

**MANUAL**

**OF**

CITIBANK N. A.

SOUTH AFRICA BRANCH

# Prepared in accordance with

# Section 51 of the Promotion of Access to

## Information Act, No 2 of 2000

**(A Private Body)**

**Last update: March 2006**

1. **INTRODUCTION**
   1. **General**

The Promotion of Access to Information Act, No 2 of 2000 (“the Act”) was enacted on 3 February 2000, giving effect to the constitutional right of access to any information held by the State and any information that is held by another person and that is required for the exercise or protection of any rights.

Where a request is made in terms of the Act, the body to which the request is made is obliged to release the information, except where the Act expressly provides that the information may or must be withheld. The Act sets out the requisite procedures to be followed by the requester when making a request.

* 1. **Purpose of the Manual**

This Manual is intended to foster a culture of transparency and accountability within the financial services industry of which this legal entity forms a part, to give effect to the right to information where that information is required for the exercise or protection of a right and to actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights.

In support of the promotion of effective governance of private institutions, Citibank N. A., South Africa branch (“Citigroup”) recognize the fundamental goal of the enabling legislation, namely that the people of South Africa be empowered and educated to understand their rights in terms of the Act in order for them to exercise their right of access to information.

In line with section 36 of the Constitution of South Africa (Act No.108 of 1996) (“the Constitution”), which provides guidance for legitimate grounds for the limitation of Constitutional rights, section 9 of the Act recognizes that rights of access to information cannot be unlimited and should be subject to justifiable limitations.

This Manual sets out the procedure to be followed by requestors and the manner in which requests shall be handled in compliance with the Act, which will enable requestors to obtain records which they are entitled to in a quick, easy and accessible manner.

This Manual has been drafted in accordance with the generic manual for the financial services industry, which has been submitted to the Human Rights Commission by the Compliance Institute of South Africa.

**PART 1**

**CONTACT DETAILS**

1. **CONTACT DETAILS**
   1. **Information Officer:**

Meg Pillay

**Postal address:**

P O Box 1800

SAXONWOLD

2132

SOUTH AFRICA

**Physical address:**

145 West Street

SANDOWN

SANDTON

2196

**E-mail address:**

Magashini.pillay@citi.com

2.2 **General information:**

**Name of private body:**

Citibank N.A. South Africa branch

**Postal address:**

P O Box 1800

SAXONWOLD

2132

SOUTH AFRICA

**Physical address:**

145 West Street

SANDOWN

SANDTON

2196

**Telephone number:**

(+27)(11) 944-1000

**Facsimile number:**

(+27)(11) 944-0856

**Internet site address:**

<http://www.Citi.com>

**PART II**

1. **GUIDE OF SOUTH AFRICAN HUMAN RIGHTS COMMISSION**

The South African Human Rights Commission has published a guide contemplated in section 10 of the Act. The guide contains such information as may reasonably be required by a person who wishes to exercise any right contemplated in the Act. Any enquiries regarding this guide should be directed to:

The South African Human Rights Commission

PAIA Unit (The Research and Documentation Department)

**Postal address:**

Private Bag X2700

HOUGHTON

2041

**Telephone number:**

(+27)(11) 484-8300

**Facsimile number:**

(+27)(11) 484-1360

**Website address:**

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

**E-mail address:**

[**PAIA@sahrc.org.za**](mailto:PAIA@sahrc.org.za)

**PART III**

**PUBLICATION AND AVAILABILITY OF CERTAIN RECORDS**

**4. RECORDS**

This section of this Manual is a reference to the records that Citigroup holds in order to facilitate a request in terms of the Act.

The information is classified and grouped according to records relating to the subjects and categories mentioned below. Access to these records may not be granted if such records are subject to the grounds of refusal which are specified below.

* 1. **Personnel[[1]](#footnote-1) records**
  2. .1 Personal records provided by personnel

4.1.2 Records provided by a third party relating to personnel

4.1.3 Conditions of employment and other personnel-related contractual and quasi-legal records

4.1.4 Internal evaluation records and other internal records

4.1.5 Correspondence relating to personnel

4.1.6 Training schedules and material

* 1. **Customer-related records**
     1. Records provided by a customer[[2]](#footnote-2) to a third party acting for, or on behalf of Citigroup
     2. Records provided by a third party to Citigroup
     3. Records generated by, or within Citigroup relating to its customers, including transactional records
     4. Records provided by a customer/client to Citigroup
  2. **Records relating to Citigroup** 
     1. Operational records
     2. Databases
     3. Information Technology
     4. Marketing records
     5. Internal correspondence
     6. Product records
     7. Statutory records
     8. Internal Policies and Procedures
     9. Treasury-related records
     10. Securities and Equities
     11. Records held by officials of Citigroup

These records include, but are not limited to, the records, which pertain to Citigroup’s own affairs.

* 1. **Other party records**

These are:

* + 1. Personnel-, customer- or Citigroup records which are held by another party, as opposed to the records held by Citigroup itself.
    2. Records held by Citigroup pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by other parties, and records that third parties have provided which relate to contractors and suppliers.

4.4.3 Citigroup may possess records, pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to Citigroup.

**PART IV**

1. **GROUNDS FOR REFUSAL OF ACCESS TO RECORDS**

The following are the main grounds on which Citigroup may refuse a request for information–

* 1. Mandatory protection of the privacy of a third party that is a natural person, which would involve the unreasonable disclosure of personal information of that natural person.
  2. Mandatory protection of the commercial information of a third party, if the records contain:
     1. Trade secrets of that third party;
     2. Financial, commercial, scientific or technical information the disclosure of which could likely cause harm to the financial or commercial interests of that third party; and/or
     3. Information disclosed in confidence by a third party to Citigroup, if the disclosure of such information could put that third party at a disadvantage in negotiations or commercial competition.
  3. Mandatory protection of confidential information of third parties if it is protected in terms of any agreement.
  4. Mandatory protection of the safety of individuals and the protection of property.
  5. Mandatory protection of records that would be regarded as privileged in legal proceedings.
  6. The commercial activities of Citigroup, which may include -
     1. Trade secrets;
     2. Financial/commercial, scientific or technical information, the disclosure of which could likely cause harm to the financial or commercial interests of Citigroup;
     3. Information which, if disclosed, could put Citigroup at a disadvantage in negotiations or commercial competition; and/or
     4. Computer programs which are owned by Citigroup, and which are protected by copyright and intellectual property laws.
  7. Research information of Citigroup or a third party, if its disclosure would place the research at a serious disadvantage.
  8. Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources, shall be refused.

**PART V**

1. **REMEDIES AVAILABLE TO THE REQUESTER UPON REFUSAL OF A REQUEST**
   1. **Internal remedies**

Citigroup does not have internal appeal procedures. As such, the decision made by the Information Officer is final, and requesters 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.

**6.2 External remedies**

A requester that is dissatisfied with an information officer’s refusal to disclose information may apply to a Court for relief within 30 days of notification of the decision.

Likewise, a third party dissatisfied with an Information Officer’s decision to grant a request for information may within 30 days of notification of the decision apply to a Court for relief. For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or any other court of similar status.

**PART VI**

1. **REQUEST PROCEDURE**
   1. The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.
   2. The requester must complete the prescribed form enclosed herewith in **Appendix 1**, and submit same as well as payment of a request fee (if applicable) and a deposit, to the Information Officer at the postal or physical address, facsimile number or electronic mail address as stated in 2.1 or 2.2 above.
   3. The prescribed form must be completed with enough particularity to at least enable the Information Officer to identify the following:
      1. The record or records requested;
      2. The identity of the requester;
      3. The form of access that is required, if the request is granted; and
      4. The postal address or fax number of the requester.
   4. The requester must state that the information requested is required to exercise or protect a right, and clearly state what the nature of the right is to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.
   5. Citigroup will process the request within 30 days, unless the request contains considerations that are of such a nature that an extension of the prescribed time limit is necessitated.
   6. The requester shall be informed whether access is granted or refused. If, in addition, the requester requires the reasons for the refusal, the requester must state the manner and the particulars so required.
   7. If a 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 to the reasonable satisfaction of the Information Officer.
   8. If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
   9. The requester must pay the prescribed fee, before any further processing can take place.

**PART VII**

1. **ACCESS TO RECORDS HELD BY CITIGROUP**
   1. **Personal requester**

Citigroup will voluntarily provide the requested information, or give access to any record with regard to the requester’s personal information. The prescribed fee for reproduction of the information requested will be charged.

**8.2 Other requester**

This requester (other than a personal requester) is entitled to request access to information on third parties. However, Citigroup is not obliged to voluntarily grant access. The requester must fulfill the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee.

1. **FEES**
   1. The Act 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 taking into account reproduction costs, search and preparation time and cost, as well as postage costs.
   2. When the request is received by the Information Officer, such 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.
   3. If the search for the record has been made 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 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 is granted.
   4. The Information Officer shall withhold a record until the requester has paid the fees as indicated in **Appendix 2**.
   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 reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.
   6. If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.
2. **DECISION**
   1. Citigroup shall decide whether to grant or decline the request within 30 days of receipt of the request and give notice with reasons (if required) to that effect.
   2. The 30 day period within which Citigroup must decide whether to grant or refuse the request may be extended for a further period of not more than thirty days if the request is for a large number of records or the request requires a search for information held at another office of Citigroup and the information cannot reasonably be obtained within the original 30 day period.
   3. Citigroup will notify the requester in writing should an extension be required.
3. **LIST OF APPLICABLE LEGISLATION**
   1. A list of legislation in respect of which Citigroup may have obtained, created or maintained records in accordance with such legislation in the course of conducting its business, is annexed hereto marked **Appendix 3**.
4. **AVAILABILITY OF THE MANUAL**
   1. This Manual is made available in terms of Regulation R.187 of 15 February 2002.
   2. This Manual will also be available on the website of Citigroup, being: [http://www.Citigroup.co.za](http://www.citibank.co.za)
   3. The Manual is further available at the South African Human Rights Commission and shall be published in English in the *Government Gazette.*

12.4 Copies of the Manual can be obtained from the Information Officer.

**APPENDIX 1**

**REQUEST FOR ACCESS TO RECORD OF CITIGROUP**

(Section 53(1) of the Promotion of Access to Information Act, 2000)

(Act No. 2 of 2000)

[Regulation 10]

1. **Particulars of private body**

The Information Officer:

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1. **Particulars of person requesting access to the record**

|  |  |
| --- | --- |
|  | *(a) The particulars of the person who requests access to the record must be given below.*   * 1. *The address and/or fax number in the Republic to which the information is to be sent/ must be given.*   2. *Proof of the capacity in which the request is made, if applicable, must be attached.* |

Full name and surname : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

Identity number : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

Postal address : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

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Telephone number : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

Facsimile number : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

E-mail address : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

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

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

**C. Particulars of person on whose behalf request is made**

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

Full name and surname : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

Identity number : . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

1. **Particulars of record**

|  |  |
| --- | --- |
|  | * 1. *Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.*   *(b) If the provided space is inadequate, please continue on a separate folio and attach it to this form.* ***The requester must sign all the additional folios.*** |

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

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

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* + 1. Reference number, if available: . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .
    2. Any further particulars of record: . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

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1. **FEES**

|  |  |
| --- | --- |
|  | * 1. *A request for access to a record, other than a record containing personal information about yourself, will be processed only after a* ***request*** *fee has been paid.*   2. *You will be notified of the amount required to be paid as the request fee.*   3. *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.*   4. *If you qualify for exemption of the payment of any fee, please state the reason for exemption.* |

Reason for exemption for payment of fees : . . . . . . . . . . . . . . . . . . . . . . . . . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

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1. **Form of access to records**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 1. *Compliance with your request in the specified form may depend on the form in which the record is available.* 2. *Access in the form requested may be refused in certain circumstances. In such a*   *case you will be informed if access will be granted in another form.*  *(c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.* | | | | | | | | | | | | | | | |
|  | *Mark the appropriate box with an* ***X*** | | | | | | | | | | | | | | | |
|  | **1. If the record is in written or printed form:** | | | | | | | | | | | | | | | |
|  |  | | Copy of record\* | | | | | |  | | Inspection of record | | | | | |
|  | * 1. **If record consists of visual images**   (this includes photographs, slides, video recordings, computer-  generated images, sketches, etc.) | | | | | | | | | | | | | | | |
|  |  | View the images | |  | | Copy of the images\* | | | | | |  | | Transcription of the  images\* | | |
|  | * 1. **If record consists of recorded words or information which can be reproduced in sound** | | | | | | | | | | | | | | | |
|  |  | Listen to the soundtrack (audio  cassette) | | | | | |  | | Transcription of soundtrack\*  (written or printed document) | | | | | | |
|  | * 1. **If record is held on computer or in an electronic or machine-readable form:** | | | | | | | | | | | | | | | |
|  | * 1. **If record consists of visual images**   (this includes photographs, slides, video recordings, computer-  generated images, sketches, etc.) | | | | | | | | | | | | | | | |
|  |  | View the images | |  | | Copy of the images\* | | | | | |  | | Transcription of the  images\* | | |
|  | * 1. **If record consists of recorded words or information which can be reproduced in sound** | | | | | | | | | | | | | | | |
|  |  | Listen to the soundtrack (audio  cassette) | | | | | |  | | Transcription of soundtrack\*  (written or printed document) | | | | | | |
|  | * 1. **If record is held on computer or in an electronic or machine-readable form:** | | | | | | | | | | | | | | | |
|  |  | Printed copy of  record\* | | |  | Printed copy of  information derived  from the record\* | | | | | | |  | Copy in computer  readable form\* (stiffy  or compact disc) | | |
|  | \*If you requested a copy or transcription of a record (above), do you wish the copy of transcription to be posted to you?  **Postage is payable** | | | | | | | | | | | | | | YES | NO |
|  | **DISABILITY AFFECTING THE FORM OF ACCESS:**  *If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.* | | | | | | | | | | | | | | | |
|  | *Disability : . . . . . . . . . . . . . . . . . . . . . . .*  *. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .*  *. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .* | | | | | | *Form in which record is required :*  *. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .*  *. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .* | | | | | | | | | |

**G. Particulars of right to be exercised or protected**

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

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

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

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

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

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1. **Notice of decision regarding request for access**

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

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

Signed at . . . . . . . . . . . . . . . . . . . . . . . . . this . . . . day of . . . . . . . . . . . . . 20. . .

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

SIGNATURE OF REQUESTER /

PERSON ON WHOSE BEHALF

REQUEST IS MADE

**APPENDIX 2**

**FEES IN RESPECT OF PRIVATE BODIES**

1. The fee for a copy of the manual as contemplated in regulation 9(2)(c) is R1,10 for every photocopy of an A4-size page or part thereof.
2. The fees for reproduction referred to in regulation 11(1) are as follows:

**R**

(a) For every photocopy of an A4-size page or part thereof 1,10

1. For every printed copy of an A4-size page or part thereof

held on a computer or in electronic or machine-readable

form 0,75

(c) For a copy in a computer-readable form on -

(i) stiffy disc 7,50

(ii) compact disc 70,00

(d) (i) For a transcription of visual images, for an

A4-size page or part thereof 40,00

(ii) For a copy of visual images 60,00

**R**

(e) (i) For a transcription of an audio record, for an

A4-size page or part thereof 20,00

(ii) For a copy of an audio record 30,00

1. The request fee payable by a requester, other than a personal requester, referred to in regulation 11(2) is R50,00.

4. The access fees payable by a requester referred to in regulation 11(3) are as follows :

**R**

(1)(a) For every photocopy of an A4-size page or part thereof 1,10

1. For every printed copy of an A4-size page or part thereof

held on a computer or in electronic or machine-readable

form 0,75

1. For a copy in a computer-readable form on –

(i) stiffy disc 7,50

(ii) compact disc 70,00

(d) (i) For a transcription of visual images, for an A4-size

page or part thereof 40,00

(ii) For a copy of visual images 60,00

**R**

(e) (i) For a transcription of an audio record, for an A4-size

page or part thereof 40,00

(ii) For a copy of an audio record 30,00

* 1. To search for and prepare the record for disclosure, R30,00 for each hour or part of an hour reasonably required for such search and preparation.
     + 1. For purposes of section 54(2) of the Act, the following applies:

1. Six hours shall be the number of hours prescribed for requests for private bodies before a deposit shall be payable; and

(b) one third of the access fee is payable as a deposit by the requester.

* + - 1. The actual postage is payable when a copy of a record must be posted to a requester.

**Appendix 3**

**List of Applicable Legislation**

1. Administration of Deceased Estates Act No 66 of 1965
2. Alienation of Land Act No. 68 of 1981
3. Attorneys Act No. 53 of 1979
4. Banks Act No. 94 of 1990
5. Basic Conditions of Employment Act No. 75 of 1997
6. Companies Act No. 61 of 1973
7. Competition Act No. 89 of 1998
8. Compensation for Occupational Injuries and Diseases Act No. 130 of 1993
9. Constitution of South Africa Act No. 108 of 1996
10. Criminal Procedures Act No. 51 of 1977
11. Customs and Excise Act No 91 of 1964
12. Deeds Registries Act No. 47 of 1937
13. Designs Act No. 195 of 1993
14. Debt Collectors’ Act No. 114 of 1998
15. Employment Equity Act No. 55 of 1998
16. Estate Agency Affairs Act No. 112 of 1976
17. Firearms Control Act No. 60 of 2000
18. Financial Intelligence Centre Act No. 38 of 2001
19. Formalities in respect of Leases of Land Act 18 of 1969
20. Fund Raising Act No. 107 of 1978
21. Home Loan and Mortgage Disclosure Act 63 of 2000
22. Identification Act No. 68 of 1997
23. Income Tax Act No. 58 of 1962
24. Insolvency Act No. 24 of 1936
25. Inspection of Financial Institutions Act No.18 of 1998
26. Long term Insurance Act No. 52 of 1998
27. Labour Relations Act No. 66 of 1995
28. Marketable Securities Tax Act No. 32 of 1948
29. National Credit Act No. 34 of 2005
30. Occupational Health and Safety Act No. 85 of 1993
31. Participation Bonds Act No. 55 of 1981
32. Pension Funds Act No. 24 of 1956
33. Prevention of Organised Crime Act No. 121 of 1998
34. Securities Services Act No. 36 of 2004
35. Short Term Insurance Act No. 53 of 1998
36. Skills Development Levies Act No.9 of 1999
37. South African Reserve Bank Act No. 90 of 1989
38. Stamp Duties Act No. 77 of 1968
39. Unemployment Insurance Act No. 63 of 2001
40. Uncertificated Securities Tax Act No.31 of 1998
41. Unit Trusts Control Act No. 54 of 1981
42. Value-added Tax Act No. 89 of 1991

1. “*Personnel”* refers to any person who works for, or provides services to or on behalf of the institution, and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of the institution. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff as well as contract workers. [↑](#footnote-ref-1)
2. A “Customer” refers to any natural or juristic entity that received services from the institution. [↑](#footnote-ref-2)