



INFORMATION MANUAL FOR RCS GROUP

consisting of

RCS INVESTMENT HOLDINGS LTD
(Registration number 2000/017884/06)

and

RCS CARDS (PTY) LTD
(Registration number 2000/017891/07)

and

RCS HOME LOANS (PTY) LTD
(Registration number 2005/020504/07)

and

RCS COLLECTIONS (PTY) LTD
(formerly GAINSWATER MACMILLAN (PTY) LTD)
(Registration number 2008/002800/07)

In accordance with Section 51 of the Promotion of Access to Information Act No 2 of 2000



CONTENTS:

A	How to use this manual	3
B	Introduction to RCS Group	4
C	Contact details	4
D	Records available in terms of legislation	5
E	How do you request records?	6
F	Availability of the manual	7
G	Prescribed fees	8
H	Form C	9

A. How to use this manual

In this manual, the following words shall bear the meanings given to them below:

“the Act”	the Promotion of Access to Information Act, No. 2 of 2000, as amended, together with all relevant regulations.
“the/this manual”	this document together with all annexures thereto as available at the offices of RCS Group.
“RCS Group”	RCS Investment Holdings (Pty) Ltd, RCS Personal Finance (Pty) Ltd , RCS Cards (Pty), RCS Home Loans (Pty) Ltd and RCS Collections (Pty) Ltd (formerly Gainswater MacMillan (Pty) Ltd).
“Requester”	(i) any person, including, but not limited to, a public body or an official thereof, making a request for access to a record of RCS Group; or (ii) a person acting on behalf of the person contemplated in (i) above.
“SAHRC”	the South African Human Rights Commission.

This manual is to assist potential requesters on how to request access to information or documents from RCS Group and sets out the procedure that must be followed, as well as the documents held by RCS Group.

The manual may be amended from time to time and as soon as any amendments have been finalised, the latest version of the manual will be made available on our website.

Any potential requester is advised to contact our Information Officer should he / she require any assistance on how to use this manual and/or how to request documents or information from RCS Group.

In terms of section 10 of the Act, the SAHRC is required to compile, in each official language, a guide to the Act to assist people in exercising their rights under the Act. This guide is available from the SAHRC, who may be contacted at:

*The South African Human Rights Commission (SAHRC):
PAIA Unit - The Research and Documentation Department*

Postal address: Private Bag 2700, Houghton, 2041
Telephone: +27 11 484 8300
Fax: +27 11 484 0582
Website: www.sahrc.org.za

Alternatively Call the Human Rights Advice Line on: 086-012-0120



B. Introduction to RCS Group

RCS Group is a South African-based consumer finance group established in 1999 and operating in South Africa, Namibia and Botswana. It is indirectly owned by two large South African companies, Foschini Limited, a leading South African retailer listed on the Johannesburg Stock Exchange (JSE), and The Standard Bank of South Africa Limited, a large banking institution in South Africa, and also listed on the JSE.

RCS Group is a private body as defined in the Act.

C. Contact details

Chief Executive Officer:	S.W. van der Merwe
Information Officer:	Guy Harker
Street Address:	Ground Floor, Liberty Grande Building, Cnr. Voortrekker Road and Vanguard Drive, Goodwood, Cape Town, Western Cape, 7460
Postal Address:	P O Box 6523, Parow East, 7501
Telephone:	021 597 4000
Fax:	021 597 4697
Website:	www.rcsgroup.co.za
E-mail:	legal@rcsgroup.co.za

D. **Records available in terms of legislation**

RCS Group keeps information and documents in accordance with the following legislation (please note that this is not a complete list):

1. Basic Conditions of Employment Act No. 75 of 1997 (including Sectoral Determination 9: Wholesale and Retail Sector)
2. Broad Based Black Economic Empowerment Act No. 53 of 2003
3. Companies Act No. 61 of 1973
4. Companies Act No. 71 of 2008
5. Compensation for Occupational Injuries and Diseases Act No. 130 of 1993
6. Competition Act No. 89 of 1998
7. Consumer Protection Act No. 68 of 2008
8. Debt Collectors Act No. 114 of 1998
9. Employment Equity Act No. 55 of 1998
10. Electronic Communications and Transmissions Act No. 25 of 2002
11. Financial Advisory and Intermediary Services Act No. 37 of 2003
12. Home Loan and Mortgage Disclosure Act no. 63 of 2000
13. Income Tax Act No. 95 of 1967
14. Insider Trading Act No. 135 of 1998
15. Insolvency Act No. 24 of 1936
16. Insurance Act No. 27 of 1976
17. Intellectual Property Laws Amendment Act No. 38 of 1997
18. Labour Relations Act No. 66 of 1995
19. Long Term Insurance Act No. 52 of 1998
20. National Building Regulations and Building Standards Act No 103 of 1977

21. National Credit Act No. 34 of 2005
22. Occupational Health & Safety Act No. 85 of 1993
23. Pension Funds Act No. 24 of 1956
24. Prescribed Rate of Interest Act No. 55 of 1975
25. Prevention and Combating of Corrupt Activities Act No. 12 of 2004
26. Promotion of Access to Information Act No. 2 of 2000
27. Protection of Business Act No. 99 of 1978
28. Securities Services Act No. 36 of 2004
29. Short Term Insurance Act No. 53 of 1998
30. Skills Development Levies Act No. 9 of 1999
31. Skills Development Act No. 97 of 1998
32. Trade Practices Act No. 76 of 1976
33. Trade Marks Act No. 194 of 1993
34. Uncertificated Securities Tax Act No. 31 of 1998
35. Unemployment Contributions Act No. 4 of 2002
36. Unemployment Insurance Act No. 63 of 2001
37. Value Added Tax Act No. 89 of 1991

E. How do you request records?

The following procedures must be followed:

1. The requester must use the prescribed form, Form C attached to this manual, to make the request for access to a record. The prescribed form can also be downloaded from the Department of Justice website at www.doj.gov.za.
2. The request must be addressed to the Information Officer and forwarded to the address, or fax number or electronic mail address as follows:

For attention: Guy Harker
Ground Floor, Liberty Grande Building, Corner of Voortrekker Road and Vanguard Drive,
Goodwood, 7460
P O Box 6523, Parow East, 7501
Fax: 021 597 4697
E-mail: legal@rcsgroup.co.za

3. The requester must provide sufficient detail on the request form to enable the Information Officer to clearly identify the record, as well as the requester's identity.
4. The requester must also indicate which form of access he /she requires, for example, copies of documents or an opportunity to view the documents without receiving copies.
5. The requester must also indicate if he / she wishes to be informed in any particular manner, for example, e-mail instead of the post, and if so, state the necessary particulars required to be so informed.
6. The requester must identify the right that he / she is seeking to protect or exercise and must provide an explanation as to why the requested record is required for the protection or exercise of that right.
7. If the requester is making the request on behalf of another person, the requester must submit proof, to the satisfaction of the Information Officer, of the capacity in which he /she is making the request.
8. The prescribed fee (if any) must be paid as set out in I. below.

F. Availability of the manual

1. This manual is available for inspection during office hours, at no cost, at our head office, situated at Ground Floor, Liberty Grande Building, Corner of Voortrekker Road and Vanguard Drive, Goodwood, Cape Town or on our website at www.rcsgroup.co.za.
2. Should you wish to obtain a copy of this manual, or part thereof, such copy can be obtained from either:
 - 2.1. Our head office, at the prescribed fee as set out in item 1 of Part III of the Fee Schedule; or
 - 2.2. The SAHRC. Please direct your query for a copy directly to the SAHRC details of which are set out above; or
 - 2.3. it can be downloaded from our website at www.rcsgroup.co.za.

I. Prescribed fees

1. Once your request is made, you will receive notice from us to pay the prescribed fee of R50.00.
2. This prescribed fee must be paid before your request will be processed.
3. Payment of this fee is to be made as directed by the Information Officer.
4. If you are making a request in your personal capacity, payment of the prescribed fee of R50.00 may not be required.
5. We will then make a decision in respect of your request and will notify you of our decision.
6. Should your request be refused, you may lodge an application at court against the tender or payment of the requested fee as will be advised in the Notice to you (in terms of section 54(3)(b) of the Act).
7. If your request is granted then you will have to pay a further access fee for the search, reproduction and preparation of the record as well as for any time, that has exceeded the prescribed hours, to search and in order to prepare the record for disclosure to you (in terms of section 54(6) of the Act).
8. The fees schedule can be downloaded from the Department of Justice website at www.doj.gov.za
9. All fees exclude VAT.

FORM C

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

[Regulation 10]

A. Particulars of private body

The Head:

B. Particulars of person requesting access to the record

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

Full names and surname:

Identity number:

Postal address:

Fax number:

Telephone number:

E-mail address:

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

C. Particulars of person on whose behalf request is made

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

Full names and surname:

Identity number:

D. Particulars of record

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

1 Description of record or relevant part of the record:

2 Reference number, if available:

3 Any further particulars of record:

E. Fees

- | |
|--|
| <p>(a) A request for access to a record, other <i>than</i> a record containing personal information about yourself, will be processed only after a request fee has been paid.</p> <p>(b) You will be <i>notified of</i> the amount required to be paid as the request fee.</p> <p>(c) The fee payable for access to a record depends <i>on</i> the form <i>in which</i> access is required and the reasonable time <i>required</i> to search for and prepare a record.</p> <p>(d) If you qualify for exemption <i>of</i> the payment <i>of</i> any fee, please state the reason for exemption.</p> |
|--|

Reason for exemption from payment of fees:

F. Form of access to record

<p>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.</p>
--

Disability:	Form in which record is required
<p>Mark the appropriate box with an X.</p> <p>NOTES:</p> <p>(a) Compliance with your request in the specified form may depend on the form in which the record is available.</p> <p>(b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.</p> <p>(c) The fee payable for access for the record, if any, will be determined partly by the form in which access is requested.</p>	

1. If the record is in written or printed form:			
<input type="checkbox"/>	copy of record*	<input type="checkbox"/>	inspection of record
2. If record consists of visual images this includes photographs, slides, video recordings, computer-generated images, sketches, etc)			
<input type="checkbox"/>	view the images	<input type="checkbox"/>	copy of the images"
<input type="checkbox"/>		<input type="checkbox"/>	transcription of the images*
3. If record consists of recorded words or information which can be reproduced in sound:			
<input type="checkbox"/>	listen to the soundtrack audio cassette	<input type="checkbox"/>	transcription of soundtrack* written or printed document
4. If record is held on computer or in an electronic or machine-readable form:			
<input type="checkbox"/>	printed copy of record*	<input type="checkbox"/>	printed copy of information derived from the record"
<input type="checkbox"/>		<input type="checkbox"/>	copy in computer readable form* (stiffy or compact disc)
<p>'If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.</p>			<p>YES NO</p>



G Particulars of right to be exercised or protected

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

- 1. Indicate which right is to be exercised or protected:
- 2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

H. Notice of decision regarding request for access

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

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

Signed at..... This..... day of20

SIGNATURE OF REQUESTER / PERSON ON
WHOSE BEHALF REQUEST IS MADE