Financial and Operational Return</li> <li>4. Assurance Report</li> </ol>	<p>A credit provider must submit the following to the National Credit Regulator—</p> <ol style="list-style-type: none"> <li>1. Compliance Report</li> <li>2. Statistical Returns</li> <li>3. Annual Financial and Operational Return</li> <li>4. Assurance Report</li> </ol>	National Credit Regulator	Credit provider
National Credit Act 34 of 2005	Notice 489 of 31 May 2006 section 62(4)	<p>An analysis of any item contained in the following forms:</p> <ol style="list-style-type: none"> <li>1. Compliance Report</li> <li>2. Statistical Returns</li> <li>3. Annual Financial and Operational Return</li> <li>4. Assurance Report</li> </ol>	If requested by the National Credit Regulator, an analysis of any item contained in the forms prescribed in these regulations must be furnished to the National Credit Regulator within 20 business days after such request.	National Credit Regulator	Credit provider
National Credit Act 34 of 2005	Notice 489 of 31 May 2006 section 65	Annual financial statements including the auditor or accounting officer's report.	A credit provider must submit its annual financial statements including the auditor or accounting officer's report to the National Credit Regulator, within 6 months after the credit provider's financial year-end.	National Credit Regulator	Credit provider
National Regulator for Compulsory Specifications Act 5 of 2008	17(1)(c)	<p>Records with regard to the import, manufacture or sale of the following are kept:</p> <ol style="list-style-type: none"> <li>1. an article in respect of which a compulsory specification is: <ol style="list-style-type: none"> <li>(a) manufactured or sold; stored or used in the course of any business; or stored for any purpose in connection with the import or export of the commodity or product;</li> </ol> </li> </ol>	An Inspector may at any reasonable time and without prior notice enter any premises, other than a private dwelling, in or upon which any records with regard to	Inspector appointed in terms of the National Regulator for	Any person

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		(b) any manufacture, sale, use or storage reasonably suspected.			
2008		1. an article in respect of which a compulsory specification is: manufactured or sold; stored or used in the course of any business; or stored for any purpose in connection with the import or export of the commodity or product; 2. any manufacture, sale, use or storage reasonably suspected.	the import, manufacture or sale of an article referred to in paragraph (a) or (b) are kept. [(a) an article in respect of which there is a compulsory specification is: (i) manufactured or sold; (ii) stored or used in the course of any business; or (iii) stored for any purpose in connection with the import or export of the commodity or product; (b) any manufacture, sale, use or storage is reasonably suspected;]	Compulsory Specifications Act.	
National Regulator for Compulsory Specifications Act 5 of 2008	19(1)(d) and (e)	Any book, notice, record, list or other document in respect of which a compulsory specification is: manufactured or sold; stored or used in the course of any business; or stored for any purpose in connection with the import or export of the commodity or product; or any manufacture, sale, use or storage reasonably suspected.	In order to monitor and enforce compliance with this Act, an inspector may: 1. demand from any person that he produce to him any book, notice, record, list or other document which is in the possession or custody or under the control of that person or any other person on his or her behalf; 2. examine the book, notice, record, list or other document and make copies thereof or extracts therefrom or request that they be made, if it relates to an article referred to in section 17(1) (a) or (b).	Inspector appointed in terms of the National Regulator for Compulsory Specifications Act.	Any person
National Regulator for Compulsory Specifications Act 5 of 2008	19(1)(h)	Any relevant document of a manufacturer or importer of a commodity, or product or the supplier of a service in respect of which a compulsory specification is in force.	In order to monitor and enforce compliance with this Act, an inspector may examine any relevant document of a manufacturer or importer of a commodity, or product or the supplier of a service in respect of which a compulsory specification is in force, to determine whether that manufacturer or importer has paid the prescribed fees.	Inspector appointed in terms of the National Regulator for Compulsory Specifications Act.	Any person
National Regulator for Compulsory Specifications Act 5 of 2008	20(1)	information specified with regard to the article concerned or its manufacture or the service supplied to which a compulsory specification applies.	Any person who imports, sells or supplies any commodity or product or supplies any service for which a compulsory specification is in force, must furnish to the National Regulator such information as may be specified with regard to the article concerned or its manufacture or the service supplied.	National Regulator for Compulsory Specifications	Any person who imports, sells or supplies any commodity or product or supplies any service for which a compulsory specification is in force,
National Regulator for Compulsory Specifications Act 5 of 2008	Notice 924 of 15 October 2010 section 8(1)	Evidence of conformity of a commodity, product or service covered by a compulsory specification.	A manufacturer, builder, importer or any person who offers for sale a commodity or product, or provides a service, covered by a compulsory specification, must on the written request of the National Regulator, or as specifically defined in the compulsory specification,	National Regulator for Compulsory Specifications	A manufacturer, builder, importer or any person who offers for sale a

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			submit evidence of conformity of such commodity, product or service to the National Regulator .		commodity or product, or provides a service, covered by a compulsory specification
National Regulator for Compulsory Specifications Act 5 of 2008	Notice 924 of 15 October 2010 section 11(1)(b)	Record of any commodity or product manufactured, built or imported by for which a compulsory specification applies, to determine the commodity or product, and the quantities manufactured, built or imported, and to where they were subsequently sold.	A levy payer must keep an accurate record of any commodity or product manufactured, built or imported by such person, for which a compulsory specification applies, in such a manner that the precise type of that commodity or product, and the quantities manufactured, built or imported, and to where they were subsequently sold, can be determined at any time. The records must be made readily available to the National Regulator on request.	National Regulator for Compulsory Specifications	Levy payer (levy payer) shall include a natural or juristic person being a manufacturer, builder or importer of commodities or products, or the provider of services, covered by a compulsory specification)
National Regulator for Compulsory Specifications Act 5 of 2008	Notice 924 of 15 October 2010 section 11(2)(b)	Records of specific commodities or products sold under a sales permit, that provide suitable evidence detailing how they are marked for traceability, and precisely who they were sold to.	Manufacturers, builders or importers must keep additional separate records of specific commodities or products sold under a sales permit, that provide suitable evidence detailing how they are marked for traceability, and precisely who they were sold to. The records must be maintained and be made readily available to the National Regulator on request .	National Regulator for Compulsory Specifications	Manufacturers, builders or importers of commodities or products sold under a sales permit
National Regulator for Compulsory Specifications Act 5 of 2008	Notice 924 of 15 October 2010 section 11(4)(b)	Registration certificate in terms of the National Regulator for Compulsory Specifications.	The registration certificate issued by the National Regulator must be kept on record by the relevant certificate holder for as long as such holder is in the business of manufacturing, building or importing of any commodity or products, or providing a service, subject to a compulsory specification. The certificate must be made readily available to an inspector on request.	Inspector appointed in terms of the National Regulator for Compulsory Specifications Act.	Holder of a registration certificate in terms of the National Regulator for Compulsory Specifications Act.
Pension Funds Act 24 of 1956	2(3)	A Statistical information as may be requested by the Financial Services Conduct Authority.	A pension fund contemplated in subsection (2) or (2A) must, pending registration in terms of this Act, furnish the Financial Services Conduct Authority with such statistical information as may be requested by the Financial Services Conduct Authority.	Financial Services Conduct Authority	Registered Pension Fund
Pension Funds Act 24 of 1956	6(3)	Any information relating to the business or any part of the business which is or has been carried on by an undertaking,	The Financial Services Conduct Authority may for the purpose of preparing any proposals under	Financial Services Conduct Authority	Any person having control of the undertaking in question



Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		including the business of such pension fund, together with such reports by a valuator or by the auditor of that undertaking.	subsection (2), require any person having control of the undertaking in question, to lodge with it, within such period as he may specify, any information relating to the business or any part of the business which is or has been carried on by that undertaking, including the business of such pension fund, together with such reports by a valuator or (at the discretion of the Financial Services Conduct Authority) by the auditor of that undertaking, as the Financial Services Conduct Authority may direct.		
Pension Funds Act 24 of 1956	12(2)	Resolution whereby a rule of the Pension Fund has been passed, altered or rescinded.	Within 60 days from the date of the passing of a resolution adopting the alteration or rescission of any rule or for the adoption of any additional rule, a copy of such resolution shall be transmitted by the principal officer to the registrar, together with the particulars prescribed.  together with the particulars prescribed.	Financial Services Conduct Authority	Principal officer of the Pension Fund
Pension Funds Act 24 of 1956	15(2)	<ol style="list-style-type: none"> <li>1. A copy of any special report by the auditor relating to any of the activities of the Pension Fund during the financial year to which such documents relate;</li> <li>2. A copy of any annual report that the fund may have issued to its members or shareholders in respect of the said financial year; and</li> <li>3. A copy of any other statement that the fund may have presented to its members or shareholders in respect of any of its activities during such financial year.</li> </ol>	Every registered fund must, when furnishing to the Financial Services Conduct Authority the documents referred to in subsection (1), also furnish to the Financial Services Conduct Authority with: <ol style="list-style-type: none"> <li>1. a copy of any special report by the auditor relating to any of the activities of the fund during the financial year to which such documents relate;</li> <li>2. a copy of any annual report that the fund may have issued to its members or shareholders in respect of the said financial year; and</li> <li>3. a copy of any other statement that the fund may have presented to its members or shareholders in respect of any of its activities during such financial year.</li> </ol>	Financial Services Conduct Authority	Registered Pension Fund
Pension Funds Act 24 of 1956	15K(9)(a)	Any book, document, record or thing which has any bearing on the subject matter of the investigation of the Tribunal.	The tribunal may under the hand of the chairperson, summon any person who in the opinion of the tribunal may be able to give material information concerning the subject matter of the investigation or who is believed by the tribunal to have in his or her possession or custody or under his or her control any book, document, record or thing which has any bearing on the subject matter of the investigation, to appear before it at a time and place specified in the	Special ad hoc tribunal appointed in terms of section 15K when the board of a pension fund fails to submit a scheme of the appointment of an actuarial surplus within the prescribed	Any person who in the opinion of the tribunal may be able to give material information concerning the subject matter of the investigation or who is believed by the tribunal to have in his or her

<b>Legislation</b>	<b>Specific Section/ regulation</b>	<b>Record Type</b>	<b>Requirement</b>	<b>Person or entity entitled to access (If limited)</b>	<b>Applicability</b>
			summons, to be questioned or to produce that book, document, record or thing, and may retain for inspection any book, document, record or thing so produced; and	period.	possession or custody or under his or her control any book, document, record or thing which has any bearing on the subject matter of the investigation.
Pension Funds Act 24 of 1956	16(1)	Report of the pension fund's financial condition prepared by a valuator	A registered fund shall, once at least in every three years, cause its financial condition to be investigated and reported upon by a valuator, and shall deposit a copy of such a report with the registrar, and shall send a copy of such report or a summary thereof, prepared by the valuator in a form prescribed and signed by the valuator, to every employer participating in the fund.	Financial Services Conduct Authority	Registered Pension Fund
Pension Funds Act 24 of 1956	16(8)	A certificate by the board of the pension fund and by the principal officer that the information furnished to the valuator for the purposes of the report on the pension fund's financial condition was correct and complete in every material respect.	Whenever a registered fund deposits with the Financial Services Conduct Authority a copy of a report made by a valuator in terms of this section, it shall also deposit with the Financial Services Conduct Authority a certificate by the board and by the principal officer that to the best of their knowledge and belief the information furnished to the valuator for the purposes of the report was correct and complete in every material respect and, where applicable, that a copy of the report or a summary thereof referred to in subsection (1) was sent to every employer participating in the fund.	Financial Services Conduct Authority	Registered Pension Fund
Pension Funds Act 24 of 1956	21(1)	Any additional information as the Financial Services Conduct Authority may deem necessary relating to the application for registration of a fund or of an alteration or rescission of rules or of an additional rule or any return or scheme relating to the financial condition of a fund.	If the Financial Services Conduct Authority is of opinion that any application for registration of a fund or of an alteration or rescission of rules or of an additional rule; or any return or scheme relating to the financial condition of a fund, does not disclose sufficient information to enable him to make the necessary decision, the person concerned shall furnish such additional particulars as the Financial Services Conduct Authority may deem necessary.	Financial Services Conduct Authority	Applicant for the registration of pension fund or of an alteration or rescission of rules or of an additional rule; or any return or scheme relating to the financial condition of a fund, who does not disclose sufficient information to enable him to make the necessary decision.
Pension Funds Act 24 of 1956	32(1)	Rules of the pension fund, together with a copy of the last annual accounts	The Financial Services Conduct Authority may by notice in writing require any person whom he has	Financial Services Conduct Authority	Any person whom the

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		recorded by such person, and such further information as the Financial Services Conduct Authority may require.	reason to suspect is carrying on the business of a pension fund which is not registered under this Act, to transmit to him, within a period stated in such notice, a copy of the rules, if any, under which such person is operating, together with a copy of the last annual accounts recorded by such person, and such further information as the Financial Services Conduct Authority may require.		Financial Services Conduct Authority has reason to suspect is carrying on the business of a pension fund which is not registered under the Pension Funds Act.
Pension Funds Act 24 of 1956	35(1)	1. The rules of the Pension Fund; 2. The last revenue account and the last balance sheet regarding its expenditure and financial position.	Every registered fund shall deliver to any member on demand by such member, and on payment of such sum as may be determined by the rules of the fund, a copy of any of the following documents, that is to say 1. the rules of the fund; 2. the last revenue account and the last balance sheet prepared in terms of subsection (1) of section fifteen.	Member of the pension fund	Registered Pension Fund
Pension Funds Act 24 of 1956	35(2)	1. The rules of the Pension Fund; 2. The last revenue account and the last balance sheet regarding its expenditure and financial position. 3. the last report (if any) by a valuator prepared in terms of section 16; 3. the last statement (if any) and report thereon prepared in terms of section seventeen; 4. any scheme which is being carried out by the fund in accordance with the provisions of section eighteen.	Any member shall be entitled to inspect without charge at the registered office of a registered fund, a copy of any of the following documents and make extracts therefrom, that is to say— 1. the documents referred to in subsection (1); 2. the last report (if any) by a valuator prepared in terms of section sixteen; 3. the last statement (if any) and report thereon prepared in terms of section seventeen; 4. any scheme which is being carried out by the fund in accordance with the provisions of section eighteen.	Member of the pension fund	Registered Pension Fund
Pension Funds Act 24 of 1956	Notice 208 of 28 December 2011 section 22.5	Records of any transaction where: 1. both transferor and transferee funds are valuation exempt; 2. both transferor and transferee funds are beneficiary funds; or 3. the transferor or transferee fund is neither registered nor required to register under the Pension Funds Act and the other fund is valuation exempt.	The records of any transaction effected in terms of section 14 (8) of the Act must be maintained by both funds and be made available to the Financial Services Conduct Authority upon request or inspection .	Financial Services Conduct Authority	Both Pension Funds applicable
Pension Funds Act 24 of 1956	Notice 98 of January 1962 section 24(a)	1. The resolution adopted for the alteration or rescission of any rule or for the adoption of any additional rule, together with a certificate signed to the effect that the resolution has been adopted	Within sixty days from the date of the passing of a resolution for the alteration or rescission of any rule or for the adoption of any additional rule the principal officer of the fund shall submit to the Financial Services Conduct Authority—	Financial Services Conduct Authority	Principle officer of the Pension Fund

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>in accordance with the provisions of the rules of the fund;</p> <p>2. a certificate by a valuator as to the financial soundness of the alteration, rescission or addition,</p> <p>3. a statement explaining the necessity for the alteration or rescission of or addition to the rules.</p>	<p>1. two copies of the resolution adopted together with a certificate signed as explained in regulation 20 to the effect that the resolution has been adopted in accordance with the provisions of the rules of the fund;</p> <p>2. if the alteration or rescission of or addition to the rules affects the financial condition of the fund, a certificate by a valuator as to the financial soundness of the alteration, rescission or addition or, if no valuator has been employed, a certificate by an actuary that the provisions of regulation 2 shall continue to apply;</p> <p>3. a statement explaining the necessity for the alteration or rescission of or addition to the rules.</p>		
Pension Funds Act 24 of 1956	Notice 98 of January 1962 section 33(1)(a)	<p>Initial Contribution Statement:</p> <p>1. Name of the fund; identification of the fund (e.g. registration number); period in respect of which the contribution is payable;</p> <p>name and address of the employer or pay-point which made the deduction; responsible person to contact at the employer or pay-point;</p> <p>1. full name, date of birth, ID number or employer pay number, or other means of identification, date of membership, pensionable emoluments of member and percentage or amount of contributions, split between member and employer as well as an indication of any additional voluntary contributions paid.</p>	<p>Minimum information to be furnished by every employer to the fund with regard to payments of contributions in terms of section 13A (2) of the Act, shall consist of at least the following: Initial Contribution Statement:</p> <p>1. Name of the fund; identification of the fund (e.g. registration number); period in respect of which the contribution is payable;</p> <p>2. name and address of the employer or pay-point which made the deduction; responsible person to contact at the employer or pay-point;</p> <p>3. full name, date of birth, ID number or employer pay</p> <p>4. number, or other means of identification, date of membership, pensionable emoluments of member and percentage or amount of contributions, split between member and employer as well as an indication of any additional voluntary contributions paid.</p>	Pension Fund	Employer
Pension Funds Act 24 of 1956	Notice 98 of January 1962 section 33(1)(b)	Subsequent Contribution Statement in respect of each contribution period.	<p>Minimum information to be furnished by every employer to the fund with regard to payments of contributions made shall consist of at least the following: Subsequent Contribution Statement:</p> <p>In respect of each contribution period either—</p> <p>1. the information required in paragraph (a) (i) and (ii) above and part or all of the information</p>	Pension Fund	Employer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			<p>contained in paragraph (a) (iii) above; or</p> <p>2. a reconciliation with the contribution statement for the previous period showing any differences in the data such as additions as a result of new members, reductions as a result of membership terminations, adjustments as a result of changes in pensionable emoluments or the payment of additional voluntary contributions or other information and corrections due to error.</p>		
Protection of Personal Information Act 4 of 2013	17	Documentation of all processing operations	A responsible party must maintain the documentation of all processing operations under its responsibility as referred to in section 14 or 51 of PAIA.	Information Regulator	Responsible party
Regulation of Interception of Communications and Provision of Communication-Related Information Act 70 of 2002	40(5)	<ol style="list-style-type: none"> <li>1. The full names, surname and identity number of the customer; and</li> <li>2. Mobile Subscriber Integrated Service Digital Network number (MSISDN-number);</li> <li>3. In the case of a person who—               <ol style="list-style-type: none"> <li>3.1. Is a South African citizen or is lawfully and permanently resident in the Republic, the full names and surname, identity number and at least one address of such person who requests that a SIM be activated on the electronic communication system of an electronic communication service provider;</li> <li>3.2. is not a South African citizen or who is not permanently resident in the Republic, and who requests that a SIM-card be activated on the electronic communication system of an electronic communication service provider, the full names and surname, identity number and at least one address of such person and the country where the passport was issued</li> </ol> </li> <li>4. In the case of a juristic person:               <ol style="list-style-type: none"> <li>4.1. the full names, surname, identity number and an address of the authorised representative of the juristic person; and</li> <li>4.2. the name and address of the juristic</li> </ol> </li> </ol>	<p>Any customer who sells or in any manner provides an activated SIM-card to a person, other than a family member, and the person who is to receive the SIM-card must, immediately upon the sale or provision of the SIM-card, provide the relevant electronic communication service provider with—</p> <ol style="list-style-type: none"> <li>1. the full names, surname and identity number of the customer; and</li> <li>2. all particulars as required in subsection (2) in respect of the person who is to receive the SIM-card.</li> </ol>	Electronic communication service provider	Applicable to a person who sells or in any manner provides an activated SIM-card to a person, other than a family member.

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		person and, where applicable, the registration number of the juristic person			
Rental Housing Act 50 of 1999	5(3)(a)	Written receipt for all payments received by the landlord from the tenant.	A lease will be deemed to include terms, enforceable in a competent court, to the effect that the landlord must furnish the tenant with a written receipt for all payments received by the landlord from the tenant.	Tenant (means the lessee of a dwelling which is leased by a landlord)	Landlord (means the owner of a dwelling which is leased and includes his or her duly authorised agent or a person who is in lawful possession of a dwelling and has the right to lease or sub-lease it)
Rental Housing Act 50 of 1999	5(3)(h)	Receipts indicating the costs which the landlord incurred on the expiration of the lease.	A lease will be deemed to include terms, enforceable in a competent court, to the effect that the relevant receipts which indicate the costs which the landlord incurred, as contemplated in paragraph (g), must be available to the tenant for inspection as proof of such costs incurred by the landlord.	Tenant (means the lessee of a dwelling which is leased by a landlord)	Landlord (means the owner of a dwelling which is leased and includes his or her duly authorised agent or a person who is in lawful possession of a dwelling and has the right to lease or sub-lease it)
Rental Housing Act 50 of 1999	5(3)(n)	Receipts which indicate the costs which the landlord incurred relating to reasonable cost of repairing damage to the dwelling and the cost of replacing lost keys.	A lease will be deemed to include terms, enforceable in a competent court, to the effect that the relevant receipts which indicate the costs which the landlord incurred, as contemplated in paragraph (l), must be available to the tenant for inspection as proof of such costs incurred by the landlord.	Tenant (means the lessee of a dwelling which is leased by a landlord)	Landlord (means the owner of a dwelling which is leased and includes his or her duly authorised agent or a person who is in lawful possession of a dwelling and has the right to lease or sub-lease it)
Rental Housing Act 50 of 1999	13(3)(e)	Any book, document, or object of material importance regarding a complaint.	The Tribunal may summon any person who may reasonably be able to give information of material importance concerning a complaint or who has in such person's possession or custody or under such person's control any book, document or object to attend its proceedings and to produce any book, document, or object in his or her possession or custody or under his or her control, to give evidence or to provide information under his or her control.	Any person who may be able to give information of material importance concerning a complaint.	Rental Housing Tribunal
Second-Hand Goods Act 6 of 2009	15	Certificates relating to the registration of a second hand dealer.	The original registration certificate of a second hand dealer must be maintained in such a state that it can be produced undamaged and in a legible condition.	Any person	Second-hand dealer

<b>Legislation</b>	<b>Specific Section/ regulation</b>	<b>Record Type</b>	<b>Requirement</b>	<b>Person or entity entitled to access (If limited)</b>	<b>Applicability</b>
Second-Hand Goods Act 6 of 2009	28(1)	1. Certificate of registration; 2. Any register, record, book or other document relating to the second hand goods.	A police official may enter the premises of any registered dealer in order to investigate compliance with this Act and require the dealer, owner, an employee or the person in control of the premises to produce the certificate of registration relating to that premises for inspection; produce any register, record, book or other document relating to the goods in or on the premises for inspection or for the purposes of obtaining copies thereof or extracts therefrom;	Police official	Any registered second-hand dealer
Second-Hand Goods Act 6 of 2009	29(1)	Any register, record, book or other document or information that pertains to the investigation of the police official.	A police official may enter any premises specified in a warrant and direct the person in control of or any person employed at the premises to disclose any register, record, book, other document or information that pertains to the investigation and is in the possession or under the control of that person.	Police official	Any person
Securities Transfer Tax Administration Act 26 of 2007	15(1)	Any information, document or thing as the Commissioner of the South African Revenue Service or that officer may require to inspect, audit, examine or obtain.	The Commissioner, or an officer named in an authorisation letter, may, for the purposes of the administration of this Act in relation to any person liable for the tax, require that person or any other person, with reasonable prior notice, to furnish, produce or make available such information, document or thing as the Commissioner or that officer may require to inspect, audit, examine or obtain.	Commissioner for the South African Revenue Service or an officer named in an authorisation letter	Any person liable to pay securities transfer tax
Short-Term Insurance Act 53 of 1998	35(a)	Returns relating to the business of a Short-Term Insurer containing the information prescribed by the Financial Services Conduct Authority.	Furnish the Financial Services Conduct Authority with returns relating to its business: in the medium and form; containing the information; and by the date or within the period, determined by the Authority by notice on the official website, either generally or in relation to a particular insurer.	Financial Services Conduct Authority	Long-term insurer
Short-Term Insurance Act 53 of 1998	35(b)	Specified information or documents as requested by the Financial Services Conduct Authority to complete or correct a return furnished to the Authority	If the Authority is satisfied that a return furnished to it in terms of subsection 36(1) is incomplete or incorrect, it may by notice furnish the Authority, within a specified period, with specified information or documents which he considers necessary to complete or correct the return or reject the return and require the long-term insurer to furnish the Authority , within a specified period, with a new return which is complete and correct.	Financial Services Conduct Authority	Long-term insurer
Short-Term Insurance Act 53 of 1998	48A(2)(h)(i)	The name of the relevant short-term insurer or, in the case of Lloyd's	A short-term insurer or a Lloyd's underwriter must oblige a person referred to in section 48A(1) to	Policyholders of short-term insurance policies	A person that does the following on

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		underwriters, the term _certain underwriters at Lloyd's', and the fact that that other person is acting in terms of a binder agreement and any remuneration payable to that person in terms of the binder agreement.	disclose to policyholders of short-term insurance policies other than a short term reinsurance policy, on behalf of that insurer or Lloyd's underwriter: 1. the name of the relevant short-term insurer or, in the case of Lloyd's underwriters, the term _certain underwriters at Lloyd's', and the fact that that other person is acting in terms of a binder agreement; and 2. any remuneration payable to that person in terms of the binder agreement.	other than a short term reinsurance policy, on behalf of that insurer or Lloyd's underwriter.	behalf of the short-term insurer or Lloyd's underwriter: 1. enter into, vary or renew a short-term policy, other than a short-term reinsurance policy, on behalf of that insurer or Lloyd's underwriter; 2. determine the wording of a short-term policy; 3. determine premiums under a short-term policy; 4. determine the value of policy benefits under a short-term policy; 5. settle claims under a short-term policy.
Short-Term Insurance Act 53 of 1998	48A(5)(c)	Information and documentation relating to short-term insurance policies	The short-term insurer or Lloyd's underwriter that entered into the agreement remains the owner of any information and documentation relating to the policies contemplated in the agreement, which must, upon termination of the agreement, be returned to the short-term insurer or Lloyd's underwriter.	Short-term insurer or Lloyd's underwriter who has entered into a binder agreement in terms of section 48A.	A person that does the following on behalf of the short-term insurer or Lloyd's underwriter: 1. enter into, vary or renew a short-term policy, other than a short-term reinsurance policy, on behalf of that insurer or Lloyd's underwriter; 2. determine the wording of a short-term policy; 3. determine



Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
					premiums under a short-term policy; 4. determine the value of policy benefits under a short-term policy; 5. settle claims under a short-term policy.
Short-Term Insurance Act 53 of 1998	48A(6)	Written agreement allowing another person to do any of the following on behalf of that insurer: 1. enter into, vary or renew a short-term policy, other than a short-term reinsurance policy, on behalf of that insurer or Lloyd's underwriter; 2. determine the wording of a short-term policy; 3. determine premiums under a short-term policy; 4. determine the value of policy benefits under a short-term policy; 5. settle claims under a short-term policy.	Any party to a written agreement referred to in section 48A(1) must on request make a copy of that agreement available to the Financial Services Conduct Authority.	Financial Services Conduct Authority	Settle claims under a short-term policy.
Skills Development Levies 9 of 1999	7(4)	Statement reflecting the amount of the levy paid to the sector education and training authority ("SETA") or approved body and containing such other information as the SETA or approved body, and the Commissioner of the South African Revenue Services may require.	An employer must, not later than seven days after the end of each month in respect of which the levy is payable submit to the SETA or approved body and to the Commissioner a statement: 1. in such form as the SETA or approved body, as the case may be, and the Commissioner, respectively, may require; and 2. reflecting the amount of the levy paid to the SETA or approved body and containing such other information as the SETA or approved body, as the case may be, and the Commissioner may require.	Sector education and training authority ("SETA") or approved body and containing such other information as the SETA or approved body, and the Commissioner of the South African Revenue Services	Employer
South African Reserve Bank Act 90 of 1989	10A		A bank shall, in order to enable the Governor to determine whether the bank is complying with the provisions of this section, furnish the Prudential Authority Banks with a return on the prescribed form and in respect of the prescribed period.	Prudential Authority	Bank
Unemployment Insurance Act 63 of 2001	56(1)	Information regarding: 1. the street address of the business, and any of its branches, of the employer; 2. if the employer is not resident in the	Every employer must, as soon as it commences activities as an employer, provide the information referred to in subsection 56 (2) regarding its employees to the Commissioner, irrespective of the	Unemployment Insurance Commissioner	Employer

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
		<p>Republic, or is a body corporate not registered in the Republic, include the particulars of the authorised person who is required to carry out the duties of the employer in terms of this Act; and</p> <p>3. include the names, identification numbers and monthly remuneration of each of its employees, and must state the address at which the employee is employed.</p>	earnings of such employees.		
Unemployment Insurance Act 63 of 2001	Notice 849 of 29 April 1983 section 6(1)	<ol style="list-style-type: none"> <li>1. Name of contributor</li> <li>2. Number of: identity document; reference book; passport; permanent residence permit; temporary work permit; worker's travel document;</li> <li>3. Race;</li> <li>4. Sex;</li> <li>5. Date employed;</li> <li>6. Trading name and address of business;</li> <li>7. Employer's UIF Registration number;</li> <li>8. Employer's telephone number.</li> </ol>	Every employer shall, within one month of taking into his employment a contributor who is not in possession of a contributor's record card or who is unable to produce such card, whether or not such contributor was previously provided with such card, furnish the Director-General with the particulars specified in Annexure UF 85, in respect of each such contributor.	Director General Department of Labour	Employer
Unemployment Insurance Act 63 of 2001	Notice 849 of 29 April 1983 section 13(3)	Employer's criteria, disciplinary codes and procedures, and rules for the workplace forum.	An employer who employed a deceased contributor, shall, at the request of the Director-General, a regional director or an applicant for a payment in terms of section 38 of the Act forward forthwith to the Director-General, such regional director or such applicant, as the case may be, the contributor's record card of such deceased contributor, together with a certificate in the form of Annexure UF 128 containing the information called for therein in regard to such deceased contributor.	Director-General Department of Labour, a regional director or an applicant for a payment in terms of section 38 of the Unemployment Insurance Act 63 of 2001	Employer
Value Added Tax Act 89 of 1991	55(1)		<p>In addition to the records required under Part A of Chapter 4 of the Tax Administration Act, every vendor must, in particular, keep the following records and documents:</p> <p>(a) a record of all goods and services supplied by or to the vendor showing the goods and services, the rate of tax applicable to the supply and the suppliers or their agents, in sufficient detail to enable the goods and services, the rate of tax, the suppliers or the agents to be readily</p>	Commissioner of the South African Revenue Services.	Value Added Tax Vendor

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
			<p>identified by the Commissioner, and all invoices, tax invoices, credit notes, debit notes, bank statements, deposit slips, stock lists and paid cheques relating thereto; Provided that a vendor's records do not have to show the rate of tax where the vendor has been authorised by the Commissioner to calculate the tax payable by him in accordance with a method prescribed by regulation, as contemplated in section 16</p> <p>(aA) a record of all importations of goods and documents relating thereto as contemplated in section 16(2) (d);</p> <p>(aB) any documentary proof required to be obtained and retained in accordance with section 16 (2) (f) or (g);</p> <p>(b) the charts and codes of account, the accounting instruction manuals and the system and programme documentation which describe the accounting system used in each tax period in the supply of goods and services;</p> <p>(c) any list required to be prepared in accordance with section 15 (9); and</p> <p>(d) any documentary proof required to be obtained and retained in accordance with section 11 (3)</p>		
Tax Administration Act 28 of 2011	29(1)(a)	Tax records	<p>A person must keep the records, books of account or documents that—</p> <p>(a) enable the person to observe the requirements of a tax Act;</p> <p>(b) are specifically required under a tax Act or by the Commissioner by public notice;</p> <p>(c) enable SARS to be satisfied that the person has observed these requirements.</p>	SARS official	<p>The requirements of this Act to keep records, books of account or documents for a tax period apply to a person who—</p> <p>(a) has submitted a return for the tax period;</p> <p>(b) is required to submit a return for the tax period and has not submitted a return for the tax period; or</p> <p>(c) is not required to submit a return but has, during the tax period, received income, has a capital gain or capital loss, or engaged in any other activity that is subject to tax or would be subject to tax but for the application of a threshold or exemption.</p>

Legislation	Specific Section/ regulation	Record Type	Requirement	Person or entity entitled to access (If limited)	Applicability
Tax Administration Act 28 of 2011	31	Tax records	The records, books of account and documents referred to in section 29 must at all reasonable times during the required periods under section 29, be open for inspection by a SARS official in the Republic for the purpose of— (a) determining compliance with the requirements of sections 29 and 30; or (b) an inspection, audit or investigation under Chapter 5.	SARS official	The requirements of this Act to keep records, books of account or documents for a tax period apply to a person who— (a) has submitted a return for the tax period; (b) is required to submit a return for the tax period and has not submitted a return for the tax period; or (c) is not required to submit a return but has, during the tax period, received income, has a capital gain or capital loss, or engaged in any other activity that is subject to tax or would be subject to tax but for the application of a threshold or exemption.