



DEXIOS FINANCE (PTY) LTD T/A ZAMO

REGISTRATION NUMBER: 2019/007662/07

("The Company" or "Zamo")

## THE PROMOTION OF ACCESS TO INFORMATION MANUAL

**Prepared in terms of section 14 of the  
Promotion of Access to Information  
Act 2 of 2000 (as amended)**

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# Introduction

This manual has been prepared in accordance with the Promotion of Access to Information Act, No. 2 of 2000 (PAIA) and the Protection of Personal Information Act, No. 4 of 2013 (POPIA). The purpose of this manual is to assist persons requesting access to information held by Zamo in compliance with the aforementioned Acts.

## Company Overview

Zamo is a consumer finance startup in South Africa offering microloans to South African consumers. Zamo is subject to legislation by the National Credit Regulator and Financial Intelligence Centre, and complies with the National Credit Act, No. 34 of 2005.

## Contact Details of the Information Officer

Information Officer: Mphatso Chilenga

Address: 4th floor, Sunclare Building, 21 Dreyer Street, Claremont, 7708, Cape Town

Email: [privacy@zamo.money](mailto:privacy@zamo.money)

## Guide to PAIA

The South African Human Rights Commission has compiled a guide in terms of Section 10 of PAIA to assist those who wish to exercise their rights under the Act. This guide is available from the South African Human Rights Commission.

## Types of Records Held

Zamo holds the following types of records:

- Company Records: Incorporation documents, statutory records, licenses, and agreements.
- Financial Records: Annual financial statements, tax records, and other financial documents.
- Loan Records: Loan agreements, repayment records, credit assessments, and related documents.
- Customer Records: Identity Number, Name, Surname, Postal and/or street address, Contact numbers, Email addresses, Ethnic group, Employment history, Age, Gender, Marital status, Nationality, Language, Financial information, Identity or passport number.
- Personnel Records: Employment contracts, personal details, payroll records, and performance evaluations.

# Processing of Personal Information

Zamo processes personal information in accordance with POPIA. Information is collected for the purpose of assessing creditworthiness and providing loans. Personal information is stored electronically on a secure, encrypted cloud-based server.

## Request Procedures

Requests for access to records must be made on the prescribed form (Form 2) and submitted to the Information Officer at the contact details provided. A requester must provide sufficient details to identify the record(s) requested and the form of access required.

## Grounds for Refusal

Access to certain records may be refused on the following grounds:

1. Protection of someone else's privacy.
2. Protection of confidential information.
3. Protection of the safety of individuals and property.
4. Protection of another company's commercial information.
5. Protection of research information.
6. Protection of records privileged from production in legal proceedings.

## Remedies for Refusal

If a request for access is refused, Zamo will notify the requester in writing, stating the reasons for the refusal. The requester may lodge an appeal or complaint with the South African Human Rights Commission or approach the court for relief.

## Fees Payable for Information Requests

Fees are payable for access to records. These include:

- Photocopy per A4-size page: R1.10
- Printed copy per A4-size page: R0.75
- Copy on a flash drive (provided by the requester): R40.00
- Copy on a compact disc (provided by the requester): R40.00 or R60.00 if provided by Zamo
- Transcription of visual images per A4-size page: Cost based on service provider's quotation
- Copy of visual images: R24.00
- Copy of an audio record on a flash drive (provided by the requester): R40.00 or R60.00 if provided by Zamo
- Postage or electronic transfer: Actual costs

## Availability of the Manual

This manual is available for inspection at the offices of Zamo and on the company's website at [zamo.money](http://zamo.money).

## Amendments to the Manual

This manual will be updated as and when necessary to comply with statutory requirements. The latest version will be made available on Zamo's website.