



ACCESS TO INFORMATION MANUAL

Compiled in terms of Section 51 of the Promotion of Access to Information Act, 2 of 2000 ('the Act')

Table contents

1	Purpose of the manual	3
2	Further guidance from the South African Human Rights Commission	3
3	Nedbank contact details	4
4	Categories of records	5
4.1	Information available on request:	5
4.2	Records automatically available.....	6
4.3	Records available under any other legislation	6
5	Considerations before submitting a request.....	6
5.1	Are you submitting the request for the exercise or protection of any of your legitimate rights?	6
5.2	Is the information you require in record form, and under the control of Nedbank?.....	6
5.3	Do you have a legitimate right to access the record?	6
6	Request procedure.....	7
6.1	Request form.....	7
6.2	Definition of your rights:.....	7
6.3	Payment of the prescribed fee:	7
7	Timelines for consideration of your request	7
8	Grounds for refusal of access to records	8
9	Remedies available to a requestor on refusal of access	8
	Annexure 1: Request form	9
	Annexure 2: Fees in respect of private bodies.....	13
	Annexure 3: Other legislation in terms of which information may be requested [section 51 (d)].....	14

1 Purpose of the manual

This guide to accessing records held by Nedbank Group is intended to provide guidelines to members of the public who wish to exercise their constitutional right to access to information.

Below you will find information on how to lodge your request; a description of the types of records that will be made available; grounds for refusal; what procedure will be followed in considering your request; the applicable fee structure; and information on the appeals procedure should you not be satisfied with the outcome of your request.

2 Further guidance from the South African Human Rights Commission

The South African Human Rights Commission ('SAHRC') is required by legislation to provide a guide to the Act. Further information is available from the SAHRC at:

The South African Human Rights Commission PAIA Unit;
The Research and Documentation Department;

Postal address:	Private Bag 2700 Houghton 2041
Telephone:	+27 (0)11 484 8300
Fax:	+27 (0)11 484 1360
Website:	www.sahrc.org.za
Email:	paia@sahrc.org.za

3 Nedbank contact details

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Head: Personal Information Office

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Sandown
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Johannesburg

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Email: InformationProtectionOffice@nedbank.co.za

Website: www.nedbank.co.za

Deputy Information Officer: Charl Cilliers
Group Legal: Senior Legal Adviser

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Website: www.nedbank.co.za

4 Categories of records

4.1 Information available on request:

Nedbank Group has under its control or in its possession the following categories of records under the subjects described below. The categories of records are not exhaustive and are subject to amendment from time to time. A request made for access to these records will not be automatically granted, but will be evaluated in accordance with the provisions of the Act, any other legal requirements and Nedbank's policies.

Record category	Record category description
Accounting	Formal books of account and financial statements
	Source documents
	Customs and excise and transport
Company secretarial	Banking
	Credit provision
	Financial advisory and intermediary services
	Medical schemes
	Pension funds
	Property
	Stockbroking
	JSE-listing requirements
	Strate
Holding and nominee companies	
Client records	Banking and deposit-taking (includes FICA)
	Money broking
	Bearer warrants
	Collective investment schemes
	Long-term insurance
	Short-term insurance
	Pension funds
	Securities services (general)
	JSE equities
	Trust services
	Deceased clients
	Insolvent clients
	Fixed-property auctions
Human resources	Statutory employee records
	Other employee records
Physical security	Internal security services and firearms
Health and safety	Construction administration and safety
	Elevators, escalators and passenger conveyors, lifting machinery tools and tackle
	Electrical installations
	Fire equipment
	Noise
	Hazardous chemical substances
National payment systems	Records obtained by 'system participants' during the course of the operation and administration of the settlement system. Records of payment instructions generated and/or obtained. Records obtained during the course of operation and administration of a payment or Reserve Bank settlement system.

4.2 Records automatically available

The following categories of records are automatically available for inspection. A copy of the record is available for purchase at the costs indicated in Annexure 2. You do not need to request this information in terms of the Act.

These categories are:

- Any promotional material for public viewing
- Posters
- Campaigns
- Product information

Requests for this information may be made through the Nedbank website.

4.3 Records available under any other legislation

Details of the records that are available under other legislation are attached to this manual as Annexure 3.

Details about other legislation in terms of which records can be obtained are attached to this manual as Annexure 3.

5 Considerations before submitting a request

Before you submit a formal request for access the following need to be considered:

5.1 Are you submitting the request for the exercise or protection of any of your legitimate rights?

The exercise of your rights is subject to justifiable limitations, including the reasonable protection of privacy, commercial confidentiality and effective, efficient and good governance. This legislation may not be used for access to a record for criminal or civil proceedings, or requested after the commencement of such proceedings.

5.2 Is the information you require in record form, and under the control of Nedbank?

This Act only applies to records that have *already been created*, at the date of the request, and that are under the control of Nedbank. Nedbank is not obliged to retrieve any records on your behalf that are no longer under its control, even where Nedbank created the record.

5.3 Do you have a legitimate right to access the record?

A request may only be made to exercise your own right, or where the request is made on behalf of another person, the requestor must submit proof of his/her capacity to act on behalf of the person in whose name the request is made. For example, a power of attorney must be submitted with the request where a legal representative makes the request on behalf of his/her client.

6 Request procedure

If you are satisfied that you are entitled to make a request for access to records under this Act, please follow the procedure outlined below:

6.1 Request form

No application will be considered unless it is completed on the request form in Annexure 1 to this manual. The completed form may be submitted to the Information Officer or the Deputy Information Officer by using the details described in clause 3 above.

Please ensure that sufficient information is provided to enable us to establish:

- the record requested;
- the proof of identity of the requestor;
- the form of access required, if the request is granted; and
- the contact details of the requestor.

6.2 Definition of your rights

Please describe fully the right you seek to protect in line with the considerations outlined in clause 5.1 above.

6.3 Payment of the prescribed fee

There are two types of fees:

- Request fee: R50
- Access fee: This is calculated by taking into account reproduction costs, search and preparation costs, as well as postal costs. These fees are set out in Annexure 2.

The requestor will be notified where the Information Officer requires a deposit (calculated from the access fee) and subsequent balance of the access fee. The Information Officer will release the record on full payment. Where a deposit has been taken and the request has subsequently been refused, the Information Officer will refund the deposit to the requestor.

Deposits paid by a requestor will be refunded if the request is refused.

7 Timelines for consideration of your request

- 7.1 Requests will be processed within 30 days, unless the request contains considerations that are of such a nature that an extension of the 30-day time limit is needed.
- 7.2 Should an extension be needed, you will be notified, together with reasons explaining why the extension is necessary.

8 Grounds for refusal of access to records

The main grounds on which Nedbank could refuse access to records relate to the mandatory protection of:

- 8.1 the privacy of a third party who is a natural person;
- 8.2 the commercial information of a third party;
- 8.3 certain confidential information of a third party;
- 8.4 the safety of individuals and safety of property;
- 8.5 records privileged from production in legal proceedings;
- 8.6 commercial information of Nedbank, which may include without limitation –
 - 8.6.1 trade secrets;
 - 8.6.2 financial, commercial, scientific or technical information; the disclosure of which could likely harm the financial or commercial interests of Nedbank;
 - 8.6.3 information that, if disclosed, could put Nedbank at a disadvantage in negotiations or commercial competition; and
 - 8.6.4 computer programs and related information technology software that are owned by Nedbank and that are protected by copyright; and
- 8.7 research information compiled by Nedbank or a third party, if disclosure would expose the third party, the researcher or the subject matter of the research to serious disadvantage.

Requests for access to records that are clearly frivolous or vexatious, or that involve an unreasonable diversion of resources, will be refused.

9 Remedies available to a requestor on refusal of access

Nedbank does not have any internal appeal procedures that may be followed after a request to access information has been refused. The decision made by the Information Officer is final. In the event that you are not satisfied with the outcome of your request, you are entitled to apply to a court of competent jurisdiction to take the matter further.

Annexure 1: Request form

FORM C: REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

[Section 53(1) of the Promotion of Access to Information Act, 2 of 2000]

[Regulation 10]

A Particulars of private body

The Head: Personal Information Officer

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:

Email address:

The capacity in which a 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 requestor 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

- (a) 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.
- (b) You will be notified of the amount required to be paid as the request fee.
- (c) 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.
- (d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption of payment of fees:

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

F Form of access to record

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.

Description of disability	
Form in which record is required	
Mark the appropriate box with an X .	
Notes	
(a) Compliance with your request in the specified form may depend on the form in which the record is available.	
(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.	
(c) The fees payable for access to the record, if any, will be determined partly by the form in which access is requested.	

1 If the record is in written or printed form:			
	Copy of record*		Inspection of record
2 If record consists of visual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc):			
	View of images		Copy of images*
			Transcription of the images*
3 If record consists of recorded words or information that can be reproduced in sound:			
	Listen to the soundtrack (audio cassette)		Transcription of the soundtrack* (written or printed document)
4 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 or transcription to be posted to you? Postage is payable.			YES NO

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 or 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 decisions regarding your request for access to the record?

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

Signed at _____ on _____

Signature of requestor/person on whose behalf
request is made

Annexure 2: Fees in respect of private bodies

	Description	Rand
1	The fee for a copy of the manual as contemplated in regulation 9(2)(c) – for every photocopy of an A4-size page or part thereof	1,10
2	The fees for reproduction referred to in regulation 11(1) are as follows:	
(a)	For every photocopy of an A4-size page or part thereof	1,10
(b)	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 computer-readable form on –	
(i)	Stiffy disc	7,50
(ii)	Compact disc	70,00
(d)(i)	For a transcription of visual images, or an A4-size page or part thereof	40,00
(d)(ii)	For a copy of visual images	60,00
(e)(i)	For a transcription of an audio record, for an A4-size page or part thereof	20,00
(e)(ii)	For a copy of an audio record	30,00
3	The request fee payable by a requestor referred to in regulation 11(2)	50,00
4	The access fees payable by a requestor referred to in regulation 11(3) are as follows:	
4.1(a)	For every photocopy of an A4-size page or part thereof	1,10
(b)	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
	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
(e)(i)	For a transcription of an audio record, for an A4-size page or part thereof	20,00
(e)(ii)	For a copy of an audio record	30,00
(f)	To search for and prepare the record for disclosure R30,00 for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation	
4.2	For purposes of section 54(2) of the Act the following applies:	
(a)	Six hours as the hours to be exceeded before a deposit is payable; and	
(b)	One-third of the access fee is payable as a deposit by the requestor.	
4.3	The actual postage is payable when a copy of a record must be posted to a requestor	

Annexure 3: Other legislation in terms of which information may be requested [section 51 (d)]

Administration of Estates Act, 66 of 1965
Armaments Corporation of South Africa, Limited Act, 51 of 2003
Aviation Act, 74 of 1962
Banks Act, 94 of 1990
Basic Conditions of Employment Act, 75 of 1997
Child Care Act, 74 of 1983
Child Justice Act, 75 of 2008
Children's Act, 38 of 2005
Collective Investment Schemes Control Act, 45 of 2002
Companies Act, 61 of 1973 (as amended)
Competition Act, 89 of 1998
Compensation for Occupational Injuries and Diseases Act, 130 of 1993
Construction Industry Development Board Act, 38 of 2000
Consumer Affairs Act, 7 of 1996
Consumer Protection Act, 68 of 2000
Co-operatives Act, 14 of 2005
Co-operatives Banks Act, 40 of 2007
Correctional Services Act, 111 of 1998
Criminal Procedure Act, 51 of 1977
Customs and Excise Act, 91 of 1964
Debt Collectors Act, 114 of 1998
Defence Act, 42 of 2002
Designs Act, 195 of 1993
Drugs and Drug Trafficking Act, 140 of 1992
Electronic Communications and Transactions Act, 25 of 2002
Employment Equity Act, 55 of 1998
Environment Conservation Act, 73 of 1989
Estate Duty Act, 45 of 1955
Financial Intelligence Centre Act, 38 of 2001
Firearms Control Act, 60 of 2000
General Law Sixth Amendment Act, 204 of 1993
Health Professions Act, 56 of 1974
Home Loan and Mortgage Disclosure Act, 63 of 2000
Housing Act, 107 of 1997
Housing Development Agency Act, 23 of 2008
Immigration Act, 13 of 2002
Income Tax Act, 58 of 1962
Insider Trading Act, 135 of 1998
Insolvency Act, 24 of 1936
Intelligence Services Act, 38 of 1994
Interception and Monitoring Prohibition Act, 127 of 1992
International Trade Administration Act, 71 of 2002
Labour Relations Amendment Act, 127 of 1998
Land and Agricultural Development Bank Act, 15 of 2002
Legal Deposit Act, 54 of 1997
Liquor Act 59 of 2003
Long-term Insurance Act 52 of 1998
Machinery and Occupational Safety Act 85 of 1983
Mutual Banks Act 124 of 1993
National Conventional Arms Control Act 41 of 2002
National Credit Act 34 of 2005
National Environmental Management Act 107 of 1998

National Environmental Management Integrated Coastal Management Act 24 of 2008
National Environmental Management Waste Act 59 of 2008
National Key Points Act 102 of 1980
National Land Transport Transition Act 22 of 2000
National Nuclear Regulator Act 47 of 1999
National Payment System Act 78 of 1998
National Qualifications Framework Act 67 of 2008
National Railway Safety Regulator Act 16 of 2002
National Regulator for Compulsory Specifications 5 of 2008
National Road Traffic Act 93 of 1996
National Water Act 36 of 1998
Nuclear Energy Act 131 of 1993
Nuclear Energy Act 46 of 1999
Nursing Act 50 of 1978
Occupational Health and Safety Act, 85 of 1993
Pension Funds Act 24 of 1956
Prescription Act 68 of 1969
Prevention of Organised Crimes Act 121 of 1998
Prohibition or Restriction of Certain Conventional Weapons Act 18 of 2008
National Prosecuting Authority Act 32 of 1998
Regulation of Interception of Communications and Provision of Communication-related Information Act 70 of 2002
Road Transportation Act 74 of 1977
Sectional Titles Act 95 of 1986
Security Officers Act 92 of 1987
Securities Services Act 36 of 2004
Securities Transfer Tax Administration Act 26 of 2007
Short-term Insurance Act 53 of 1998
Skills Development Levies Act 9 of 1999
Skills Development Act 97 of 1998
Telecommunications Act 103 of 1996
Transfer Duty Act 40 of 1949
Unemployment Insurance Act 30 of 1966
Unit Trusts Control Act 54 of 1981
Value-added Tax Act 89 of 1991

Annexure 3

Legislative disclosure requirements

Section 51(1)(d)

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
Administration of Estates Act, 66 of 1965	Section 28(5)	Banking	Banks must keep information of a cheque account or savings account that has been opened by an executor in the name of the estate and all information relating to vouchers in relation to the cheque or savings account.	The Master or any surety of the executor has the same rights to this information.
Alienation of Land Act, 68 of 1981	Section 7(1), Section 10, Section 10(2), Section 10(3), Section 16	Banking	If the land sold in terms of a contract is encumbered by one or more than one mortgage bond, the seller shall within 30 days after the conclusion of the contract hand to the purchaser or send to him by registered post a certificate drawn up and dated not more than four months before the conclusion of the contract, by each mortgagee, in which is indicated the amount the mortgagee requires to be paid.	Buyer/Purchaser
Attorneys Act, 53 of 1979	Section 71(1) Section 71(2)(a)(l), Section 78(13)	Banking	<p>A council may in the prescribed manner inquire into cases of alleged unprofessional or dishonourable or unworthy conduct on the part of any attorney, notary or conveyancer whose name has been placed on the roll of any court within the province of its society, whether or not he is a member of such society, or of any person serving articles of clerkship or a contract of service with a member of its society, or of any former candidate attorney referred to in Section 8(4).</p> <p>For the purposes of an enquiry under subsection (1), a council may – under the hand of the president or the secretary of its society, summon any person who in the opinion of the council may be able to give material information concerning the subject matter of the enquiry or who is believed by the council to have in his possession or custody or under his control any book, document, record or thing which has any bearing on the subject matter of the enquiry, to appear before it at a time and place specified in the summons, to be interrogated or to produce that book, document, record or thing, and may retain for inspection any book, document, record or thing so produced.</p>	Council
Banks Act, 94 of 1990	Section 7	Banking	<p>The Registrar may by notice in writing –</p> <p>(a) direct a bank or a controlling company or a subsidiary of a bank or controlling company to furnish the Registrar, at such time or times or at such intervals or in respect of such period or periods as may be specified in the notice, with such information as may be specified in the notice and as the Registrar may reasonably require for the performance of his or her functions under this Act; or</p> <p>(b) direct such bank, controlling company or subsidiary to furnish the Registrar with</p>	Bank or controlling company

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>a report by a public accountant as defined in section 1 of the Auditing Profession Act (Act 26 of 2005), or by any other person with appropriate professional skill, on any matter, or any aspect of any matter, about which the Registrar has directed or may direct under paragraph (a) the bank, controlling company or subsidiary to furnish information.</p> <p>(1A) The report required by the Registrar under paragraph (b) shall be drawn up at the expense of the bank, controlling company or subsidiary in question.</p> <p>(2) The public accountant or other person appointed by a bank, controlling company or subsidiary to make a report required under subsection (1)(b), shall be a person designated or approved by the Registrar, and the Registrar may require the relevant report to be in such form as may be specified in the notice referred to in subsection (1).</p> <p>(3) No due diligence audit of the financial condition of any bank shall be conducted without the Registrar first having been notified in writing of the intention to do so.</p> <p>(4) The person at whose request a due diligence audit of the financial condition of a bank has been conducted shall furnish the Registrar with a copy of the audit report.</p> <p>(5) No person shall without the written consent of the Registrar disclose to any other person, except to the bank whose financial condition was the subject of the due diligence audit, any information contained in a report referred to in subsection (4).</p>	
	Section 30	Banking	<p>(1) The Registrar shall publish a notice in the <i>Gazette</i> and shall keep a record of –</p> <p>(a)(i) registration of an institution as a bank or a controlling company;</p> <p>(ii) authorisation granted to conduct the business of a bank by means of a branch; or</p> <p>(iii) consent granted for the establishment of a representative office by a foreign institution.</p> <p>(2) The Registrar shall keep a record of every –</p> <p>(a) approval granted to a bank or a controlling company to establish or acquire a subsidiary within or outside the Republic;</p> <p>(b) approval granted to a bank to establish or acquire a branch of a bank;</p> <p>(c) approval granted to a bank or a controlling company to acquire an interest</p>	Registrar of Banks

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>in any undertaking having its registered office or principal place of business outside the Republic;</p> <p>(d) approval granted to a bank or a controlling company to create or acquire a trust outside the Republic of which the bank is a major beneficiary;</p> <p>(e) approval granted to a bank or a controlling company to establish or acquire any financial or other business undertaking under its direct or indirect control; or</p> <p>(f) approval granted to a bank to establish or acquire a representative office outside the Republic, which is effected or which takes place under this Act.</p>	
	Section 53	Banking	Banks to advise the Registrar of their interest in other entities and certain business transactions.	Bank or controlling company
	Section 58	Banking	Banks must supply the Registrar with a copy of the register of directors and prescribed officers within a set period.	Banks
	Section 59	Banking	Banks and their controlling companies to supply Registrar with its register of shareholders at set dates.	Banks
	Section 60(5)(a)	Banking	Banks to supply Registrar with written notice of the nomination of any person for appointment as CEO, director or executive officer.	Banks
	Section 67	Banking	Banks must disclose names of shareholders who hold more than 25% of all the issued shares to which voting rights are attached.	Banks
	Section 75	Banking	Banks to furnish returns to the Registrar, eg returns relating to the extent and management of risk exposures in the conduct of the bank's business.	Banks
Basic Conditions of Employment Act, 75 of 1997	Section 29	Banking/Insurance	<p>(1) An employer must supply an employee, when the employee commences employment, with particulars of his/her work.</p> <p>(2) When any matter changes</p> <p>(a) the written particulars must be revised to reflect the change; and</p> <p>(b) the employee must be supplied with a copy of the document reflecting the change.</p> <p>(4) The written particulars must be kept by the employer for a period of three years after termination of employment.</p>	Employee
	Section 31	Banking/Insurance	<p>(1) Every employer must keep a record containing at least the following information:</p> <p>(a) The employee's name and occupation;</p> <p>(b) the time worked by each employee;</p> <p>(c) the remuneration paid to each employee;</p>	Employee

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>(d) the date of birth of any employee under 18 years of age; and (e) any other prescribed information.</p> <p>(2) The record must be kept by the employer for a period of three years from the date of the last entry in the record.</p>	
	Section 33(1)	Banking/Insurance	<p>An employer must give an employee the following information in writing on each day the employee is paid:</p> <p>(a) the employer's name and address; (b) the employee's name and occupation; (c) the period for which the payment is made; (d) the employee's remuneration in money; (e) the amount and purpose of any deduction made from the remuneration; and (f) the actual amount paid to the employee.</p>	Employee
	Section 66(1)	Banking/Insurance	<p>In order to monitor or enforce compliance with any employment law, a labour inspector may require a person to disclose information, either orally or in writing, and either alone or in the presence of witnesses, on any matter to which an employment law relates, and require that disclosure be made under oath, and may copy any record or document to which an employment law relates.</p>	Labour Inspector
	Section 78(1)(e) Section 78(2)	Employees	<p>(1) Every employee has the right to –</p> <p>(a) make a complaint to a trade union representative, a trade union official or a labour inspector concerning any alleged failure or refusal by an employer to comply with this Act;</p> <p>(b) discuss his or her conditions of employment with his or her fellow employees, his or her employer or any other person;</p> <p>(c) refuse to comply with an instruction that is contrary to this Act, or any sectoral determination;</p> <p>(d) refuse to agree to any term or condition of employment that is contrary to this Act, or any sectoral determination;</p> <p>(e) inspect any record kept in terms of this Act, that relates to the employment of that employee;</p> <p>(f) participate in proceedings in terms of this Act; and</p> <p>(g) request a trade union representative or a labour inspector to inspect any record kept in terms of this Act, and that relates to the employment of that employee.</p> <p>(2) Every trade union representative has the right, at the request of an employee, to inspect any record kept in terms of this Act, that relates to the employment of that employee.</p>	Employer

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
Collective Investment Schemes Control Act, 45 of 2002	Section 4(2)	Interests of directors and management	The manager has an obligation to inform investors of his or her directors' or management's interests.	Manager
	Section 78(2)(e)	Persons designated to act as the first directors of the proposed manager after the conversion	A list of the names and employment history of persons designated to act as the first directors of the proposed manager after the conversion must accompany an application for the conversion of a collective investment scheme.	Manager
	Section 99	Investors	The manager must have investors' addresses before the registrar of collective investment schemes may approve the amalgamation of schemes. The format in which this information must be available is not specified, only that the manager must be 'aware' of investors' addresses.	Manager
	Section 110		The names of persons providing certain information must be disclosed.	Manager
Companies Act, 71 of 2008	Section 26(1)	Company, directors and members	Persons who hold a beneficial interest in any securities issued by a company have a right to inspect and copy the information contained in certain company records.	Company
	Section 30	Information for annual report	Companies' annual financial statement must disclose certain specified information regarding directors, employees, shareholders and their remuneration benefits.	Company
	Section 31	Company	Persons with a beneficial interest in securities of the company (creditors and trade unions) are entitled to receive a copy of the company's recent annual financial statement.	Company
	Section 33	Company	Companies are required to file an annual return within a prescribed timeframe.	Company
	Section 56	Shareholder (whose interest is held by another)	Nominee securities holders must disclose the identity of underlying holders of such securities to the company in a prescribed form.	Representative holders of securities/nominee holders of interest
	Section 93	Company	Auditors have right of access to financial records and books of a company and are entitled to request any information from the directors to enable them to carry out their functions effectively.	Directors or company officers
	Section 102	Prospective subjects	A person may not be named in a prospectus unless such person has provided his/her consent to be so named.	Proposed directors or directors of entities to be listed

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
	Section 122(1) and (3)	Securities holder	A regulated company that receives a notice from a person who has acquired a beneficial interest in securities amounting to 5%, 10%, 15% or any further multiple of 5% of the issued securities of a particular class, must file a copy of such notice with the Securities Regulations Panel and report the information to other holders of the affected class of securities.	Regulated company
	Section 137	Company information or director	Directors must provide the business rescue practitioner with the relevant company information.	Directors
	Section 142	Company directors	Directors must deliver all books and records relating to the affairs of the company that are still in their possession. They must also inform the practitioner of all other books and records of which they know their whereabouts.	Directors
	Section 159	Company, external company, director or prescribed officer	A Shareholder, Director, Company Secretary, Prescribed Officer, employee of the company and registered trade union representing the company's employees are entitled to make certain protected disclosures against the company or external company, or a director or prescribed officer of a company (whistle-blowing).	Shareholder, Director, Company Secretary, Prescribed Officer, employee of the company or registered trade union representing the company's employees.
	Section 212	Company	When submitting information to the Commission, Panel, Companies Tribunal, Council or an inspector, a person may claim that such information or part of it is confidential. The Commission, Panel, Companies Tribunal, Council or inspector will then have the discretion whether to treat the information as confidential or not within a specified period.	Commission, the Panel, the Companies Tribunal
Compensation for Occupational Injuries and Diseases Act, 130 of 1993	Section 1	Banking	An employer must register with the Commissioner and furnish the Commissioner with prescribed particulars of its business.	Employer
	Section 6(1)(a)	Banking	(1)(a) The Director-General may subpoena any person who in his opinion is able to give information concerning the subject of any inquiry in terms of this Act, or who is suspected to have or in the opinion of the Director-General has in his possession or custody or under his control any book, document or thing which has a bearing on the inquiry, to appear before him at a time and place specified in the subpoena, to be interrogated or to produce such book, document or thing, and the Director-General may retain such book, document or thing for further investigation. (b) An inquiry referred to in paragraph (a) shall take place in public unless the Director-General orders otherwise.	Director General

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>(2) The Director-General may call and administer an oath to, or accept an affirmation from, any person present at such an inquiry who was or could have been subpoenaed in terms of subsection (1), and the Director-General or an assessor may interrogate such person and order him to produce any book, document or thing in his possession or custody or under his control.</p> <p>(3) A person who –</p> <ul style="list-style-type: none"> (a) has been duly subpoenaed under subsection (1) and who fails without sufficient cause to attend at the time and place specified in the subpoena; (b) has been duly subpoenaed under subsection (1) or called under subsection (2) and who – <ul style="list-style-type: none"> (i) fails to remain in attendance until excused by the Director-General from further attendance; (ii) refuses to be sworn as a witness or to make an affirmation; (iii) refuses or fails to answer fully and satisfactorily any question lawfully put to him under subsection (2); (iv) refuses or fails to produce any book, document or thing in his possession or custody or under his control which he has been required to produce under subsection (1) or (2); (c) hinders or obstructs the Director-General in the performance of any of his functions in terms of this section, shall be guilty of an offence. <p>(4) A person who, after having been sworn as a witness or having made an affirmation, makes a false statement knowing it to be false, shall be guilty of an offence and shall upon conviction be liable to the penalty that may be imposed for perjury.</p> <p>(5) The law relating to privilege as applicable to a witness testifying in a court of law shall be applicable at an inquiry referred to in subsection (1).</p> <p>(6) If a person has been subpoenaed to appear before the Director-General and the Director-General is satisfied that such person has as a result of his appearance suffered any pecuniary loss or had to incur expense, the Director-General may pay out of the compensation fund the prescribed allowances or the amount of the loss or expense, whichever is the lesser.</p> <p>(7) The Director-General may delegate any of his functions under this section to an</p>	

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>assessor, an officer or employee referred to in section 1 of the Public Service Act, 1984 (Act 111 of 1984), or a medical practitioner, and in this section 'Director-General' includes any such assessor, officer, employee or medical practitioner while acting within the scope of such delegation.</p>	
	Section 7	Banking	<p>The Director-General may authorize any assessor, any officer or employee referred to in section 1 of the Public Service Act, 1984 (Act 111 of 1984), or any medical practitioner to investigate any matter that he may deem necessary for the performance of his functions.</p> <p>(2) A person authorized under subsection (1) (in this section referred to as an 'authorized person') shall be furnished with a certificate to that effect signed by the Director-General.</p> <p>(3) An authorized person may –</p> <ul style="list-style-type: none"> (a) without previous notice, at all reasonable times enter any premises, and take an interpreter or other assistant or a police officer with him onto the premises; (b) while he is on the premises, or at any time thereafter, question any person who is or was on the premises, either alone or in the presence of any other person on any matter to which this Act, relates; (c) order any person who has control over or custody of any book, document or thing on or in those premises to produce to him forthwith, or at such time and place as may be determined by him, such book, document or thing; (d) at any time and place order any person who has the possession or custody of or is in the control of a book, document or thing relating to the business of an employer or previous employer, to produce forthwith or at such time and place as may be determined by him, such book, document or thing; (e) seize any book, document or thing which in his opinion may serve as evidence in any matter in terms of this Act; (f) examine or cause to be examined any book, document or thing produced to him or seized by him, and make extracts therefrom or copies thereof, and order any person who in his opinion is qualified thereto to explain any entry therein; (g) order an employee to appear before him at such time and place as may be determined by him, and question that employee. <p>(4) An authorized person performing any function in terms of this section shall on demand produce the certificate referred to in subsection (2).</p>	Authorised person

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			(5) Any person who – (a) falsely holds himself out to be an authorized person; (b) refuses or fails to answer fully and satisfactorily any question put to him by an authorized person in the performance of his functions; (c) refuses or fails to comply with any lawful request of or order by an authorized person; (d) hinders or obstructs an authorized person in the performance of his functions, will be guilty of an offence.	
	Section 18	Banking	Employer to register with Director General and to furnish him with particulars.	Employer
	Section 32A	Banking	Any inspector furnished with inspection authority in writing by the Board may conduct an investigation to determine compliance with the Act.	Inspector or the manager
	Section 40(2)	Banking	An employee or employer shall, at the request of the Director General, furnish such further particulars regarding the accident and injuries concerned as the Director General may require.	Director General
	Section 81	Banking	An employer shall maintain a register or record of the earnings and prescribed particulars of all employees and shall produce such records on demand to an authorised person for inspection. Such records shall be maintained for a period of at least four years after the date of the last entry in that record.	Employer
	Section 82	Banking	Employer must furnish a return to the Commissioner reflecting the amount of earnings up to the maximum paid by him, and any further information as is necessary.	Employer
Competition Act, 89 of 1998	Section 49A	Banking/Insurance	(1) At any time during an investigation in terms of this Act, the Commissioner may summon any person who is believed to be able to furnish any information on the subject of the investigation, or to have possession or control of any book, document or other object that has a bearing on that subject – (a) to appear before the Commissioner or a person authorised by the Commissioner, to be interrogated at a time and place specified in the summons; or (b) at a time and place specified in the summons, to deliver or produce to the Commissioner, or a person authorised by the Commissioner, any book, document or other object specified in the summons.	Commissioner/Member of the Competition Tribunal

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
	Section 54		The member of the Competition Tribunal presiding at a hearing may – (a) direct or summon any person to appear at any specified time and place; (b) question any person under oath or affirmation; and (c) summon or order any person – (i) to produce any book, document or item necessary for the purposes of the hearing.	
	Section 56(3)		The Competition Tribunal may order a person to answer any question, or to produce any article or document, even if it is self-incriminating to do so.	
Constitution of the Republic of South Africa Act, 108 of 1996	Section 32	Banking	Everyone has the right to access any information held by another person and that is required for the exercise or protection of any rights.	Public
Consumer Protection Act, 68 of 2008	Section 8(2)(j)	Any persons	Suppliers must not discriminate between persons when reporting personal information of such persons.	Suppliers
	Section 27	Person who the intermediary represents or from whom the intermediary receives an offer	Intermediaries must disclose information prescribed by the Minister.	Intermediaries
	Section 107	Personal or confidential information	It is an offence to disclose any personal or confidential information obtained in carrying out a function of the Act or as a result of a complaint arising from the Act, unless requested by a regulatory authority.	Suppliers
Criminal Procedure Act, 51 of 1977	Section 236	Banking	The entries in the accounting records of a bank and any document which is in the possession of any bank and which refers to the said entries or to any business transaction of the bank, can be proved in criminal proceedings by producing an affidavit made by any person working for the bank, or any party to the criminal proceedings against whom the evidence is intended to be adduced. The accused may upon the order of the court before which the proceedings are pending inspect the original of the document or entry in question and any accounting record in which such entry appears or of which such entry forms part and may make copies of such documents or entries.	Accused person
Debt Collectors Act, 114 of 1998	Section 19(4)	Banking	A debt collector shall deliver to a debtor, upon request and against payment of a prescribed fee a settlement account containing a complete exposition of all debits and credits in connection with a specific collection: Provided that a debtor shall be entitled to request a settlement account free of charge once in every six months.	Debtor

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
Deeds Registries Act, 47 of 1937	Section 27	Banking	A long-term insurer shall whenever required to do so, furnish a return in the form and containing the particulars and information which the Registrar determines in respect of the following: (a) its shareholders; and (b) any person who directly or indirectly has the power to require those shareholders to exercise their rights as shareholders in the long term insurer in accordance with such person's directions or instructions; (c) a person in whose name shares in a long-term insurer are registered; or (d) a person who wishes shares in a long-term insurer to be allotted or issued to such person or to be registered in such person's name.	Registrar
Designs Act, 195 of 1993	Section 7(2)	Banking/Insurance	Copies of all deeds, agreements, licences and other documents affecting any registered design or application for the registration of a design which are required to be recorded in the register, shall be supplied in a prescribed manner for filing in the designs office.	Registrar
Estate Agency Affairs Act, 112 of 1976	Section 48	Banking/Insurance	An inspector who is authorised to enter such premises may: (a) enter upon or into those premises; (b) search those premises; (c) search any person on those premises if there are reasonable grounds for believing that a person has personal possession of an article or a document that has a bearing on the investigation; (d) examine any article or document that is on or in those premises that has a bearing on the investigation; (e) request information about any article or document from the owner of, or person in control of, the premises or from any person who has control of the article or document, or from any other person who may have the information; (f) take extracts from or make copies of any book or document that is on or in the premises that has a bearing on the investigation; (g) use any computer system on the premises, or require assistance of any person on the premises to use the computer system to – (i) search any data contained or available on that computer system; (ii) reproduce any record from that data; and (iii) seize any output from that computer for examination copying; and (h) attach and if necessary remove from the premises for examination and safekeeping anything that has a bearing on the investigation.	Inspector
Employment Equity Act, 55 of 1998	Section 18(1) Section 25 Section 26	Banking insurance	18(1) When a designated employer engages in consultation in terms of this Act, that employer must disclose to the consulting parties all relevant information that will allow those parties to consult effectively.	

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>25(1) An employer must display at the workplace where it can be read by employees a notice in the prescribed form, informing them about the provisions of the Employment Equity Act.</p> <p>25(2) A designated employer must, in each of its workplaces, place in prominent places that are accessible to all employees –</p> <ul style="list-style-type: none"> (a) the most recent report submitted by that employer to the Director General; (b) Any compliance order, arbitration award or order of the Labour Court concerning the provisions of this Act, in relation to that employer; and (c) any other document concerning this Act, as may be prescribed. <p>25(3) An employer who has an employment equity plan must make a copy of the plan, available to its employees for copying and consultation.</p> <p>26 An employer must establish and, for the prescribed period, maintain records in respect of its workforce, its employment equity plan and any other records relevant to its compliance with this Act.</p>	
Firearms Control Act, 60 of 2000	Section 20	Banking/Insurance	<p>(6) Every holder of a licence issued in terms of this section must keep a register of all firearms in its possession containing such information as may be prescribed.</p> <p>(7) The holder of a licence issued in terms of this Act must, at the request of a police official, produce for inspection every licence issued.</p>	Police official or official recognised by the police
Financial Intelligence Centre Act, 38 of 2001	Section 22	Banking and insurance	<p>In terms of section 22 banks and insurance companies shall keep the following information relating to the clients with whom they conclude transactions or with whom they have established a business relationship:</p> <ul style="list-style-type: none"> (a) the identity of the client; (b) where the client is acting on behalf of another person – <ul style="list-style-type: none"> (i) the identity of that other person; and (ii) the client's authority to establish the business relationship or to (c) conclude the single transaction on behalf of that other person; (d) if another person is acting on behalf of the client – <ul style="list-style-type: none"> (i) the identity of that other person; (ii) that other person's authority to Act, on behalf of the client; and (e) the manner in which the identity of the client or the other person was established; (f) in the case of a transaction – 	Financial Intelligence Centre Act

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<ul style="list-style-type: none"> (i) the amount involved; and (ii) the parties involved; (g) all accounts that are involved in – <ul style="list-style-type: none"> (i) transactions concluded by that bank or insurance company in the course of that business relationship; and (ii) that single transaction; (h) the name of the person who obtained the information on behalf of the bank or insurance company; and (i) any document or copy of a document obtained by the bank or insurance company in order to verify a person's identity. <p>The records to be kept in terms of section 22 shall be kept for at least five years from the date on which the business relationship is terminated and five years from the date on which the transaction is concluded.</p>	
Formalities in Respect of Leases of Land Act, 18 of 1969	Section 11(1)	Banking	An owner who intends to evict a person in terms of the provisions of this chapter shall give the Labour Tenant and the Director General no less than two calendar months written notice of his or her intention to obtain an order for eviction.	Labour Tenant and Director General
	Section 17		<p>On receiving an application for the acquisition of land and servitudes the Director General shall</p> <ul style="list-style-type: none"> (a) forthwith give notice of receipt of the application to the owner of the land and the holder of any other security in the land in question; and (b) call upon the owner by written request to furnish him or her within 30 days <ul style="list-style-type: none"> (i) with the names and addresses of the holders of all unregistered rights in the land in question, together with a copy of any document in which such rights are contained, or if such rights are not contained in any document, full particulars thereof, (ii) with any documents or information in respect of the land in question and the rights in such land as the Director General may reasonably require. 	
Home Loan and Mortgage Disclosure Act, 63 of 2000	Section 3(1)	Banking	<p>A financial institution must, in respect of home loans, disclose the following information:</p> <ul style="list-style-type: none"> (a) the total number and amount in rand of completed home loan applications received during the financial year in respect of which the financial statements have been prepared in respect of such – <ul style="list-style-type: none"> (i) categories of borrowers as may be prescribed; and (ii) geographic areas as may be prescribed; (b) the total number of and amount in rand of home loan applications declined and the reasons for the rejections in respect of such – 	Employer

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<ul style="list-style-type: none"> (i) categories of prospective borrowers as may be prescribed; and (ii) geographic areas as may be prescribed; and (c) the total number and amount in rand of all home loans disclosed and disbursed by a financial institution during the financial year in respect of which such financial statements have been prepared; (d) the total number and amount in rand of all home loans approved by a financial institution during the financial year in respect of which financial statements have been prepared, which must include information in respect of such particular – <ul style="list-style-type: none"> (i) categories of borrowers as may be prescribed; and (ii) geographic areas as may be prescribed; and (iii) such information as may be prescribed. 	
Identification Act, 68 of 1997	12	Banking/Insurance	<p>The Director General may</p> <ul style="list-style-type: none"> (a) request any person to furnish the Director General with proof of the correctness of any particulars which have been furnished in respect of such person in any document in terms of this Act; and (b) investigate or cause to be investigated any matter in respect of which particulars are required to be recorded in the population register. 	Director General of Home Affairs
Income Tax Act, 58 of 1962	Sections 70, 71 and 73B	Banking/Insurance	<p>70(1) Where, during any period of twelve months ending on the last day of February in any year, any interest has become due by any company upon or in respect of debentures, debenture stock, loans or advances, the company shall, within a 30 days after the end of such period or within such further period as the Commissioner may allow, furnish the Commissioner with a return giving –</p> <ul style="list-style-type: none"> (a) the full name and address; and (b) in the case of – <ul style="list-style-type: none"> (i) any natural person, his or her identification number: Provided that where he or she is not in possession of a South African identity document, any other form of identification; or (ii) any person other than a natural person, the registration number; of each person to whom such interest became due and the amount of such interest. <p>71 Every bank carrying on business in the Republic or company dealing in or negotiating bearer warrants shall keep a record of all payments in respect of interest or dividends made to any person by means of bearer warrants, and shall in such manner and form and at such times as may be prescribed or as the Commissioner may require, furnish particulars of such payments.</p>	Employer

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			73B(i) A person shall retain all records required to determine the taxable capital gain or assessed capital loss of that person for a period of five years from the date on which the return for that year of assessment was received by the Commissioner.	
Inspection of Financial Institutions Act, 80 of 1998	Section 4(1)	Banking	In carrying out an inspection of the affairs of an institution under section 3 an inspector may at any time without prior notice enter and search any premises occupied by the institution and require the production of any document relating to the affairs of that institution; open any strong room, safe or other container in which he or she suspects any document of the institution is kept; examine and make extracts from the copies of any document of the institution or against the issue of a receipt, remove such document temporarily for that purpose; and against the issue of a receipt, seize any document of the institution which in his or her opinion may afford evidence of an offence or irregularity.	Inspector
Insolvency Act, 24 of 1936	Section 21	Banking/Insurance	Before awarding any creditor a share in the proceeds, the trustee may require the creditor to lodge with him, within a period to be determined by the Master, an affidavit, supported by such evidence as may be available, setting forth the result of such excursion and disclosing the balance of his claim which remains unpaid.	Trustee
	Section 44		Every claim shall be proved by affidavit which may be made by the creditor or by any person fully cognisant of the claim. The said affidavit or a copy thereof and any documents submitted in support of the claim shall be delivered at the office of the officer who is to preside at a meeting of creditors.	Officer who is to preside at a meeting of creditors
	Section 152		If at any time after the sequestration of the estate of a debtor and before his rehabilitation the Master is of the opinion that the insolvent or the trustee of that estate or any other person is able to give any information which the Master considers desirable to obtain concerning the insolvent or concerning his estate or the administration of the estate or concerning any claim or demand made against the estate, he may by notice in writing deliver to such other person, summon him to appear before the Master or before a magistrate or an officer in the public service mentioned in such notice at a place and on a date and hour stated in such notice and to furnish the Master or other officer before whom he is summoned to appear with all the information within his knowledge concerning the insolvent or concerning the insolvent's estate or the administration of the estate.	The Master or magistrate or an officer in the public service

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
Labour Relations Act, 66 of 1995	Section 13(5)	Banking/Insurance	With each monthly remittance, the employer must give (a) a list of the names of every member from whose wages the employer has made the deductions that are included in the remittance; (b) details of the amounts deducted and remitted and the period to which the deductions relate; and (c) a copy of every notice of revocation.	Trade union representative
	Section 16(2) and 14(4)		An employer must disclose to a trade union representative all relevant information that will allow the trade union representative to perform effectively the following functions: (a) to assist and represent the employee in grievance and disciplinary proceedings; (b) to monitor the employer's compliance with the workplace-related provisions of this Act, any law regulating terms and conditions of employment and any collective agreement binding on the employer; and (c) to report any alleged contravention of the workplace-related provisions of this Act, any law regulating terms and conditions of employment and any collective agreement binding on the employer to (i) the employer; (ii) the representative trade union; and (iii) any responsible authority or agency; and (d) To perform any other function agreed to between the representative trade union and the employer.	Trade union representative
	Section 21(10)		The employer must make available to the commissioner any information and facilities that are reasonable necessary for the commissioner to determine the membership or support of the registered trade union.	Commissioner
	Section 89(1) Sections 90(1) and (90)2		An employer must disclose to the workplace forum all relevant information that will allow the workplace forum to engage effectively in consultation and joint decision-making. Any documented information that is required to be disclosed by the employer in terms of Section 89 must be made available on request to the members of the workplace forum for inspection. The employer must provide copies of the documentation on request to the members of the workplace forum.	Workplace forum

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
	Section 189(3)		<p>The employer must disclose in writing all relevant information related to dismissals based on operational requirements, including, but not limited to</p> <ul style="list-style-type: none"> (a) the reasons for the proposed dismissals; (b) the alternatives that the employer considered before proposing the dismissals, and the reasons for rejecting each of those alternatives; (c) the number of employees likely to be affected and the job categories in which they are employed; (d) the proposed method for selecting which employees to dismiss; (e) the time when, or the period during which, the dismissals are likely to take effect; (f) the severance pay proposed; (g) any assistance that the employer proposes to offer to the employees likely to be dismissed; (h) the possibility of the future re-employment of the employees who are dismissed; (i) the number of employees employed with the employer; and (j) the number of employees that the employer has dismissed for reasons based on its operational requirements in the preceding 12 months. 	Trade union representatives
	Section 197(B) and 189		<p>An employer that applies to be wound up or sequestrated, whether in terms of the Insolvency Act, 1936, or any other law, must at the time of making application provide the following people/institutions with a copy of the application:</p> <ul style="list-style-type: none"> (a) any person whom the employer is required to consult in terms of a collective agreement; (b) if there is no collective agreement that requires consultation <ul style="list-style-type: none"> (i) a workplace forum if the employees likely to be affected by the proposed dismissals are employed in a workplace in respect of which there is a workplace forum; and (ii) any registered trade union whose members are likely to be affected by the proposed dismissals; (c) if there is no workplace forum in the workplace in which the employees likely to be affected by the proposed dismissals are employed, any registered trade union whose members are likely to be affected by the proposed dismissals; or (d) if there is no such trade union, the employees likely to be affected by the proposed dismissals or their representatives nominated for that purpose. In terms of section 197B(2)(b) an employer that receives an application for its winding up or sequestration must supply a copy of the application to any consulting party within two days of receipt or, if the proceedings are urgent, within 12 hours to the Registrar of Labour Relations. 	Employees or their representatives in terms of collective agreement

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
	Section 205		Every employer must keep the records that an employer is required to keep in compliance with any applicable (a) collective agreement; (b) arbitration award; and (c) determination made in terms of the Wage Act. The employer must retain the records for three years.	Employer
The Long-term Insurance Act, 52 of 1998	Section 27	Insurance	(1) A long-term insurer shall, whenever required to do so, furnish a return in the form and containing the particulars and information which the Registrar determines in respect of the following: (a) its shareholders; and (b) any person who directly or indirectly has the power to require those shareholders to exercise their rights as shareholders in the long-term insurer in accordance with such person's directions or instructions; (2) A person in whose name shares in a long-term insurer, are registered, or a person who wishes shares in a long-term insurer to be allotted or issued to such person or to be registered in such person's name.	
	Section 36		A long-term insurer shall furnish the Registrar with returns relating to its business.	
	Section 48		A long-term insurer must furnish in writing to a person who enters into or varies a long-term policy with information relating to the following matters: (a) representations made by or on behalf of that person to the insurer which were regarded by that insurer as material to its assessment of the risks under the policy; (b) the premiums payable and the policy benefits to be provided under the policy; and (c) the events in respect of which the policy benefits are to be provided and the circumstances (if any) in which those benefits are not to be provided.	
Pension Funds Act, 24 of 1956	Section 15	Insurance companies/ Pension funds	Every registered fund shall, within six months as from the expiration of every financial year, furnish to the registrar such statements in regard to its revenue, expenditure and financial position as may be prescribed by regulation, duly audited and reported on by the auditor of the fund. 35(1) Every registered fund shall deliver to any member on demand by such member, and on payment of such sum as may be determined by the rules of the fund, a copy of any of the following documents, that is to say: (a) the rules of the fund; (b) the last revenue account and the last balance sheet prepared in terms of subsection (1) of section fifteen.	Registrar

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>Any member shall be entitled to inspect without charge at the registered office of a registered fund, a copy of any of the following documents and make extracts therefrom, that is to say:</p> <p>(a) the documents referred to in subsection (1);</p> <p>(b) the last report (if any) by a valuator prepared in terms of section sixteen;</p> <p>(c) the last statement (if any) and report thereon prepared in terms of section seventeen; and</p> <p>(d) any scheme which is being carried out by the fund in accordance with the provisions of section eighteen.</p>	
Short-term Insurance Act, 53 of 1998	Section 4(3)	Insurance	The short-term insurer, upon notice from the Registrar, may be directed to furnish the Registrar within a specified period with specified information or documents required by the Registrar for purposes of this Act.	Registrar
South African Reserve Bank Act, 90 of 1989	Sections 10(A), 19, 43 and 47	Banks	Section 10A(11) provides that a bank shall, in order to enable the Governor to determine whether the bank is complying with the provisions of section 10A, furnish the Registrar of banks with a return on the prescribed form and in respect of the prescribed period. The return contemplated in section 10A(11) shall be prepared in conformity with generally accepted accounting practice. (c) The Act, would not appear to require banks and insurance companies to keep any specific records.	Reserve Bank Governor
Stamp Duties Act, 77 of 1968	Section 31	Banking/Insurance	Section 31A provides that the Commissioner, or any officer may, for the purposes of the administration of the Act, in relation to any person liable for the duty, require such person or any other person to furnish such information, documents or things as the Commissioner or such officer may require (to inspect, audit, examine or obtain). The Act, would not appear to require banks and insurance companies to keep any specific records.	Commissioner for South African Revenue Service
Stock Exchanges Control Act, 1 of 1985	Sections 19, 43 and 47	Banking/Insurance	<p>(a) The Act, consolidates the laws relating to the regulation and control of stock exchanges and matters connected therewith.</p> <p>(b) Section 19 provides that the president may require any issuer whose securities are included in the list referred to in section 16(a) of the Act, to disclose within a period specified in such a notice, any information at such issuer's disposal pertaining to such securities or to the affairs of that issuer which is in the public interest and, after giving such issuer an opportunity of making representations to him, require such issuer to disclose that information to the registered holder of the securities in question within a further period specified in the said notice.</p> <p>(c) Section 43 provides that every member shall keep such accounting records in one of the official languages of the Republic as may be prescribed, preserve such records in a safe place for a period of at least five years as from the date of the latest entry therein; and cause such records to be audited, not later than</p>	President of the stock exchange and registrar of the stock exchange

Legislation	Provision	Sector/Industry/Data subjects	Summary of provision	Persons responsible for disclosure
			<p>three months after the financial year-end of such member, by an auditor whose appointment has been approved by the Registrar.</p> <p>(d) Section 47 provides that the Registrar may require a member to transmit to the Registrar any document or information at that member's or person's disposal and relating to the member's or person's affairs which the Registrar may reasonably require and that member or person shall comply with the Requirements of the Registrar to his satisfaction within the relevant period or within such further period as the Registrar may allow.</p> <p>(e) The Act, would not appear to require banks and insurance companies to keep any specific records.</p>	
Unemployment Insurance Act, 63 of 2001	Section 56(1)	Insurance/Bank	Every employer must, as soon as it commences activities as an employer, provide information regarding its employees to the Commissioner.	Unemployment insurance commissioner