

# PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000 PRIVATE BODY MANUAL

## 1. CONTACT DETAILS OF THE PRIVATE BODY

- 1.1 Name of Body: **Credit Guarantee Insurance Corporation of Africa Ltd**  
(Reg No: 1956/00368/06)
- 1.2 Address:  
No. 1 Mutual Place, 107 Rivonia Road, Sandton, 2196  
Private Bag 9908, Sandton, 2146  
Tel: +27 11 889-7000  
[www.creditguarantee.co.za](http://www.creditguarantee.co.za)  
[privacy@cgic.co.za](mailto:privacy@cgic.co.za)
- 1.3 Head of Body: Mr. C Nortje (CEO)
- 1.4 Designated Information Officer: Mr Steve Smith (Chief Risk & Compliance Officer)
- 1.5 Designated Deputy Privacy Officer: Mr Francis Gumede (Manager: Regulatory Risk and Compliance)
- 1.6 Who we are:  
Registered in 1956, Credit Guarantee Insurance Corporation of Africa Limited is a South African underwriting company operating in the field of credit insurance. The company is owned by leading insurers and financial institutions. Its business is the insurance of trade related domestic and export credit risks, the issue of Bonds and Sureties and the acceptance as reinsurers of credit, bond and guarantee risks underwritten by South African and foreign insurance companies.
- 1.7 Availability of the manual:  
This manual may be inspected at our offices and may also be obtained from our website.

## 2. SECTION 10 GUIDE

The Information Regulator, has taken over the regulatory mandate functions relating to the Promotion of Access to Information Act ("PAIA") from the SA Human Rights Commission ("SAHRC"), effective from 1 July 2021, in accordance with sections 110 and 114(4) of the Protection of Personal Information Act ("POPIA"). The contact details of the Information Regulator are as follows:

### **The Information Regulator (South Africa)**

JD House  
27 Stiemens Street  
Braamfontein  
Johannesburg  
2001  
P.O Box 31533, Braamfontein, Johannesburg, 2017

**Complaints** email: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)

**General Enquiries** email: [inforeg@justice.gov.za](mailto:inforeg@justice.gov.za)

<https://justice.gov.za/inforeg/index.html>

## 3. SECTION 51(C) AND 52(2) NOTICE

Not applicable.

## 4. RECORDS THAT ARE AVAILABLE IN TERMS OF OTHER LEGISLATION

Where applicable and insofar as the requester complies with the requirements set out in the relevant act, the requester may also request information which is available in terms of other legislation such as the following:

- 4.1 Basic Conditions of Employment Act 75 of 1997;
- 4.2 Broad Based Black Economic Empowerment Act 53 of 2003;
- 4.3 Companies Act 71 of 2008;
- 4.4 Compensation for Occupational Injuries and Diseases Act 130 of 1993;
- 4.5 Competition Act 89 of 1998;
- 4.6 Electronic Communications and Transactions Act 25 of 2002;
- 4.7 Employment Equity Act 55 of 1998;
- 4.8 Financial Advisory and Intermediary Services Act 37 of 2002;
- 4.9 Financial Intelligence Centre Act 38 of 2001;
- 4.10 Financial markets Control Act 55 of 1989;
- 4.11 Financial Services Board Act 97 of 1990;
- 4.12 Financial Sector Regulation Act 9 of 2017
- 4.13 Income Tax Act 58 of 1962;
- 4.14 Insurance Act 18 of 2017;

- 4.15 Inspection of Financial Institutions Act 18 of 1998;
- 4.16 Labour Relations Act 66 of 1995;
- 4.17 Occupational Health and Safety Act 85 of 1993;
- 4.18 Pension Funds Act 24 of 1956;
- 4.19 Policyholder Protection Rules of the Short Term Insurance Act 53 of 1998;
- 4.20 Protection of Personal Information Act, 4 of 2013;
- 4.21 Promotion of Equality and Prevention of unfair Discrimination Act 4 of 2000;
- 4.22 Regional Services Councils Act 109 of 1985;
- 4.23 Skills Development Act 97 of 1998;
- 4.24 Skills Development Levies Act 9 of 1999;
- 4.25 Short Term Insurance Act 53 of 1998;
- 4.26 Unemployment Insurance Act 63 of 2001;
- 4.27 Value Added Tax Act 89 of 1991;

## **5. SUBJECTS AND CATEGORIES OF INFORMATION HELD**

- 5.1 The subject matter on which the private body holds records is the following:-
  - 5.1.1 Bonds and Sureties;
  - 5.1.2 Short-Term Domestic Trade Credit Insurance;
  - 5.1.3 Short -Term Export Trade Credit Insurance;
  - 5.1.4 Medium to long Term- Export Credit Insurance;
  - 5.1.5 Product and service evaluation.
  
- 5.2 The following categories of information may be available on the body's website:-
  - 5.2.1 Economic reviews;
  - 5.2.2 Documentation relating to the private body's business
  
- 5.3 The body also has the following subjects of information:-
  - 5.3.1 Customer related records;
  - 5.3.2 Personnel records;
  - 5.3.3 Records relating to the Private Body;
  - 5.3.4 Operational Information;
  - 5.3.5 Communications.

## **6. REQUEST FOR ACCESS TO RECORDS HELD BY THE PRIVATE BODY**

- 6.1 A request for information must be made to Credit Guarantee Insurance Corporation of Africa Ltd in the prescribed form, a copy of which is available on our website and at our offices.
  
- 6.2 Please note that if all of the information required in the form is not given by the requester, it will delay the process until such time as the requester has given the necessary information

- 6.3 The requester must give sufficient information in the prescribed form to:
- 6.3.1 Identify the record requested and the requester and give contact details of the requester;
  - 6.3.2 Indicate the manner which must be used to inform the requester of the outcome of the request for information, and the form in which the requested information must be given;
  - 6.3.3 The requester must identify the right that is being exercised or protected, and explain why the record requested will assist in this regard;
  - 6.3.4 In the event of a request being made on behalf of another person, the requester must give proof of the capacity in which the requester makes the request, to the satisfaction of the head or the appointed information officer of Credit Guarantee Insurance Corporation of Africa Ltd.
- 6.4 The head or appointed information officer of the private body will decide in accordance with the Access to Information Act whether or not to grant the request for access to information, and will notify the requester accordingly.

## **7. FEES**

- 7.1 All requesters other than a personal requester (which is a requester who wants access to a record containing personal information about the requester), must pay the required request fee:-

Once the head or appointed information officer has received the request, the requester will be notified to pay the required fee. The request will not be processed before such fee has been paid. The fee is R50.

- 7.2 If the request is granted, an access fee based on the schedule of fees, will then be charged to the requester for the reproduction, search and time expended on preparation of the information.

The head or appointed information officer of the body may also require a deposit to be paid if it is the head's or appointed information officer's opinion that the time expended on the preparation of the information would exceed that prescribed. The deposit shall be one third of the access fee.

- 7.3 A schedule of the prescribed fees is available on our website and at our offices. Please note that the head or appointed information officer of Credit Guarantee Insurance Corporation of Africa Ltd may withhold a record until the requester has paid the applicable fees