

MANUAL IN TERMS OF SECTION 51 OF THE  
PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000

## STARTFIN HOLDINGS (PTY) LTD

*("Private Body")*

And

The Following Private Body Subsidiaries Or Interests In Companies For Which It Has Management Responsibility

- SWU Credit Solutions (Pty) Ltd
- Maxi Credit Solutions (Pty) Ltd
- Maxi Magte (Pty) Ltd
- Maxi Risk (Pty) Ltd
- Maxi Mobile (Pty) Ltd
- JDT Financial Services (Pty) Ltd

### GUIDELINES TO ACCESSING OUR INFORMATION

#### **Preamble**

Section 51 of The Promotion of Access to Information Act 2 of 2000 ("the Act") requires that we as a Private Body compile a manual giving information to the public regarding the procedure to be followed in requesting information from us for the purpose of exercising or protecting rights.

#### **Introduction to this Private Body**

We are involved in credit provision, financial services and debt collection and have compiled this manual, not only to comply with the provisions of the Act, but also to foster a culture of transparency and accountability in our environment and to ensure that members of the public have effective access to information in our possession which will assist them in the exercise and protection of their rights.

Inside these pages you will be able to view the categories of information which we possess. You will also be shown the correct procedure to follow should you require access to any of this information.

## SECTION 1 - OUR DETAILS (PRIVATE BODY)

1. Full name: Startfin Holdings (Pty) Ltd
2. Registration number: 2002/006053/07
3. Registered address: Maxi Building, 1293 South Street, Centurion, 0157
4. Postal address: PO Box 7309, Centurion , 0046
5. Telephone number: 012 6434200
6. Fax number: 012 6434210
7. Head/CEO: Mr. Tielman Roos
8. Designated information officer: Mr. Hennie Vermaak
9. Email address of information officer: [itsupport@swu.co.za](mailto:itsupport@swu.co.za)
10. Websites: <http://www.swu.co.za>; ; <http://www.maxicredit.co.za>; <https://www.maxicredit.co.za>; <http://www.creditsolutions.co.za> ; <http://www.swuonline.co.za>; <https://www.swuonline.co.za>;

## SECTION 2 - THE OFFICIAL GUIDE

In accordance with section 10 of the Act, the South African Human Rights Commission (SAHRC) has published a Guide containing information reasonably required by a person wishing to exercise or protect any right in terms of this Act. This Guide appears on the South African Human Rights Commission's website ([www.sahrc.org.za](http://www.sahrc.org.za)) and contains the following information:

1. Part 1 – Why access to information (this sets out the objects of the Act);
2. Part 2 – Access to information;
3. Part 3 – How to make a request for access to information (this includes details of the fees to be paid and explains your remedies in law regarding acts, omissions, rights and duties, including how to lodge an internal appeal and a court application);
4. Part 4 – When access to a record may be refused;
5. Part 5 – General information;

6. Part 6 – Public bodies from which you can access records.

Enquiries regarding the Guide can be addressed to the SAHRC, the contact details of which are as follows:

**Post:** South African Human Rights Commission  
Promotion of Access to Information Act Unit  
Research and Documentation Department  
Private Bag 2700  
Houghton  
2041

**Telephone:** (011) 484-8300

**Fax:** (011) 484-0582

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

**E-mail:** [paia@sahrc.org.za](mailto:paia@sahrc.org.za)

### SECTION 3 - INFORMATION AVAILABLE IN TERMS OF THE ACT

#### 1. STATUTORY COMPANY INFORMATION

- 1.1. certificate of incorporation;
- 1.2. certificate of change of name (if any);
- 1.3. memorandum and articles of association;
- 1.4. certificate to commence business;
- 1.5. minute book, CM25 and CM26, as well as resolutions passed at general/class meetings;
- 1.6. proxy forms;
- 1.7. proxy forms used at court convened meetings;
- 1.8. a register of allotments – after a person ceased to be a member;
- 1.9. register of members;
- 1.10. index of members;
- 1.11. register of mortgages and debentures and fixed assets;
- 1.12. register of directors' shareholdings;

- 1.13. register of directors and certain officers;
- 1.14. directors' attendance register;
- 1.15. a branch register;
- 1.16. annual financial statements including:
  - 1.16.1. annual accounts;
  - 1.16.2. directors' reports;
  - 1.16.3. auditor's report.
- 1.17. books of account regarding information required by the Companies Act, 1973;
- 1.18. supporting schedules to books of account and ancillary books of account;
- 1.19. the microfilm image of any original record reproduced directly by the camera – "the camera master".

## 2. ACCOUNTING RECORDS

- 2.1. Books of account including journals and ledgers;
- 2.2. Delivery notes, orders, invoices, statements, receipts, vouchers and bills of exchange;
- 2.3. Annual financial statements.

## 3. STATUTORY EMPLOYEE RECORDS

- 3.1. Employees' names and occupations;
- 3.2. Time worked by each employee;
- 3.3. Remuneration paid to each employee.
- 3.4. Date of birth of each employee;
- 3.5. Wages register;
- 3.6. Attendance register;
- 3.7. Employment equity plan;
- 3.8. Salary and wages register;
- 3.9. Records of foreign employees;
- 3.10. Collective agreements;
- 3.11. Arbitration awards;
- 3.12. Determinations made in terms of the wage act;

- 3.13. Records of strikes, lockouts or protest action.
- 3.14. Industrial training records;
- 3.15. Staff records (after date of employment ceases);
- 3.16. Expense accounts;
- 3.17. Tax returns of employees;

#### 4. OTHER EMPLOYEE RECORDS

- 4.1. Employee contracts;
- 4.2. Incentive schemes;
- 4.3. Staff loan schemes;
- 4.4. Study assistance schemes;
- 4.5. Maternity leave policy;
- 4.6. Relocation policy;
- 4.7. Housing scheme;
- 4.8. Disability scheme;
- 4.9. Funeral insurance scheme;
- 4.10. Group personal accident;
- 4.11. Group life;
- 4.12. Micro loan scheme;
- 4.13. Employee stock purchase plan;
- 4.14. Code of conduct.

#### 5. CLIENT DETAILS

- 5.1. Full names
- 5.2. Identification number and employee number
- 5.3. Address
- 5.4. Photo
- 5.5. Next of kin and spouse
- 5.6. Contact information

5.7. Language

5.8. Gender

5.9. Marital status

5.10. Age

5.11. Financial information (Income / bank information)

5.12. Current employment and history

5.13. Credit record

## 6. FIXED PROPERTY

6.1. Title deeds;

6.2. Leases;

6.3. Building plans;

6.4. Mortgage bonds or other encumbrances to fixed property.

## 7. MOVABLE PROPERTY

7.1. Asset register;

7.2. Finance and lease agreements;

7.3. Notarial bonds;

7.4. Deeds of pledge.

## 8. AGREEMENTS AND CONTRACTS

8.1. material agreements concerning provision of services or materials;

8.2. joint venture agreements, partnership agreements, participation, franchise, co-marketing, co-promotion or other alliance agreements;

8.3. Agreements with shareholders, officers or directors;

8.4. Acquisition or disposal documentation;

8.5. Agreements with contractors and suppliers;

8.6. Agreements with clients;

8.7. Warranty agreements;

8.8. Sale agreements;

8.9. Distributor, dealer or agency agreements;

8.10. Restraint agreements;

8.11. Agreements with governmental agencies;

8.12. Purchase or lease agreements.

## 9. TAXATION

9.1. Copies of all income tax returns and other tax returns and documents;

## 10. LEGAL

10.1. Complaints, pleadings, briefs and other documents pertaining to any actual, pending or threatened litigation, arbitration or investigation;

10.2. Settlement agreements;

10.3. Material licences, permits and authorisations.

## 11. INSURANCE

11.1. Insurance policies;

11.2. Claim records;

11.3. Details of insurance coverage's, limits and insurers.

## 12. SALES AND MARKETING

12.1. Products;

12.2. Markets;

12.3. Customers;

12.4. Brochures, newsletters and advertising materials;

12.5. Sales;

## **SECTION 4 - INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION**

Where applicable to our operations, information is also available in terms of certain provisions of the following statutes:

1. Basic Conditions of Employment Act 75 of 1997

2. Close Corporations Act 69 of 1984

3. Companies Act 61 of 1973
4. Companies Act 71 of 2008
5. Compensation for Occupational Injuries and Diseases Act 130 of 1993
6. Competition Act 89 of 1998
7. Consumer Protection Act 68 of 2008
8. Debt Collectors Act 114 of 1998
9. Employment Equity Act 55 of 1998
10. Financial Advisory and Intermediary Service Act 37 of 2002
11. Financial Intelligence Centre Act 38 of 2001
12. Income Tax Act 58 of 1962
13. Insolvency Act 24 of 1936
14. Labour Relations Act 66 of 1995
15. Long-term Insurance Act 52 of 1998
16. National Credit Act 34 of 2005
17. National Payment System Act 78 of 1998
18. Occupational Health and Safety Act 85 of 1993
19. Promotion of Access to Information Act 2 of 2000;
20. Protection of Personal Information Act 4 of 2013
21. Short-term Insurance Act 53 of 1998
22. Stamp Duties Act 77 of 1968
23. Unemployment Insurance Act 63 of 2001
24. Value-added Tax Act 89 of 1991

## **SECTION 5 - PROCEDURE FOR REQUESTING ACCESS TO THE ABOVE INFORMATION**

If you wish to request access to any of the above categories of information, you are required to complete a prescribed request form. This form is available from:



- Our information officer (whose contact details are in section 1 of this manual);
- The SAHRC website ([www.sahrc.org.za](http://www.sahrc.org.za))
- The Department of Justice and Constitutional Development website ([www.doj.gov.za](http://www.doj.gov.za)).

There is a prescribed fee (payable in advance) for requesting and accessing information in terms of the Act.

You may also be called upon to pay the additional fees prescribed by regulation for searching for and compiling the information which you have requested, including copying charges.

It is important to note that access is not automatic – you must identify the right you are seeking to exercise or protect and explain why the record you request is required for the exercise or protection of that right. You will be notified in the manner indicated by you on the request form whether your request has been approved.

## **SECTION 6 - INFORMATION AUTOMATICALLY AVAILABLE**

The following categories of records are automatically available for inspection, purchase or photocopying. In other words you do not need to request this information in terms of the Promotion of Access to Information Act.

Request forms for these categories of information are also available from our information officer, whose contact details appear in section 1 of this manual.

1. Newsletters;
2. Pamphlets/Brochures;
3. Marketing material;

## **SECTION 7 – AVAILABILITY OF THE MANUAL**

1. This manual is currently available as follows:
  - 1.1. On our website.
  - 1.2. At our offices.
  - 1.3. At the offices of the South African Human Rights Commission.