

INFORMATION MANUAL

(ISSUED IN TERMS OF: SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000 READ WITH THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013 (where applicable))

LAST UPDATED: JANUARY 2023



Definitions, Acronyms and/or Abbreviations

i.	DIO	Deputy Information Officer
ii.	IO	Information Officer
iii.	the/this Manual	Mastercard's manual in terms of PAIA
iv.	Mastercard	Mastercard Southern Africa (Pty) Ltd (registration number: 2011/006482/07)
v.	PAIA	Promotion of Access to Information Act No. 2 of 2000 (as amended)
vi.	POPIA	Protection of Personal Information Act No.4 of 2013 (as amended)
vii.	Regulations	Regulations published in terms of PAIA, under Government Notice R757 in Government Gazette 45057 of 27 August 2021(as amended)
viii.	Regulator	Information Regulator
ix.	South Africa	Republic of South Africa
x.	SAHRC	South African Human Rights Commission
xi.	The Guide	PAIA Guide published by the Information Regulator in terms of section 10(1) of PAIA

1. Introduction

This document serves as our Manual in terms of PAIA, to provide a view of the records we hold and the process that needs to be followed to request access to such records.

2. Mastercard Company Overview

Mastercard Southern Africa (Pty) Ltd

3. Purpose of the Manual

The scope of this Manual is to provide a transparent view of the records held by Mastercard ("us", "our").

4. Mastercard Contact Details

Mastercard Designated Information Officer (IO)		
Name and Surname	Mark Elliot	
Contact information	Physical Address: 2nd Floor, 23 Melrose Boulevard, Melrose Arch, Melrose North, Johannesburg, South Africa 2196 Landline: +27 11 7803900 Email: privacyanddataprotection@mastercard.com	
Mastercard Designated Deputy Information Officer/s (DIO/s)		
Name and Surname	Priza Mantsena	Koketso Qwele
Contact information	Physical Address: 2nd Floor, 23 Melrose Boulevard, Melrose Arch, Melrose North, Johannesburg, South Africa 2196 Landline: +27 11 803947 Email: privacyanddataprotection@mastercard.com	Physical Address: 2nd Floor, 23 Melrose Boulevard, Melrose Arch, Melrose North, Johannesburg, South Africa 2196 Landline: +27 11 676 1360 Email: privacyanddataprotection@mastercard.com

5. Guide for requesters on how to use PAIA

- 5.1 PAIA grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request for information from Mastercard, the public body must be acting in the public interest.

Requests in terms of PAIA shall be made in accordance with the prescribed procedures and monetary rates.

- 5.2 The SAHRC was responsible for compiling a guide that would facilitate ease of use of PAIA for requesters.
- 5.3 With effect from 1 July 2021, however, enforcement of PAIA has fallen under the jurisdiction of the Regulator, established in terms of POPIA.
- 5.4 The Regulator has made available a revised guide on how to use PAIA, in an easily and comprehensible form and manner. If you wish to contact the Information Regulator, the contact details for the Regulator are (at present) as follows:

The Information Regulator (South Africa)

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Postal Address: P.O Box 31533, Braamfontein, Johannesburg, 2017

Telephone number: +27 (0)10 023-5200 / +27 (0)82 746-4173

Website: <https://inforegulator.org.za/>

E-mail: inforeg@justice.gov.za / complaints.IR@justice.gov.za

- 5.5 The Guide can also be obtained-
 - 5.5.1 from Mastercard, upon request to our IO or DIO (s) of Mastercard; or
 - 5.5.2 from the website of the Regulator (<https://inforegulator.org.za/paia-guidelines/>).

6. Access to records

- 6.1 For purposes of facilitating a request in terms of PAIA, the information below includes a description of the records we hold. This information is not exhaustive and may be changed from time to time.

6.2 Certain records are available automatically without having to be requested in terms of the request procedures set out in PAIA and as we have set out in paragraph 8 below.

6.3 Subject to the provisions of PAIA, information may be inspected, collected, purchased, or copied at the offices of Mastercard and, unless the records are available on Mastercard's website, an appointment to view the records will have to be made with our Information Officer or our Deputy Information Officer. The schedule of reproduction fees in relation to a section 52 information request are set out in paragraph 8.2.1 below.

6.4 Categories of record of Mastercard which are available to a person without having to request access in terms of PAIA

Records of a public nature, typically those disclosed on the Mastercard's website and in its various annual reports, may be accessed without the need to submit a formal application. Other information such as statutory records maintained at CIPC may be accessed through the CIPC website, and does not need a formal request pursuant to PAIA.

6.5 Categories of records that may be requested in terms of PAIA:

6.5.1 In relation to the records listed below, access will not in all instances be provided to a requester. In other words, the records we have set out below are not automatically available and access to them is subject to the nature of the information contained in the record, as well as the grounds of refusal as set out in PAIA that may be applicable to a request for such records. (See also paragraph 8.1.4 below.) The procedure in terms of which such records may be requested from Mastercard is set out in paragraph 8.1 below.

Subject of Record	Description of Record
Finance, administration, and taxation	Bank account records Books and records of account and financial statements Annual budget

Subject of Record	Description of Record
	VAT, SITE and PAYE records Asset registers External auditor reports
Management	Minutes of meetings of the board of directors Resolutions and directives Internal investigation reports Policies, procedures, and codes
Human Resources	Employment contracts Statutory employee records Retirement fund records Medical aid records Employees leave records Employee payments and benefits (statutory and contractual) Performance management records Records of disciplinary hearings and findings Medical certificates / disability information Records of incapacity proceedings, including medical information Records of occupational injuries and diseases
Relationships with third parties	Agreements with suppliers List of suppliers Customer details
Information technology	Software licensing agreements Support and maintenance agreements Records regarding computer systems and programmes.
Property	Asset registers Lease agreements in respect of immovable property

Subject of Record	Description of Record
	Records regarding insurance in respect of movable or immoveable property

7. Categories of records that may be requested in terms of other legislation:

7.1 Records are kept in accordance with certain legislation that applies to Mastercard. Unless disclosure is prohibited in terms of legislation, regulations, contractual agreement or otherwise, these records may in certain instances only be accessed by the persons specified in the relevant legislation. The legislation is as follows:

7.1.1 Mastercard holds details of its own registration, together with its financial statements, information pertaining to its directors and shareholders and other corporate information required to be retained in terms of the Companies Act, 2008.

7.1.2 It holds information relating to its tax affairs in terms of the Income Tax Act, 1962 (the ITA), the Tax Administration Act, 2011, the Value Added Tax Act, 1991 as well as the Unemployment Insurance Act, 2001, the Unemployment Insurance Contributions Act, 2002, the Skills Development Act, 1998 and the Skills Development Levies Act, 1999.

7.1.3 Mastercard holds information pertaining to its employees as required in terms of applicable employment and other relevant legislation including the Basic Conditions of Employment Act, 1997, the Labour Relations Act, 1995, the Employment Equity Act, 1998, the Occupational Health and Safety Act, 1993, the Compensation for Occupational Injuries and Diseases Act, 1993, the Immigration Act, 2002, the ITA and the Pension Funds Act, 1956.

7.1.4 Mastercard holds information pertaining to its clients in terms of the Financial Intelligence Centre Act, 2001, the Customs and Excise Act, 1964, the Electronic Communications and Transactions Act, 2002 and the National Credit Act, 2005.

7.2 Mastercard has used its best endeavours to supply the abovementioned list of applicable legislation. However, it is possible that this list may be incomplete. Whenever it comes to our attention that existing or new legislation allows a requester access on a basis other than as set out in PAIA, we shall update this list accordingly.

8. **Access request procedure**

The purpose of this section is to provide requesters with sufficient guidelines and procedures to facilitate a request for access to records held by us.

8.1 Form of request

8.1.1 A request for access to records held by Mastercard in terms of section 53 of PAIA must be made on a form that corresponds substantially with Form 2 of Annexure A to the Regulations. A copy of the form is attached as Schedule A to this Manual. The request must be made to our IO at the address or e-mail address we have specified in this Manual.

8.1.2 It is important to note that an application for access to information can be refused if the application does not comply with the procedural requirements of PAIA, whichever may be applicable. Further, the completion and submission of an access request form does not automatically allow a requester access to the requested record. Instead, in each instance, a requester must:

8.1.2.1 provide sufficient detail on the prescribed form to enable the information officer of Mastercard to identify the record and the identity of a requester.

8.1.2.2 submit details of the capacity in which a requester is making the request and indicate whether the request is made in their own name or on behalf of another person. Proof of identity of a requester must be attached to the request if it is in their own name. If a request is made on behalf of another person or entity, a requester must attach proof of authorisation to make the request.

- 8.1.2.3 indicate what type of record s/he/it is requesting and what form of access to the relevant records is required. Additionally, a requester must provide her/his/its contact details.
- 8.1.2.4 provide particulars of the right to be exercised or protected and explain why the record requested is required for the exercise and protection of the right.
- 8.1.3 For the purposes of Form 2, a requester must comply with all the procedural requirements in PAIA relating to a request for access to the relevant records.
- 8.1.4 Mastercard may, and must in certain instances, refuse access to records on any of the grounds set out in Chapter 4 of Part 3 of PAIA. These grounds include: that access would result in the unreasonable disclosure of personal information about a third party, that it is necessary to protect the commercial information of a third party or Mastercard itself, that it is necessary to protect the confidential information of a third party, that it is necessary to protect the safety of individuals or property, that a record constitutes privileged information for legal proceedings, or that it is necessary to protect the research information of a third party or Mastercard itself.
- 8.1.5 If all reasonable steps have been taken to find a record that a requester has requested, and there are reasonable grounds for believing that the record is in Mastercard's possession but cannot be found, or it does not exist, then the information officer or deputy information officer will, by way of an affidavit or affirmation, notify a requester that it is not possible to give access to that record.
- 8.1.6 An information officer/deputy information officer must, if a request for access to a record is granted or refused, inform a requester of her/his decision and the fees payable. This must be done on a form that corresponds substantially with Form 3 of Annexure A to the Regulations. A request for a copy of the Guide may not be refused. If a requester wishes to be informed of Mastercard's decision in another manner as well, this must be set out in the request and the relevant

details included to allow Mastercard to inform a requester in the preferred manner.

8.1.7 We will decide in relation to a request for records within 30 days of receiving it, unless a third-party notification and intervention, as contemplated in Chapter 5 of PAIA, applies. This period may be extended in appropriate circumstances, in accordance with section 57 of PAIA.

8.2 Fees

8.2.1 The access fees for reproduction of information that is automatically available from us (a section 52 request), are as follows:

(a)	For every photocopy/printed black and white copy of an A4-size page or part thereof.	R2,00
(b)	For every printed copy of an A4-size page or part thereof	R2,00
(c)	For copy in a computer-readable form on: (i) flash drive (to be provided by requestor) (ii) compact disc - If provided by requestor - If provided to the requestor	R40,00 R40,00 R60,00
(d)	For a transcription of visual images, for an A4-size page or part thereof	Service to be outsourced, will depend on quotation from service provider.
(e)	For a copy of visual images	Service to be outsourced, will depend on quotation

		from service provider.
(f)	For a transcription of an audio record, for an A4-size page	R24,00
(g)	Copy of an audio record, per A4-size page	
	(i) flash drive (to be provided by requestor)	R40,00
	(ii) compact disc	
	- If provided by requestor	R40,00
	- If provided to be requestor	R60,00

8.2.2 The request fee and access fees for information which needs to be requested in terms of PAIA (a section 53 request) are as follows:

(a)	Request fee payable by every requester	R140.00
(b)	For every photocopy/printed black and white copy of an A4-size page or part thereof	R2,00
(c)	For every printed copy of an A4-size page or part thereof	R2,00
(d)	For copy in a computer-readable form on:	
	(i) flash drive (to be provided by requestor)	R40,00
	(ii) compact disc	
	- If provided by requestor	R40,00
	- If provided to the requestor	R60,00
(e)	For a transcription of visual images, for an A4-size page or part thereof	Service to be outsources, will depend on quotation from service provider.
(f)	For a copy of visual images	Service to be outsources,

		will depend on quotation from service provider.
(g)	For a transcription of an audio record, for an A4-size page	R24,00
(h)	For a copy of an audio record (i) Flash drive (to be provided by requestor) (ii) Compact disk - If provided by requestor - If provided to the requestor	R40,00 R40,00 R60,00
(i)	To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably. To not exceed a total cost of:	R145,00 R435,00
(j)	Deposit: if search exceeds 6 hours	One third of amount per request calculated in terms of items (b) to (h).
(k)	Postage, e-mail, or any other electronic transfer	Actual expense, if any.

8.2.3 The request fee must be paid before a request will be considered.

8.2.4 Where a request for access to a record or records held by Mastercard is granted, a requester also must pay an access fee for the reproduction of the record or records and for the search for and the preparation of the records for disclosure. The access fee amount depends on the form in which access is required and the reasonable time required to search for and prepare the record. A requester will

be notified of the amount of the access fee. Please note that we are entitled to withhold a record until the required access fees have been paid.

8.2.5 An information officer may inform a requester to pay, as a deposit, a portion of the access fee (not exceeding one third of the amount payable) if the request is granted and if the search for the record and the preparation of the record for disclosure would in the information officer's opinion require more than six hours.

8.2.6 If a request is granted, the deposit (if any), is payable before the request will be processed and the requested record or portion thereof will only be released once proof of full payment is received.

8.3 Remedies for refusal to request for information

8.3.1 *Internal remedy*

Mastercard does not have an internal appeal procedure. As such, our decision is final, and requestors will have to exercise external such external remedies at their disposal if we refuse a request for information, and a requestor is not satisfied with the answer supplied by our IO or DIO.

8.3.2 *External remedy*

Where a requester is not satisfied by a decision made by us, s/he/it may submit a complaint to the Regulator, or apply to court for relief, within 180 days of receiving the decision that has caused the grievance. The court application can be made to a Magistrate's Court or High Court of South Africa.

9. **Other information as may be prescribed**

The Regulations published in terms of PAIA, set out, among other things, the fees which may be charged by private bodies for the reproduction of records (provided in the table above).

10. **Availability of the Manual**

This Manual is available at our offices of Mastercard at the address set out in paragraph 4, and our website.

11. **Updates to the Manual**

This Manual may be updated periodically as required by the law and to reflect changes in our internal records management, information security and/or privacy practices.

FORM 2

REQUEST FOR ACCESS TO RECORD

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

[Regulation 7]

Note:

1. Proof of identity must be attached by a requester.
2. If requests made on behalf of another person, proof of such authorisation, must be attached to this form.

TO: The information officer

(Address)

E-mail address: _____

Fax number: _____

Mark with an "X"

Request is made in my own name

Request is made on behalf of another person

PERSONAL INFORMATION	
Full names:	
Identity number:	
Capacity in which request is made (<i>when made on behalf of another person</i>):	
Postal address:	

Street address:				
E-mail address:				
Contact numbers:	Tel. (B):		Facsimile:	
	Cellular:			
Full names of person on whose behalf request is made <i>(if applicable)</i> :				
Identity number:				
Postal address:				
Street address:				
E-mail address:				
Contact numbers:	Tel. (B):		Facsimile:	
	Cellular:			
PARTICULARS OF RECORD REQUESTED				
<i>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.)</i>				
Description of record of relevant part of the record:				
Reference number, if available:				
Any further particulars of record:				
TYPE OF RECORD				
<i>(Mark the applicable box with an "X".)</i>				
Record is in written or printed form.				<input type="checkbox"/>

Record comprises of virtual images (<i>this includes photographs, slides, video recordings, computer-generated images, sketches etc.</i>)	
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.	
FORM OF ACCESS <i>(Mark if applicable box with an "X")</i>	
Printed copy of record (<i>including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form</i>).	
Written or printed transcription of virtual images (<i>this includes photographs, slides, video recordings, computer-generated images, sketches, etc.</i>).	
Transcription of soundtrack (<i>written or printed document</i>).	
Copy of record on flash drive (<i>including virtual images and soundtracks</i>).	
Copy of record on compact disk drive (<i>including virtual images and soundtracks</i>).	
Copy of record saved on cloud storage server.	
MANNER OF ACCESS <i>(Mark the applicable box with an "X.")</i>	
Personal inspection of record at registered address of public/private body (<i>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</i>).	
Postal services to postal address.	
Postal services to street address.	
Courier service to street address.	
Facsimile of information in written or printed format (<i>including transcriptions</i>).	
E-mail of information (<i>including soundtracks if possible</i>).	
Cloud share/file transfer.	
Preferred language: <i>(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.</i>	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED

(If the provided space is inadequate, please continue on a separate page and attach it to this Form. A requester must sign all the additional pages.)

Indicate which right is to be exercised or protected:	
Explain why the record requested is required for the exercise or protection of the aforementioned right:	
FEES	
<p>a) <i>A request fee must be paid before the request will be considered.</i></p> <p>b) <i>You will be notified of the amount of the access fee to be paid.</i></p> <p>c) <i>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.</i></p> <p>d) <i>If you qualify for exemption of the payment of any fee, please state the reason for exemption.</i></p>	
Reason:	

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.

Postal address	Facsimile	Electronic communication <i>(Please specify)</i>

Signed at _____ this ____ day of _____ 20 _____.

Signature of requester/person on whose behalf request is made

FOR OFFICIAL USE

Reference number:	
Request received by (<i>state rank, name and surname of information</i>).	
Date received:	
Access fees:	
Deposit (if any):	

Signature of information officer