



Habib Overseas Bank Limited

PAIA and POPIA Process

Requestor requires access to records held by the Bank

Requestor is directed to Access Request form and submits the form to privacy@habiboverseas.co.za

Access request form received via privacy@habiboverseas.co.za inbox

Information Officer (IO) reviews the Access Request Form so as to

Identity of the Requestor

Determine what information / record is requested

To ensure that the Requestor indicates that the record is required to exercise or protect a right has submitted adequate proof of capacity

Where the Requestor submits on behalf of another person the IO must satisfy himself that the Request

If yes to all of the above then:

Requestor to be advised in writing that request received and that access to the record is approved

Information requested is then to be sourced in full

Determine whether Requestor entitled to full record or extract only – if extract then remainder of record is to be severed

Requested to be advised whether a fee is payable for a copy of the record

Once fee is paid the record is to be made available within 30 days

If IO determines that the Requestor is not entitled to the record then:

The Requestor is to be notified in writing that the access is denied

Requestor may request reasons as to why access is denied

Reasons to be provided as per the PAIA manual

Requestor to be advised that he may appeal to the IO within 30 days (does this process exist)

If not satisfied with response from Bank Requestor to be advised that he/ she may apply within 30 days to court of law for relief

Requestor requests destruction of record

IO determines if response is still required

If no, Destroy

If yes, Refuse request and advise requestor of reason

Requestor requests correction and update of information.

Information confirmed as correct and updated as requested

Requestor calls for details of any third party who has access

Provide information where known