

PAIA POLICY

Manual for Thunder & Ice Credit Solutions (PTY) Ltd Registration number
2024/641734/07

ADDRESS: Headoffice: 67 Brand Street, Strand, 7140, Western Cape, South Africa.

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1. INTRODUCTION

At Thunder & Ice Credit Solutions (Pty) Ltd (“T&I”) we take your privacy seriously and it is of utmost importance that your right to have access to any information we may have on you is protected.

This Access to Information Manual sets out the procedure one must follow should you wish to exercise your rights in terms of the Promotion of Access to Information Act 2 of 2000 (“PAIA”) and the Protection of Personal Information Act 4 of 2013 (“POPIA”). This manual further complies with the aforementioned legislation.

This manual applies to Thunder & Ice Credit Solutions (Pty) Ltd

2. PURPOSE OF PAIA MANUAL

This manual is useful for the public to:

- Check the categories of records held by a body that is available without a person having to submit a formal PAIA request;
- Explain the process to make a request;
- Describing the subjects on which the body holds records and the categories of records held on each subject;

3. GUIDE ON HOW TO USE THE MANUAL

The South African Human Rights Commission drafted an official guide that contains information to assist an individual who wishes to exercise their right as contemplated in the PAIA Act. The Information Regulator has taken over the regulatory functions in respect of the Promotion of Access to Information Act 2 of 2000

The contact details of the Information Regulator are:

Postal Address: The Information Regulator, PO Box 31533, Braamfontein, 2017

Telephone: 010 023 5207

Email: infoereg@justice.gov.za

4. CONTACT DETAILS FOR THE INFORMATION OFFICER FOR THUNDER & ICE CREDIT SOLUTIONS (PTY) LTD

All information requests should be addressed to our appointed information officer below:

Information Officer: Dewald Lombard

Physical Address: 67 Brand Street, Strand, 7140, Western Cape

Postal Address: 67 Brand Street, Strand, 7140, Western Cape

Email Address: popi@thunder-ice.co.za

Website: www.thunder-ice.co.za

5. OPEN RECORDS HELD BY THUNDER & ICE CREDIT SOLUTIONS (PTY) LTD

THE FOLLOWING RECORDS ARE AUTOMATICALLY AVAILABLE TO THE PUBLIC:

- Brochures
- Information on T&I's website
- Pamphlets

6. RECORDS HELD IN ACCORDANCE WITH THE OTHER LEGISLATION

Thunder & Ice Credit Solutions (Pty) Ltd retains several records in terms of other legislation which applies to it but no limit to:

- Basic Conditions of Employment Act 75 of 1997
- Companies Act 71 of 2008
- Compensation for Occupational Injuries and Diseases Act 130 of 1993
- Competition Act 89 of 1998
- Consumer Protection Act 68 of 2008
- Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Financial Sector Regulation 9 of 2017
- Income Tax Act 58 of 1962
- Insurance Act 18 of 2017

- The Labour Relations Act 66 of 1995
- Long-term Insurance Act 52 of 1998
- Medical Schemes Act 131 of 1998 (where it applies to the Administrator of Medical Schemes)
- National Credit Act 34 of 2005
- Occupational Health and Safety Act 85 of 1993
- Short-term Insurance Act 53 of 1998
- Unemployment Insurance Act 63 of 2001
- Value-added Tax Act 89 of 1991

7. SUBJECT CATEGORIES OF RECORDS

Company Records:

- Financial
- Distribution
- Human Resources
- Client Care
- Information Technology
- Marketing
- Actuarial
- Service Management
- All records kept in terms of the Company laws of South Africa

Subjects on whom Records are held:

- Shareholders
- Directors
- Employees
- Prospective employees
- Applicants
- Officials
- Consultants
- Investors
- Clients
- Subsidiary Companies
- Banking institutions
- External Companies/contractors
- Third-Party Service Providers

- Auditors

Type of records in respect of the aforesaid subjects:

- Confidential
- Commercial
- Personal
- Financial
- Company Incorporations
- Company Financials
- Company Departments
- Strategies
- Contractors
- Medicals
- Information Technology
- Clients
- Contracts
- Client
- Research
- Operational
- Trade and Business
- Company Divisions
- Shareholders
- Policy Holders
- Brokers
- Directors
- Employees
- Banking Institutions
- Official and Legal documents

8. PROCESS TO ACCESS INFORMATION

A requester requiring access to information held by Thunder & Ice Credit Solutions must complete the Access Request Form. The form must be submitted to the Information Officer at the postal address, physical address or email address provided. The requester must pay an access request fee (and a deposit, if applicable).

The Access Request Form must contain enough details to enable the Information Officer to identify:

- The records requested
- The proof of identity of the requester
- The form of access required if the request is granted
- The email address, postal address or fax number of the requester.

A copy of the Access Request Form is available on request.

If the request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request. This information must be to the reasonable satisfaction of the Information Officer and the requester must clearly disclose the right they wish to protect.

If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.

The requester will be informed whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, the requester must state the manner and the particulars so required.

9. NOTIFICATION OF DECISION

The Information Officer will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect. The 30-day period, within which Thunder & Ice Credit Solutions has to decide whether to grant or refuse the request, may be extended for a further period of not more than 30 days if the information cannot reasonably be obtained within the original 30-day period. The period may be extended if the request is for a large amount of information, or the request requires Thunder & Ice Credit Solutions to search for information held at another office of Thunder & Ice Credit Solutions.

10. FEES

A fee sheet will be made available upon request from the requester.