

**PROMOTION OF ACCESS TO INFORMATION MANUAL OF YOCO TECHNOLOGIES  
PROPRIETARY LIMITED ("YOCO")- IN TERMS OF SECTION 51 OF THE PROMOTION  
OF ACCESS TO INFORMATION ACT 2 OF 2000 ("PAIA")**

**Definitions**

**a. Information Officer**

-In relation to a private body:

Chief Executive Officer or the Managing Director or equivalent officer of the juristic person or any person duly authorised by the leader, as contemplated in section 1 of the Promotion of Access to Information Act 2 of 2000

**b. Requester**

-In relation to a private body means:

(i) any person, including, but not limited to, a public body or an official thereof, making a request for access to a record of that private body; or

(ii) a person acting on behalf of the person contemplated in subparagraph b(i).

**c. Information Regulator**

-Is an independent body established in terms of section 39 of the protection of personal information act 4 of 2013. It is subject only to the law and the constitution and it is accountable to the national assembly. The Office of the Information Regulator has been established to monitor compliance with PAIA and POPIA (Protection of personal information Act 4, of 2013).

**d. Personal Information**

-means information relating to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person, including, but not limited to—

a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;

b) information relating to the education or the medical, financial, criminal or employment history of the person;

c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;

d) the biometric information of the person;

- e) the personal opinions, views or preferences of the person;
- f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
- g) the views or opinions of another individual about the person; and
- h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

## 1. Introduction

This manual has been compiled in accordance with section 51 of the Promotion of Access to Information Act, 2000 ("**PAIA**"). This manual explains how requesters can submit requests for access to information to Yoco in terms of PAIA.

## 2. The business

Yoco is a South African technology company that provides card machines to its customers and enables and facilitates online payments.

2.1 **Laurelle Broomfield** has been duly appointed as the Information Officer for Yoco and is the person to whom requests for access to information must be made in terms of PAIA and in terms of the Protection of Personal Information Act 4 of 2013 ("**POPIA**").

## 3. Yoco's Contact details

Details	Information Officer
Name	Laurelle Broomfield
Physical Address	7 <sup>th</sup> Floor, 56 Shortmarket Street, Cape Town, 8000, South Africa
Postal Address	Postnet Suite 303, Private Bag X3, Roggebaai, 8012, Cape Town, South Africa
Telephone	+27 87 550 9626
Email	<a href="mailto:privacy@yoco.com">privacy@yoco.com</a>

#### **4. The Section 10 Guide on how to use PAIA**

- 4.1 The Information Regulator has published a guide as prescribed by Section 10 of PAIA. It is available at the offices of the Information Regulator and on its website as prescribed by Section 10 of PAIA and in accordance with the Protection of Personal Information Act, 2013 ("**POPIA**"). Please direct any queries regarding this guide to:

**Information Regulator:**

JD House, 27 Stiemans Street, Braamfontein, Johannesburg, 2001

P.O. Box 31533, Braamfontein, Johannesburg, 2017

Website: <https://www.inforegulator.org.za/>

email (POPIA complaints): [POPIAComplaints@inforegulator.org.za](mailto:POPIAComplaints@inforegulator.org.za)

email (PAIA complaints): [PAIAComplaints@inforegulator.org.za](mailto:PAIAComplaints@inforegulator.org.za)

email (general enquiries): [enquiries@inforegulator.org.za](mailto:enquiries@inforegulator.org.za)

#### **5. Records that are available by Yoco in terms of other legislation**

A requester may request information which is available in terms of the following legislation, provided that the requester complies with the requirements set out in such legislation, this manual and PAIA:

- 5.1 Basic Conditions of Employment Act, 1997;
- 5.2 Broad-Based Black Economic Empowerment Act, 2003;
- 5.3 Companies Act, 2008;
- 5.4 Compensation for Occupational Injuries and Diseases Act, 1993;
- 5.5 Employment Equity Act, 1998;
- 5.6 Financial Intelligence Centre Act, 2001
- 5.7 Income Tax Act, 1962;
- 5.8 Labour Relations Act, 1995;
- 5.9 Occupational Health and Safety Act, 1993;

- 5.10 Promotion of Access to Information Act, 2000;
- 5.11 Protection of Personal Information Act, 2013;
- 5.12 Skills Development Levies Act, 1999;
- 5.13 Unemployment Insurance Act, 2001;
- 5.14 Value Added Tax Act, 1991;

## 6. Subjects and categories of information held by Yoco

The subjects and categories of records held by Yoco are as follows:

Subject	Category
Company records	<p>Constitutional documents (including incorporation documents, the memorandum of incorporation and the shareholders agreement)</p> <p>Share registers, share certificates, registers and details concerning shareholder meetings and resolutions</p> <p>Details concerning the identity of directors, directors' meetings, director resolutions</p> <p>Statutory registers and minute books</p>
Financial records	<p>Budget reports</p> <p>Bank records</p> <p>Financial statements</p> <p>Management accounts</p> <p>Audit reports</p> <p>Insurance records</p>

	Tax records
Strategic and operational information	Business plan Budget reports Minutes of management meetings Minutes of board meetings Annual reports
Assets	Asset register Share certificates Trade marks schedule Debtors information Bank account reconciliation
Liabilities	Loan agreements General ledger
Information technology	Asset register Repair and maintenance records Software programmes Software licences IT policies and procedures Software records
Compliance	B-BBEE compliance records Proof of membership with industry bodies General policies and procedures
Human resources	Staff records

	<p>Contracts of employment</p> <p>Statutory records</p> <p>Training and skills development records</p> <p>Employment equity records</p> <p>Leave records</p> <p>Beneficiary records</p> <p>HR policies and procedures</p> <p>Disciplinary procedures</p> <p>Training manuals</p> <p>Salary information</p> <p>Pension fund information</p> <p>Medical aid information</p>
Contractual relationships	<p>Leases</p> <p>Contracts with customers, operators and merchants</p>

## 7. Description of personal information processing in terms of POPIA

Yoco processes personal information as follows:

Subject	Category
Purpose of the processing	<p>Sale of products and services</p> <p>To market products and services</p> <p>To comply with statutory obligations</p> <p>Customer relations purposes</p>

	<p>To conduct market research surveys</p> <p>Security, administrative and legal purposes</p> <p>To fulfil contractual obligations that we have with customers, merchants or other third parties</p>
Data subject categories and their personal information	<p>Employees: record of employee life cycle</p> <p>Merchants: signing up/ fully onboarded for Yoco services</p> <p>General public: general enquiries and viewing the Yoco website</p> <p>Industry bodies: membership records</p> <p>Media: records of media interactions</p> <p>Service providers: record of service provider life cycle</p>
Recipients of personal information	<p>Employee pension funds</p> <p>Financial institutions</p> <p>Industry bodies</p> <p>Law enforcement</p> <p>Medical aid schemes</p> <p>Operators (service providers)</p> <p>Statutory authorities</p>
Expected transnational transfer of personal information	<p>Transfer of personal information to operators</p> <p>[Transfer of personal information through social media platforms]</p>
Security measures to protect personal information	<p>Physical security measures</p> <ul style="list-style-type: none"> <li>• Access control measures</li> <li>• Internal security measuresCyber</li> </ul>

	<p>security measures</p> <ul style="list-style-type: none"> <li>• Anti-spam measures</li> <li>• Anti-virus measures</li> <li>• Installing security firewalls</li> <li>• Password control</li> <li>• Training programs on information security</li> <li>• Information security audits</li> <li>• IT-related company policies</li> </ul>
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For more information on how we process personal information, please refer to our privacy policy available at <https://a.storyblok.com/f/111633/x/0783e552bf/privacy-notice-website-app-terms-and-cookie-notice.pdf>

## **8. The request procedure**

### **8.1 Prescribed form**

- 8.1.1 A request for information must be made in the prescribed form, a copy of which is attached as Annexe A, must be addressed to the Information Officer and must be submitted with the prescribed fee (see paragraph 8.3).
- 8.1.2 The prescribed request form is available from the Information Officer and from the Information Regulator<sup>2021</sup>, whose contact details are set out in paragraph 4 above.

### **8.2 Manner of request**

- 8.2.1 The request must be made to the address, facsimile number or email address of Yoco set out in paragraph 3 above.
- 8.2.2 The requester must provide enough detail on the request form (in Annex A) to enable the Information Officer to identify the record and the requester. The requester should also indicate which form (mode/method) of access is required. The requester should indicate if it requires notice of the decision of the Information Officer in any manner, other than in writing.



8.2.3 The requester must, in the request form, identify the right that is sought to be exercised or to be protected and provide an explanation of why the requested record is required for the exercise or protection of that right.

8.2.4 If a request is made on behalf of another person, the requester must submit proof of the capacity in which the requester is making the request to the satisfaction of the Information Officer.

### **8.3 Fees**

8.3.1 A requester who seeks access to a record containing personal information must pay the required request fee.

8.3.2 The Information Officer must by notice, require the requester to pay the prescribed fee, if any, before further processing the request.

8.3.3 The requester may lodge an application to the high court relating to the payment of the request fee.

8.3.4 After the Information Officer has decided on the request, the requester must be notified in the required form.

8.3.5 If the request is granted, a further access fee must be paid for the search, reproduction, preparation and for any time, in excess of the prescribed hours, required to search and prepare for the record disclosure.

8.3.6 The prescribed fees are available from the Information Officer and from the Information Regulator, whose contact details are set out in paragraph 3 above.

## **9. Availability of this manual**

This manual is available for inspection at:

9.1 Yoco's website, <https://www.yoco.com>

9.2 Yoco's principal place of business set out in paragraph 3 above, during normal business hours; and

9.3 the Information Regulator (see contacts details in paragraph 4.1 above).

## 1. 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:

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Identity Number:

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## 2. Particulars of record

- |     |   |
|-----|---|
| 2.1 | 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. |
| 2.2 | If the space is inadequate, please continue on a separate folio and attach it to this form. <b>The requester must sign all the additional folios.</b>             |

Description of record  
or relevant part of the  
record:

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Reference number, if  
available:

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Any further particulars of  
record:

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## 3. Fees

- |     |  |
|-----|--|
| 3.1 | A request for access to a record, other than a record containing personal information about yourself, will be processed only after a <b>request fee</b> has been paid. |
| 3.2 | You will be notified of the amount required to be paid as the request fee.   |
| 3.3 | The <b>fee payable for access</b> to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.     |
| 3.4 | If you qualify for exemption of the payment of any fee, please state the reason for exemption.   |

**Reason for exemption from payment of fees:**


**4. Form of access to record**

If you are prevented by an impediment or 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.

Disability:    		Form in which record is required:    	
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Mark the appropriate box with an "X":

**NOTES:**

- 4.1 Compliance with your request in the specified form may depend on the form in which the record is available.
- 4.2 Access in the form requested may be refused in certain circumstances. In such case, you will be informed if access will be granted in another form.
- 4.3 The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

<b>1. If the record is in written or printed form:</b>			
	Copy of record*		Inspection of record
<b>2. If the record consists of visual images</b> (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):			
	View the images		Copy of the images*
			Transcription of the images*
<b>3. If the record consists of recorded words or information which can be reproduced in sound:</b>			
	Listen to the soundtrack (audio cassette)		Transcription of soundtrack (written or printed document)*

<b>4. If the record is held on computer or in an electronic or machine-readable form:</b>						
<input type="checkbox"/>	Printed copy of record*	<input type="checkbox"/>	Printed copy of information derived from the record*	<input type="checkbox"/>	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?					<b>YES</b>	<b>NO</b>
<b>Postage is payable.</b>						

**5. Particulars of the 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.**

**Indicate which right is to be exercised or protected:**

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

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**6. Notice of decision regarding request for access**

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

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

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Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_.

\_\_\_\_\_  
SIGNATURE OF REQUESTER/PERSON ON  
WHOSE BEHALF REQUEST IS MADE