

Bugu ya u gudisa ya Capitec PAIA



Ndivho

U bveledza mbonalonyangaredzi ya lushaka lwa rekhodo na mafhungo a iwe muṅe ane a vheiwa nga Capitec na u sumbedza maitete a u hambela u swikelela rekhodo idzi dza mafhungo a vhuṅe.

Kha vha vhale na zwi re ngomu izwi

Nyendedzi dza PAIA: <https://info regulator.org.za/paia-guidelines/>

Fomo dza PAIA: <https://info regulator.org.za/paia-forms/>

Bugu ya u gudisa ya Capitec PAIA – Adendamu ya A:

<https://www.capitecbank.co.za/privacy-centre/>

Zwidombedzwa zwa Vhukwamani zwa Capitec bank:

<https://www.capitecbank.co.za/contact-us/>

Ngivhadzo ya Tshidzumbi ya Capitec:

<https://www.capitecbank.co.za/privacy-centre/promotion-of-access-to-information/>

Fomo dza Tshumelo Thoho dza Data:

<https://www.capitecbank.co.za/privacy-centre/data-subject-servicing/>

Vesheni

V04

Datumu ya u thoma U shuma

15 Nyendavhusiku 2023

Muṅe wa Zwi re ngomu

Loren Randall-Duvel

Muṅwali

Evan Pool

U tevhedza Liṅwalwa

Vhashumi vhoṅhe, Vhathu vha ṅekedzaho Dara, Vhaṅwe vha utuswaho Inthaviwu

Komiti i tea U tendela

Tshigwada tsha Kushumele kwa Kuvhusele kwa Data Komiti ya Kuvhusele kwa Data Komiti ya Mafhungo a zwa Thekholodzi na Kulangulele kwa Khohakhombo na u Tevhedza

Ndambavhuḍifhinduleli

Liṅwalwa ili ndi ndaka ya ngelekanyo ya Capitec, na zwi re ngomu a zwi tei u bveledzwa hafhu kana u bviselwa khagala kha muthu wa vhuraru hu si na thendelano na vha Capitec. U shumisa huṅwe na huṅwe hu si na thendelo ho thivhelwa.

Musi ho no shumiswa maṅwalwa u itela ndivho yao/dzavho, zwi tea u tshinyadzwa na zwenezwo. U kundelwa u tevhedza izwo zwi re afho ṅṅha zwi ḡo bveledza dziṅwe nyito.

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1. Mvulatswinga

- 1.1 Capitec Bank Holdings Limited (“Capitec”) ndi khamphani ya nnyi na nnyi yo nwaliswaho kha vha Johannesburg Stock Exchange. Capitec yo dikumedzela kha Ndayotewa ya Riphabuiki ya Afrika Tshipembe (“Ndayotewa”) na u lwela u khwaṭhisedza uri pfanelo dza vhoṭhe dzi kha Mulayotibe wa Pfanelo na u tsireledzwa na u ṭhonifiwa. Khethekanyo ya vhu 32 ya Ndayotewa i nekedza muṅwe na muṅwe pfanelo ya u swikelela mafhungo maṅwe na maṅwe o farwaho nga muṅwe muthu na u ṭoḏea u itela tsireledzo kana u nga shumiswa ha pfanelo dziṅwe na dziṅwe. Mulayo wa U ṭutuwedza U swikelela Mafhungo wa vhu 2 wa 2000 (PAIA) u nea maanḡa pfanelo ya ndayotewa ya u swikelela mafhungo. U ya nga ha khethekanyo ya vhu 51 ya PAIA na khethekanyo ya vhu 17 ya Mulayo wa Tsireledzo ya Mafhungo a Iwe muṅe wa vhu 4 wa 2013 (POPIA); tshiimiswa tsha phuraivethe tshi lavhelelwa u ita bugu ya u gudisa ine ya sumbedza maitete oṭhe a shumiwaho nga fhasi ha vhudifhinduleli hatsho.
- 1.2 Capitec ndi tshiimiswa tsha phuraivethe sa zwe zwa ṭalutshedzwa kha PAIA nahone tsho itwa Bugu ya u gudisa ya Capitec ya PAIA hu na u tevhedza ṭhoḏea dza PAIA na dza POPIA. Bugu ya u gudisa iyi yo itelwa u bvedzwa mvelele ya u vha khagala na vhudifhinduleli, hu u tikedza na u bvedzwa tshitshavha tshine vhathu vha Afrika Tshipembe vha vha na vhuswikeleli vhu pfadzaho kha mafhungo u itela u vha konisa u shumisa na u tsireledza pfanelo dzavho.
- 1.3 Bugu ya u gudisa iyi i shuma kha Capitec na vhashumisani nayo vhoṭhe.

2. Ndivho ya Bugu ya u gudisa ya Mafhungo

Bugu ya u gudisa iyi yo itelwa u sumbedzisa tshaka dza rekhodo na mafhungo a iwe muṅe o farwaho nga vha Capitec na u sumbedza maitete a u humbela u swikelela rekhodo idzi na mafhungo a iwe muṅe, ṭhoḏea dza u swikelela khumbelo idzo, kathihi na mutheo wa u hana kana u haniwa ha zwiṅwe zwa khumbelo iyo nga vha Capitec.

3. Zwidombedzwa zwa Vhukwamani

Khumbelo dzoṭhe dza u swikelela rekhodo u ya nga ha PAIA dzi tea u tou nwalwa na u livhiswa kha zwidombedzwa zwa vhukwamani zwi re afho fhasi:

3.1 Muofisiri wa Mafhungo na Mufarisa Muofisiri wa Mafhungo

Muofisiri wa Mafhungo na Mufarisa Muofisiri wa Mafhungo vha nga kwamiwa kha zwidombedzwa zwi re afha fhasi:

Ḑiresi ya Poswo	P O Box 12451, Die Boord, Stellenbosch, 7613
Ḑiresi ya Vhudzulo	5 Neutron Road, Techno Park, Stellenbosch, 7600
Nomboro ya Luṭingo	(021) 809 5900

Fekisi	(021) 880 1130
Imeili	InformationOfficer@capitecbank.co.za
Webusaithi	https://www.capitecbank.co.za/

3.2 Mafhungo nga u Angaredza

Dzina ja Tshimiswa tsha Phuraivethe	Capitec Bank Limited
Dirisi ya Poswo	P O Box 12451, Die Boord, Stellenbosch, 7613
Dirisi ya Vhudzulo	5 Neutron Road, Techno Park, Stellenbosch, 7600
Luṭingo	(021) 809 5900
Fekisi	(021) 880 1130
Imeili	InformationOfficer@capitecbank.co.za

4. Nyendedzi ya Mulangi wa Mafhungo kha kushumisele kwa PAIA

Mulangi wa Mafhungo o dzudzanya **Nyendedzi ya PAIA** u ya nga ha Khethekanyo ya 10 ya PAIA u itela u thusa u pfesesa uri vha shumisa hani pfanelo dzavho nga fhasi ha PAIA. Khophi ya Nyendedzi nga nyambo dzoṭhe dza tshiofisi i nga wanala u bva kha Mulangi wa Mafhungo (<https://inforegulator.org.za/paia-guidelines/>).

Kha vha dalele webusaithi	https://inforegulator.org.za/
Dirisi ya Poswo	P.O Box 31533, Braamfontein, Johannesburg, 2017
Dirisi ya Vhudzulo	The Information Regulator (South Africa) JD House 27 Stiemens Street Braamfontein Johannesburg 2001
Nomboro ya luṭingo	010 023 5200
Imeili	enquiries@inforegulator.org.za – u humbela nyendedzi PAIAComplaints@inforegulator.org.za – arali khumbelo yavho ya PAIA ya haniwa kana vha sa fhindulwe nga vha Capitec u itela u swikelela rekhodo dzavho vha nga shumisa dirisi iyi vha disa mbilaelo.

5. Khethekanyo dza Rekhodo dza Capitec dzine dza wanala u itela Nnyi na Nnyi kana dzine dza nga Humbelwa nga nnda ha PAIA

Khethekanyo ya rekhodo	Tshaka dza Rekhodo	Dzi wanalaho kha Webusaiti	Zwi wanala hu na khumbelo (hu si nga fhasi ha PAIA)
Mbambadzo	Fuɔaya dza Zwibveledzwa (global one, khiredithi, u vhulunga, u thiransekitha, ndindakhombo, mbadelo dza fuɔaya dza u thiransekitha, Athikili dza Pfunzo ya zwa Masheleni)	√	
Murengi	Fomo na maɔwalwa (debithioda, thengiselano dza mashangodavha, maɔwalwa a CSI, maɔwalwa a mbilo dza ndindakhombo ya tshikolodo dzo fhambanaho, pulane dza mbulungo, maɔwalwa, mutakalo wa masheleni, u rumela masheleni, u bannga nga luɔingothendeleki, FOREX: Fomo ya Mbadelo ya Tshelede yo Salaho nga Luthihi, na Ndaela yo Imaho na Fomo ya ndindakhombo, Fomo ya Tshumiso ya Ndango ya Thengiselano; Burotsha ya Mbadelo ya Ndango ya Thengiselano)	√	
	Fomo dza Bindu dza Bannga (Fomo dza u Vula Akhaunthu dzo Fhambanaho, Fomo dza Khumbelo, Thasukulo dza Zwiimiswa, Thendelano dzo Fhambanaho, Fomo dza Miano na Khwaɔhisedzo: Fomo dza Khwaɔhisedzo: Thendelano dza Zwikolodo dzo Fhambaaho: Thendelano dza Mbadelo dza Zwitolomennde, Fomo dza Khwaɔhisedzo dza Ndindakhombo; Ndaela dza Debithi; Ndaela dzi re Hone; Mafhungo a Vharengi o Fhambanaho Fomo dza Tshanduko) FOREX: (Bindi la Capitec na Ndaela Dzi re Hone; Miano ya Nnda ha Mikano; Miano ya Nnda ha Mikano na Pfukiselo dza Masheleni dza Ndaela dza nga Ngomu; Thendelano dza Thengiselano dza Nnda; Khonɔhiraka ya u Renga/u Rengisa Thengiselano phanda)		√
	Fomo dza Wiji na dza Ndaka ya Mufu: Ndivhadzo ya Lufu: U vhiga Ndaka ya Mufu: Mafhungo nga ha Muɔaifa; Mutevhe na Mbudzisombekanywa: Maitele a Ndaulo	√	

Khethekanyo ya rekhodo	Tshaka dza Rekhodo	Dzi wanalaho kha Webusaiti	Zwi wanala hu na khumbelo (hu si nga fhasi ha PAIA)
	Fomo dza Tshumelo: Fomo ya Khumbelo na Thendelano ya Tshumelo; Zwitatamennde zwa Tshumelo		
	Mbekanyamaitele (Mbekanyamaitele Ndangulo ya Khuḁano ya Madzangalelo FAIS; Nḁivhadzo ya Tshidzumbe)	√	
	Nyendedzi (Nga ha uri vha ṭanganedza hani mbadelo dza mashangoḁavha)	√	
Vhathu vha vhuraru	Manyuwaḁa wa PAIA	√	
	Vhuḁifari ha Muṅetshedza Tshumelo	√	
	Mutevhe wa Vhathu vha vhuraru	√	
Zwa theo ya mulayo	Mulayo wa Maga a Mutheo a Mushumoni, Mulayo wa Ndinganyiso Mushumoni, Mulayo wa Tshumelo dza Vhukati na Ngeletshedzo dza zwa Masheleni; Mulayo wa Mutakalo Mushumoni na Tsireledzo		√
Zwa masheleni a Bindu	Mvelelo dzi Songo Ṭoliwa dza Capitec Bank Holdings Limited kathihi na muvhigo wa ṅwaha nga ṅwaha	√	
Khanḁiso dza Midia	Athikili dza Midia dza Capitec dzo fhambanaho	√	
Tshibveledzwa tsha Capitec Connect	Thendelonzwiwa ya Mushumisi, Khoudu ya Vhuḁifari	√	
Ṭhanziela	Ṭhanziela ya u ḁiṅwalisa sa Muṅetshedzatshumelo ya Tshikolodo wa NCR, Ṭhanziela ya Muṅetshedzatshumelo ya zwa Masheleni (FSB); Ṭhanziela ya Mbaledza		√

6. Rekhodo dzi re hone u ya nga ha Theo ya Mulayo inwe na inwe

Ṭhalutshedzo ya rekhodo dza Capitec dzine da vha hone u ya nga ha dziṅwe theo dza mulayo, zwo dzheniswa afha kha Bugu ya u gudisa ya PAIA yo swaiwaho – Adendamu A. khethekanyo idzi dza rekhodo a dzo ngo fhelela nahone dzi nga kha ḁi shanduka. Arali vha humbela u swikelela rekhodo idzi, a ri tendeli khumbelo yavho na

zwenezwo, fhedzi ri do i ela u ya nga ha mbetshelwa dza PAIA, dziñwe thodea dza mulayo na mbekanyamaitele dzashu.

7. Tshaka dza Rekhodo u ya nga Thero ya Capitec

Thebu lu yo nekedzwaho afho fhasi i sumbedza Thero dzine tshiimiswa tsha vha na rekhodo nadzo na khethekanyo ya rekhodo dza Capitec.

Thero dzine tshiimiswa tsha vha na rekhodo nadzo	Khethekanyo dza rekhodo
Rekhodo dza Vhashumi	Rekhodo dza iwe muñe dzi nekedzwaho nga vhashumi vha tshifhinganyana, vha muñwe musi na vhane vha tama u vha vhashumi, vhorakhonthiraka; Rekhodo dzi nekedzwaho nga muthu wa vhuraru maelana na vhashumi; Maga a kushumele na rekhodo dzi elanaho na vhashumi-khonthiraka na zwi elanaho na mulayo; Rekhodo dza u elwa ha nga ngomu na dziñwe rekhodo dza nga ngomu, Vhukwamani vhu elanaho na vhashumi; Shedulu dza vhubudisi na matheriala,.
Rekhodo dza vharengi	<p>Mafungo a Iwe Muñe: Hezwi zwi katela zwidombedzwa nga ha murengi wa Capitec zwi nga ho sad zina, datumu ya mabebo, ñiresi, zwidombedzwa zwa vhukwamani, nomboro ndaula (nomboro ya bungundaula ya Afrika Tshipembe kana nomboro ya phasipoto, vhuimo ha mbingano, mushumo</p> <p>Mafungo nga ha Masheleni: Zwidombedzwa nga ha murengi wa Capitec: vhuimo ha masheleni, hu tshi katelwa mbuelom ndaka, khwalwa, ñivhazwakale ya zwikolodo, , zwo salaho khakhaunthu, ñivhazwakale ya thiransekisheni, na u tea u wana tshikolodo.</p> <p>Mafungo a Thiransekisheni: Rekhodo dza vharengi vhashu na nyito dza u bannga, dzi nga ho sa diphosithi, u bvisa tshelede nga kha akhaunthu dzavho.</p> <p>Mafungo a KYC (Kha vha ñivhe Pfanelo Dzavho): Mañwe mañwalwa kana khañisedzo dza data dzi thodeaho nga bannga u itela u tevhedza maga, a nga ho sa vhuñanzi ha vhuñe, vhuñanzi ha ñiresi na manwe mañwalwa a tikedzaho.</p> <p>Mafungo a Phurofaili ya Khombo: Hezwi zwi katela ndingo dzi itwaho nga Capitec mayelana an levele ya khombo zwo ñisendeka nga vhuñifari ha masheleni, ñivhazwakale ya tshikolodo na zwiñwe. Mafungo aya a thusa Capitec u vhone levele ya khombi elanaho na u nekedza tshumelo na zwiñvedzwa zwa masheleni kha murengo oi imaho ngauri.</p> <p>Rekhodo dza Vhudavhidzani na Vhukwamani: Vhukwamani vhuñwe na vhuñwe, mbudziso, mbilaelo kana vhudavhidzani vhukati ha Capitec na murengo hu tshi katelwa mbilaelo kana thingo kathihi na imeili, thingo kana muñangani.</p>
Rekhodo dza tshiimiswa tsha phuraivethe	Rekhodo dza zwa masheleni; Rekhodo dza kushumele; Dathabeisi; Thekhino lodzhi ya Mafungo; Rekhodo dza mbambadzo; Vhukwamani ha nga ngomu; Rekhodo dza zwiñvedzwa; Rekhodo dza mulayo; Mbekanyamaitele na Maitete a nga ngomu; Rekhodo dzi elanaho na vhubaragwama; Vhutsireledzi na Ndinganyiso; Rekhodo dzi farwaho nga vhashumi vha Capitec.
Dziñwe rekhodo	Rekhodo dza vhashumi, vharengi kana tshiimiswa tsha phuraivethe dzi re vhañwe vhatu, hu si idzo dzi re na vha Capitec, Rekhodo dzo farwaho nga Capitec dzi elanaho na vhañwe vhatu, hu tshi katelwa rekhodo dza masheleni, vhukwamani, rekhodo dza khonthiraka dzo nekedzwaho nga vhañwe vhatu, na rekhodo dza vhatu vha vhuraru

Thero dzine tshiimiswa tsha vha na rekhodo nadzo	Khethekanyo dza rekhodo
	dzo nekedzwaho nga ha vhorakhonthiraka/vhañetshedzatshumelo na zwiñwe. Capitec i nga vha na rekhodo dzi elanaho na vhañwe vhatu, hu tshi katelwa vho rakhonthiraka, vhañetshedzatshumelo, khamphani dza thikhedzo/dzi shumisanaho nayo, khamphani dza bindu thanganelano, vhañetshedzatshumelo na vhañwe. Avho vhañwe vhatu vha nga vha na rekhodo dzine dza nga vha dza Capitec.

8. Khethekanyo dza Rekhodo dzine dza Wanala Iwa Othomethiki

Rekhodo dzothe dzi elanaho na vhushaka ha murengi ene muñe na Capitec dzi a wanala Iwa othomethiki kha murengi kana Muhumbeli nga ene muñe, hu si na u humbela rekhodo idzi u ya nga ha PAIA, musi ho wanala vhuñanzi ha vhukuma ha vhuñe kana ha khwañisedzo ha Muhumbeli. Rekhodo idzi dzi katela mañwalo a u fhedza u badela, u nekedzwa ha zwikolodo (hu tshi katelwa khumbelo dza akhaunthu), zwibveledzwa zwa ndindakhombo zwo farwaho u ya nga mamaga na milayo, zwitatamennde zwa akhaunthu kana zwitatamennde zwa u bannga na zwiñwe. Hedzi rekhodo dzi wanala nga u kwama vha Ndondolo ya Murengi ya Capitec kana u dalela Davhi la Capitec. Zwidodombedzwa zwa vhukwamani zwi nga wanala kha: <https://www.capitecbank.co.za/contact-us/>

9. U shumiwa ha Mafungo a Iwe muñe

Muano wa Capitec kha u shumiwa ha mafungo a iwe muñe u nga wanala kha Ndivhadzo ya Tshidzumbe ya Capitec ine ya wanala kha: <https://www.capitecbank.co.za/privacy-centre/privacy-notice/>

Khumbelo inwe na inwe ya mafungo ane a vha tshipida tsha data i do livhana na u shumiswa ha pfanelo u ya nga ha POPIA, nahone a i nga shumiji u aya nga ha PAIA. Kha vha sedze kha <https://www.capitecbank.co.za/privacy-centre/data-subject-servicing/> u itela u disa khumbelo.

10. U swikelela Rekhodo dzo Farwaho nga vha Capitec

- 10.1 Rekhodo dzo farwaho nga vha Capitec dzi nga swikelelwa nga khumbelo luthihi fhedzi musi ho no swikelelwa thodea dza mutheo dza u dzi swikelela.
- 10.2 Muhumbeli ndi muthu muñwe na muñwe ane a khou ita khumbelo ya mafungo na Capitec nahone are nao. Hu na tshaka mbili dza vhahumbeli: muhumbeli wa iwe muñe na muñwe muhumbeli.
 - 10.2.1 Muhumbeli wa iwe muñe ndi muhumbeli ane a khou toda u swikelela rekhodo dzawe nga ene muñe. Capitec i do tou dithauba u nekedza mafungo o humbelwaho kana u nekedza vhuswikeleli kha rekhodo dzine dza elana na mafungo a muhumbeli, musi

ho no khwaṭhisedzwa muhumbeli u ya nga maitete o teaho, sa tsumbo, PAIA vs POPIA vs rekhodo dzine dza dzula dzi hone.

- 10.2.2 Vhaṅwe vhahumbeli vha a tea u swikelela mafhungo nga ha vathu vha vhuraru. Capitec a i kombetshedzei u ḡithauba u ṅekedza vhuswikeleli. Muhumbeli u tea u swikelela ṭhōḡea dza mutheo u itea u swikelela mafhungo u ya nga PAIA. Mbadelo yo randelwaho ya u bveledza hafhu mafhungo i ḡo badeliswa arali zwi tshi ṭōḡea. Mabambiri a vhuṅe one na vhuṭanzi ha vhuimo. Capitec i ḡo ṅekedza fhedzi rekhodo kha muhumbeli nga murahu ha u sedzulusa tshoṭhe na u wana thendelo u bva kha muṅe wa data ane a vha muṅe wa mafhungo ayo.

11. Kuitele kwa Khumbelo

- 11.1 Muhumbeli u tea u tevhedza ṭhōḡea dzoṭhe dzi konadzeaho dzi re kha PAIA maelana na khumbelo ya u swikelela rekhodo.
- 11.2 Muhumbeli u tea u ḡadza fomo yo randelwaho (Fomo ya 02) sa zwine zwa wanala kha webusaithi ya Mulangi wa Mafhungo (<https://info regulator.org.za/paia-forms/>). Phanda ha khumbelo ya PAIA i tshi itwa. Dziṅwe vesheni dza fomo dzi ḡo haniwa.
- 11.3 Fomo yo ḡadziwaho kathihi na mbadelo ya khumbelo na diposithi, arali i hone, zwi tea u rumelwa kha Muofisiri wa Mafhungo kha ḡiresi ya fhethu kana ya poswo, fekisi, imeili sa zwe zwa ṅekedzwa kha khethekanyo ya 3 kha liṅwalwa ili.
- 11.4 Fomo yo randelwaho (Fomo ya 02) i tea u ḡadzwa i na zwidodombedzwa zwo linganaho na maṅwalwa a thikhedzo na a vhuṅe o linganaho u itela u konisa uri Muofisiri wa Mafhungo a kone u zwi ḡivha:
- 11.4.1 Rekhodo dzo humbelwaho.
- 11.4.2 Vhuṅe ha muhumbeli.
- 11.4.3 Hune ha vha hu zhendedzi li humbelaho la vha li khou humbelela muthu, vhuṅe ha zhendedzi na vhuṭanzi ha vhuimo (sa tsumbo maamḡa a u vha ramilayp kana maṅwalo afhi na afhio a khonṭhiraka).
- 11.4.4 Hu ṭōḡea lushaka lufhio lwa u swikelela arali khumbelo yo ṅekedzwa.
- 11.4.5 Ḋiresi ya poswo, ya vhudzulo kana fekisi ya muhumbeli.
- 11.5 Muhumbeli u tea u bula uri u ṭōḡa mafhungo u itela u a shumisa kha u bveledza ppanelo kana u tsireledza ppanelo, na u bula lushaka lwa ppanelo ine ya ṭōḡa u itwa kana u tsireledzwa. Nṭhani ha izwo, muhumbeli u tea u bula zwi khagala uri ndi ngani rekhodo itshi khou shumiswa u tsireledza kha ppanelo iyo.
- 11.6 Capitec i ḡo shumana na khumbelo kha maḡuvha a 30 musi ho no khwaṭhisedzwa zwavhuḡi muhumbeli kana muthu wa vhuraru, arali muhumbeli o bula mbuno dzo khetheaho dzine dza fusha Muofisiri wa Mafhungo nahone nyimele dzi sa thivheli uri hu tevhedzwe zwifhinga izwo zwo bulwaho afha.
- 11.7 Muhumbeli u ḡo ḡivhadzwa uri u swikelela ho ṅekedzwa na kana ho haniwa. Arali nṭhani ha izwo muhumbeli a tshi tea u ṅekedzwa dziṅwe mbuno, muhumbeli u tea u zwi ita na nga ndila ine zwidodombedzwa zwa ṭōḡea ngayo.

- 11.8 Arali hu khou humbelelwa muñwe muthu, muhumbeli u tea u dīsa vhuṭanzi e kha vhuimo ha muhumbeli nahone a swikelela zwoṭhe zwi fushaho lu pfaḏzaho kha Muofisiri wa Mafhungo.
- 11.9 Arali muhumbeli a sa koni u ḏadza fomo yo randelwaho nga uri ha koni u ṅwala kana ndi muholefhali uyo muthu a nga ita khumbelo nga u tou amba na vha Ndongdolo ya Vharengi vha Capitec, vhane vha nga mu ḏadzela fomo hune nga murahu khophi ya fomo yo ḏadziwaho u ḏo ṅekedzwa Muhumbeli.
- 11.10 Muhumbeli u tea u badela mbadelo phanda ha musi hu tshi shumiwa khumbelo, arali zwi tshi ṭodea.

12. **Zwiitisi zwa u haniwa ha u swikelela rekhodo**

PAIA ndima ya 4 i ṅekedza nyimele dzine nga kha dzo khumbelo ya u swikelela rekhodo i nga/ ya tea u haniwa nga vha Capitec, hu tshi katelwa:

- 12.1 Ndaela ya tsireledzo ya tshiphiri tsha muthu wa vhuraru ane a vha muthu wa mupo, ane a nga katela u bvisela khagala hu sa pfaḏzi ha mafhungo a iwe muṅe a uyo muthu wa mupo.
- 12.2 Ndaela ya tsireledzo ya zwa vhubindudzi ha mafhungo kha muthu wa vhuraru, kana rekhodo dzi re na:
 - 12.2.1 zwiphiri zwa bindu kha muthu wa vhuraru.
 - 12.2.2 mafhungo a masheleni, a bindu, a saintsi na a thekhinikhala ane u bvisela khagala one zwa nga vha nga tshinyalelo kha madzangalelo a masheleni kana a bindu kha muthu wa vhuraru.
 - 12.2.3 mafhungo o bviselwaho khagala lwa tshiphiri nga muthu wa vhuraru kha Capitec, arali u bvisela khagala zwi tshi nga vhea muthu wa vhuraru kha vhuimo vhu si havhuḏi ha nyambedzano kana muṭaṭisano wa bindu.
- 12.3 **Ndaela ya tsireledzo ya mafhungo a tshiphiri tsha muthu wa vhuraru arali zwo** tsireledzwa u ya nga ha thendelano iñwe na iñwe.
- 12.4 Ndaela ya tsireledzo ya tsireledzo ya vhathu na tsireledzo ya ndaka.
- 12.5 Ndaela ya tsireledzo ya rekhodo dzine dza nga dzhiiwa sa vhuṭalu kha maitete a mulayo.
- 12.6 nyito dza vhubindudzi dza Capitec, dzine dza nga katela:
 - 12.6.1 zwiphiri wa thengiselano zwa Capitec.
 - 12.6.2 mafhungo a masheleni, vhubindudzi, saintsi kana a thekhinikhala ane u a bvisela khagala zwa nga vhang a tshinyalelo kha madzangalelo a bindu kana a masheleni a Capitec.
 - 12.6.3 Mafhungo ane, arali o bviselwa khagala a nga vhea Capitec kha vhuimo vhu si havhuḏi ha nyambedzano kana muṭaṭisano wa zwa vhubindudzi.
 - 12.6.4 phurogireme ya khomphiyutha ine ya vha ya Capitec, nahone yo tsireledzwaho nga nzivhanyedziselo.

- 12.6.5 Mafhungo a thodisiso a Capitec kana muthu wa vhuraru hune u a bvisela khagala zwi tana na vhuṅe ha Capitec, muṅodisisi kana mafhungo ane a khou ṅodisiswa nahone a nga vhea thodisiso kha vhuimo vhu si havhuḍi na kathihi.

13. Thasululo Ji re Hone kha u Haniwa ha Khumbelo ya Mafhungo

13.1 Thasululo a nga ngomu

Muhumbeli ane khumbelo yawe ya PAIA ya u swikelela mafhungo yo haniwa a nga dzhenisa khumbelo ya khatululo ya nga ngomu kha Capitec. Khatululo dza nga ngomu dzi tea u diswa nga u tou ṅwala kha Muhasho wa zwa u Tevhedza nga kha imeili ya Compliance@capitecbank.co.za. Khatululo ya nga ngomu i tea u dzheniswa hu sa athu fhela maḍuvha a 60 nga murahu ha u haniwa ha khumbelo. Muhasho wa zwa u Tevhedza u ḍo ṅodisisa zwiitisi zwa u haniwa na u sedzulusa tsheo yo dzhiwaho nga Muofisiri wa zwa Mafhungo. Muhasho wa zwa u Tevhedza u na maḍuvha a 15 ane nga khao wa tea u ṅodisisa khatululo. Phindulo i ḍo ṅekedzwa kha muhumbeli wa khatululo hu sa athu fhela maḍuvha a 15.

Muhumbeli a songo fushea nga u haniwa u ṅetshedza mafhungo kha liga ja khatululo, ri ḍo shumisa thasululo ya ṅḍa nga hune vha kona ngaho na uri vha ḍo hwala vhuḍifhinduleli ha mbadelo dzoṅhe dzi elanaho.

13.2 Thasululo ya nga ṅḍa

Muhumbeli a songo fushea nga u hana ha Muofisiri wa Mafhungo u bvisela khagala mafhungo, a nga ri musi o divhadzwa tsheo kha maḍuvha a 30, a shumisa ṅḍila dzi tevhelaho

- 13.2.1 U dzhenisa mbilaelo kha Mulanga Mafhungo nga u ḍadza Fomo dzo randelwaho dza PAIA Fomo ya 5 u bva kha webusaithi ya Mulanguli na u rumela kha PAIAComplaints@foregulator.org.za.
- 13.2.2 Vha ite khumbelo ire kha vhupo honoho u itela thela thuso, hu na ndivho ya PAIA.

14. Mbadelo

Mbadelo na tshivhumbeo tsha mbadelo Maelana a Zwiimiswa zwa Phuraivethe zwo bulwaho kha thebuḷu ire afho ṅṅha:

Nomboro	Thalutshedzo	Mbadelo
1	Mbadelo ya khumbelo ine ya badelwa nga muhumbeli muṅwe na muṅwe	R140.00
2	Fothokhophi/khophi ya mutswu na mutshena yo phirinthewaho kha siatari ja muelo wa A4	R2.00 nga siatari kana tshipiḍa tsha hone
3	Khophi yo phirinthewaho ya siatari ja muelo wa A4	R2.00 nga siatari kana tshipiḍa tsha hone.

Nomboro	Thalutshedzo	Mbadelo
4	Nga khophi kha phomphiyutha i kha tshivhumbeo tshi vhaleaho:	
	Fuļeshi ɗiraivi (ine ya nga ņekedzwa nga muhumbeli)	R40.00
	Khomphekithi disiki ine ya nga ņekedzwa nga muhumbeli	R40.00
	Khomphekithi disiki ine ya ņekedzwa muhumbeli	R60.00
5	U itela u thansikirabiwa wa zwifanyiso zwi vhonehalo kha siatari ja A4	Tshumelo i tou tholelwa muthu wa nŋa. zwi ɗo bva kha khotsheni ya Muŋetshedzatshumelo.
6	Khophi ya zwifanyiso zwi vhonehalo	Tshumelo i tou tholelwa muthu wa nŋa. zwi ɗo bva kha khotsheni ya Muŋetshedzatshumelo.
7	U thiransikirabiwa rekhodo ya u thetshesela, nga siatari ja A4	R24.00
8	Khophi ya rekhodo i thetsheswaho kha:	
	Fuļeshe ɗiraivi (yo diswaho nga muhumelo)	R40.00
	Khomphekithi disiki ine ya nga ņekedzwa nga muhumbeli	R40.00
	Khomphekithi disiki ine ya nga ņekedzwa nga muhumbeli	R60.00
9	U ɗoɗa na u lugisa rekhodo u itela u bvisela khagala awara inwe na inwe kana tshipiɗa tsha awara hu sa katelwi awara ya u thoma, zwine zwa ɗoɗea lu pɗazaho na ndugiselo	R145.00
	U sa fhirisa mutengo wothe wa	R435.00
10	Diphosithi: arali zwi tshi fhira awara dza 6	Thihi tshararu tsha tshivhalo u yan ga u humbela zwo rekanywa u yan ga ha zwithu zwa 2 u swika 8.
11	U posa, imeiji kana pfukiselo dziwe dza eļekithroniki	Zwibviswa zwa vhukuma, zwiwe.

- 14.1. Vha humbelwa u dzhiela ntha mbadelo na tshivhumbeo tsha mbadelo zwi nga shanduka nga tshifhinga nahone mafhungo a zwenezwino a nga wanala kha Webusaithi ya Mulangi ya Mafhungo: nga kha <https://info regulator.org.za/information-regulator-paia-manuals/>.
- 14.2. Muofisiri wa Mafhungo na /Mufarisa Muofisiri wa Mafhungo vha nga hana na rekhodo u ya nga tsheo yavho u swika muhumbeli a tshi badela mbadelo dzo teaho.

15. Tsheo

- 15.1 Capitec i do, kha maḍuvha a 30 ho wanala khumbelo, dzhia tsheo ya uri vha fha kana u hana kana u ḍivhadza hu na mbuno, arali zwo tea.
- 15.2 Maḍuvha a 30 ane khao Capitec ya tea u dzhia tsheo ya u nga fha kana u hana, a nga engedzwa u itela tshiḥwe tshifhinga fhedzi tshi sa fhiri maḥwe maḍuvha a 30, arali muhumbeli a khou ṭoḍa mafhungo o vhalaho kana khumbelo i tshi ṭoḍa u ṭoḍiwa hu hulwane ha mafhungo o fariwaho nga iḥwe ofisi ya Capitec nahone mafhungo a nga si wanale lu pfadzaho nga maḍuvha a 30 a u thoma kha tshikhala tsha maḍuvha a 30. Capitec i do ḍivhadza muhumbeli nga u tou ḥwala arali ha nga vha na mafhungo a ṭoḍeaho.

16. U wanala ha Bugu ya u gudisa

- 16.1 Khophi ya Bugu ya u gudisa i a wanala kha:
- 16.1.1 Nga kha webusaithi ya Capitec ya <https://www.capitecbank.co.za/privacy-centre/promotion-of-access-to-information/>.
- 16.1.2 Ofisi khulwane ya Capitec u itela vhuṭoli ha nnyi na nnyi musi wa tshifhinga tsho ḍowe Leaho tsha mushumo.
- 16.2 Bugu ya u gudisa iyi i nga ḥekedzwa nga huḥwe nga luambo lwa tshiofisi lwa Afrika Tshipembe musi hu na khumbelo.

17. **Aphendikisi ya A: Fomo ya 02: Khumbelo ya u swikelela rekhodo [Ndaulo ya 7]**

FORM 2

REQUEST FOR ACCESS TO RECORD

[Regulation 7]

NOTE:

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

TO: The Information Officer

(Address)

E-mail address:

--

Fax number:

--

Mark with an "X"

Request is made in my own name

Request is made on behalf of another person.

PERSONAL INFORMATION			
Full Names			
Identity Number			
Capacity in which request is made (when made on behalf of another person)			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B):		Facsimile:
	Cellular:		
Full names of person on whose behalf request is made (if applicable):			
Identity Number			
Postal Address			

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
PARTICULARS OF RECORD REQUESTED			
<i>Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)</i>			
Description of record or relevant part of the record:			
Reference number, if available			
Any further particulars of record			
TYPE OF RECORD <i>(Mark the applicable box with an "X")</i>			
Record is in written or printed form			
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>			
Record consists of recorded words or information which can be reproduced in sound			
Record is held on a computer or in an electronic, or machine-readable form			

FORM OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Printed copy of record <i>(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)</i>	
Written or printed transcription of virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Transcription of soundtrack <i>(written or printed document)</i>	
Copy of record on flash drive <i>(including virtual images and soundtracks)</i>	
Copy of record on compact disc drive <i>(including virtual images and soundtracks)</i>	
Copy of record saved on cloud storage server	

MANNER OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Personal inspection of record at registered address of public/private body <i>(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)</i>	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format <i>(including transcriptions)</i>	
E-mail of information <i>(including soundtracks if possible)</i>	
Cloud share/file transfer	
Preferred language <i>(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)</i>	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED	
<i>If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.</i>	
Indicate which right is to be exercised or protected	

Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES	
a)	<i>A request fee must be paid before the request will be considered.</i>
b)	<i>You will be notified of the amount of the access fee to be paid.</i>
c)	<i>The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.</i>
d)	<i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i>
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

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

Signed at _____ this _____ day of _____ 20 _____

Signature of Requester / person on whose behalf request is made

FOR OFFICIAL USE

<i>Reference number:</i>	
<i>Request received by: (State Rank, Name And Surname of Information Officer)</i>	
<i>Date received:</i>	
<i>Access fees:</i>	
<i>Deposit (if any):</i>	

Signature of Information Officer

18. Aphendikisi ya B: Fomo ya 05: Fomo ya Mbilaelo [Ndaulo ya 10]



**INFORMATION
REGULATOR
(SOUTH AFRICA)**
*Ensuring protection of your personal information
and effective access to information*

Address: JD House, 27 Stiemens Street
Braamfontein, Johannesburg, 2001
P.O. Box 31533
Braamfontein, Johannesburg, 2017
Tel: 010 023 5200
Email: PAIAComplaints@infoRegulator.org.za

COMPLAINT FORM

FORM 5 [Regulation 10]

NOTE:

1. This form is designed to assist the Requester or Third Party (hereinafter referred to as "the Complainant") in requesting a review of a Public or Private Body's response or non-response to a request for access to records under the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) ("PAIA"). Please fill out this form and send it to the following email address: PAIAComplaints@infoRegulator.org.za or complete online complaint form available at <https://www.justice.gov.za/inforeg/>.
2. PAIA gives a member of the public a right to file a complaint with the Information Regulator about any of the nature of complaints detailed in part F of this complaint form.
3. It is the policy of the Information Regulator to defer investigating or to reject a complaint if the Complainant has not first given the public or private body (herein after referred to as "the Body") an opportunity to respond to and attempt to resolve the issue. To help the Body address your concerns prior to approaching the Information Regulator, you are required to complete the prescribed **PAIA Form 2** and submit it to the Body.
4. A copy of this Form will be provided to the Body that is the subject of your complaint. The information you provide on this form, attached to this form or that you supply later, will only be used to attempt to resolve your dispute, unless otherwise stated herein.
5. The Information Regulator will only accept your complaint once you confirm having complied with the prerequisites below.
6. **Please attach copies of the following documents, if you have them:**
 - a. Copy of the form to the Body requesting access to records;
 - b. The Body's response to your complaint or access request;
 - c. Any other correspondence between you and the Body regarding your request;
 - d. Copy of the appeal form, if your complaint relate to a public body;
 - e. The Body's response to your appeal;
 - f. Any other correspondence between you and the Body regarding your appeal;
 - g. Documentation authorizing you to act on behalf of another person (if applicable);
 - h. Court Order or Court documents relevant to your complaint, if any.
7. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.

CAPACITY OF PERSON/PARTY LODGING A COMPLAINT

(Mark with an "X")

- Complainant Personally
- Representative of Complainant
- Third Party

PREREQUISITES

Did you submit request (PAIA form) for access to record of a public/private body?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Has 30 days lapsed from the date on which you submitted your PAIA form?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Did you exhaust all the internal appeal procedure against a decision of the Information officer of a public body?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you applied to Court for appropriate relief regarding this matter?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

FOR INFORMATION REGULATOR'S USE ONLY	
Received by: (Full names)	
Position	
Signature	
Complaint accepted	Yes <input type="checkbox"/> No <input type="checkbox"/>
Reference Number	
Date stamp	

Postal address	Facsimile	Other electronic communication (Please specify)

**PART A
 PERSONAL INFORMATION OF COMPLAINANT**

Full Names		
Identity Number		
Postal Address		
Street Address		
E-Mail Address		
Contact numbers	Tel. (B) <input type="text"/>	Facsimile <input type="text"/>
	Cellular <input type="text"/>	

**PART B
 REPRESENTATIVE INFORMATION**
(Complete only if you will be represented. A Power of Attorney must be attached if complainant is represented, failing which the complaint will be rejected)

Full Names of Representative		
Nature of representation		
Identity Number / Registration Number		
Postal Address		
Street Address		
E-mail Address		
Contact Numbers	Tel. (B) <input type="text"/>	Facsimile <input type="text"/>
	Cellular <input type="text"/>	

**PART C
 THIRD PARTY INFORMATION**
(Please attach letter of authorisation)

Type of Body	Private <input type="checkbox"/>	Public <input type="checkbox"/>
Name of Public / Private Body		
Registration Number (if any)		
Name, Surname and Title of person authorised to lodge a complaint		
Postal Address		
Street Address		
E-mail Address		

Contact Numbers	Tel. (B):		Facsimile	
	Cellular			
PART D				
BODY AGAINST WHICH THE COMPLAINT IS LODGED				
Type of body	Private	<input type="checkbox"/>	Public	<input type="checkbox"/>
Name of public / private body				
Registration number (if any)				
Name, surname and title of person you dealt with at the public or private body to try to resolve your complaint or request for access to information				
Postal Address				
Street Address				
E-mail Address				
Contact Numbers	Tel. (B):		Facsimile	
	Cellular			
Reference Number given (if any)				
PART E				
COMPLAINT				
<i>Tell us about the steps you have taken to try to resolve your complaint (Complaints should first be submitted directly to the public or private body for response and possible resolution)</i>				
Date on which request for access to records submitted.				
Please specify the nature of the right(s) to be exercised or protected, if a complaint is against a private body.				
Have you attempted to resolve the matter with the organisation?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, when did you receive it? (Please attach the letter to this application.)				
Did you appeal against a decision of the information officer of the public body?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, when did you lodge an appeal?				
Have you applied to Court for appropriate relief regarding this matter?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, please indicate when was the matter adjudicated by the Court? Please attach Court Order, if there is any.				
PART F				
DETAILED TYPE OF ACCESS TO RECORDS				
<i>(Please select one or more of the following to describe your complaint to the Information Regulator)</i>				
Unsuccessful appeal (Section 77A(2)(a) or section 77A(3)(a) of PAIA)	I have appealed against the decision of the public body and the appeal is unsuccessful.			
Unsuccessful application for condonation (Sections 77A(2)(b) and 75(2) of PAIA)	I filed my appeal against the decision of the public body late and applied for condonation. The condonation application was dismissed.			

Refusal of a request for access (Section 77A(2)(c)(i) or 77A(2)(d)(i) or 77A(3)(b) of PAIA)	<i>I requested access to information held by a body and that request was refused or partially refused.</i>	<input type="checkbox"/>
The body requires me to pay a fee and I feel it is excessive (Sections 22 or 54 of PAIA)	<i>Tender or payment of the prescribed fee.</i>	<input type="checkbox"/>
	<i>The tender or payment of a deposit.</i>	<input type="checkbox"/>
Repayment of the deposit (Section 22(4) of PAIA)	<i>The information officer refused to repay a deposit paid in respect of a request for access which is refused.</i>	<input type="checkbox"/>
Disagree with time extension (Sections 26 or 57 of PAIA)	<i>The body decided to extend the time limit for responding to my request, and I disagree with the requested time limit extension or a time extension taken to respond to my access request.</i>	<input type="checkbox"/>
Form of access denied (Section 29(3) or 60(a) of PAIA)	<i>I requested access in a particular and reasonable form and such form of access was refused.</i>	<input type="checkbox"/>
Deemed refusal (Section 27 or 58 of PAIA)	<i>It is more than 30 days since I made my request and I have not received a decision.</i>	<input type="checkbox"/>
	<i>Extension period has expired and no response was received.</i>	<input type="checkbox"/>
Inappropriate disclosure of a record (Mandatory grounds for refusal of access to record)	<i>Records (that are subject to the grounds for refusal of access) have inappropriately/unreasonable been disclosed.</i>	<input type="checkbox"/>
No adequate reasons for the refusal of access (Section 56(3)(a) of PAIA)	<i>My request for access is refused, and no valid or adequate reasons for the refusal, were given, including the provisions of this Act which were relied upon for the refusal.</i>	<input type="checkbox"/>
Partial access to record (Section 28(2) or 59(2) of PAIA)	<i>Access to only a part of the requested records was granted and I believe that more of the records should have been disclosed.</i>	<input type="checkbox"/>
Fee waiver (Section 22(8) or 54(8) of PAIA)	<i>I am exempt from paying any fee and my request to waive the fees was refused.</i>	<input type="checkbox"/>
Records that cannot be found or do not exist (Section 23 or 55 of PAIA)	<i>The Body indicated that some or all of the requested records do not exist and I believe that more records do exist.</i>	<input type="checkbox"/>
Failure to disclose records	<i>The Body decided to grant me access to the requested records, but I have not received them.</i>	<input type="checkbox"/>
No jurisdiction (exercise or protection of any rights) (Section 50(1)(a) of PAIA)	<i>The Body indicated that the requested records are excluded from PAIA and I disagree.</i>	<input type="checkbox"/>
Frivolous or vexatious request (Section 45 of PAIA)	<i>The Body indicated that my request is manifestly frivolous or vexatious and I disagree.</i>	<input type="checkbox"/>
Other (Please explain)		
PART G EXPECTED OUTCOME		
How do you think the Information Regulator can assist you? Describe the result or outcome that you seek.		
PART H AGREEMENTS		

The legal basis for the following agreements is explained in the Privacy Notice on how to file your complaint document. In order for the Information Regulator to process your complaint, you need to check each one of the checkboxes below to show your agreement:

- I agree that the Information Regulator may use the information provided in my complaint to assist it in researching issues relating to the promotion of the right of access to information as well as the protection of the right to privacy in South Africa. I understand that the Information Regulator will never include my personal or other identifying information in any public report, and that my personal information is still protected by the Protection of Personal Information Act, 2013 (Act No. 4 of 2013). I understand that if I do not agree, the Information Regulator will still process my complaint.
- The information in this Complaint Form is true to the best of my knowledge and belief.
- I authorize the Information Regulator to collect my personal complaint information (such as the information about me in this complaint form) and use it to process my human rights complaint relating to the right of access to information and / or the protection of the right to privacy.
- I authorise anyone (such as an employer, service provider, witness) who has information needed to process my complaint to share it with the Information Regulator. The Information Regulator can obtain this information by talking to witnesses or asking for written records. Depending on the nature of the complaint, these records could include personnel files or employer data, medical or hospital records, and financial or taxpayer information.
- If any of my contact information changes during the complaint process, it is my responsibility to inform the Information Regulator; otherwise my complaint could experience a delay or even be closed.

Signed at _____ this _____ day of _____ 20 _____

Complainant/Representative/Authorised person of Third party