



BMW Financial Services (South Africa) (Pty) Limited

(Registration Number: 1990/004670/07)

(the “Company”)

MANUAL

Published in terms of section 51 of the

Promotion of Access to Information Act 2 of 2000

(the “Act”)

With acknowledgements to:

1. The South African Human Rights Commission
2. The Department of Justice and Constitutional Development
3. NAAMSA

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INDEX

Paragraph No.	Subject	Page No.
1.	Introduction to the company	3
2.	Company Contact details	3
3.	The Act	3
4.	Records automatically available	4
5.	Company Records Classification Key	5
6.	Summary: Records available	6
7.	*Form of Request	7
8.	*Prescribed Fees	7

*Note: The prescribed form and fee structure is available on the website of the Company at www.bmwfinance.co.za

1. INTRODUCTION

The Company is an authorised financial services provider (FSP no. 4623) and registered credit provider NCRCP2341. Both Alphera Financial Services and MINI Financial Services are divisions of the Company and this manual accordingly applies to both. The Company conducts business as a financial services company providing finance and insurance products to the dealer network and to the general public.

2. COMPANY CONTACT DETAILS

Persons designated/duly authorised persons:

Compliance Manager	
Postal address	P O Box 2955 Pretoria, 0001
Street address	1 Bavaria Avenue Randjespark Ext 17, Midrand 1685
Telephone numbers	(011) 541 7512 0800 600 555
Electronic Mail Address	Compliance-ZA@bmwfinance.co.za
Payments should be made to:	BMW Financial Services (South Africa) (Pty) Ltd

3. THE ACT

- 3.1 The Act grants a requester access to records of the company, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.
- 3.2 Requests in terms of the Act shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 7 and 8.
- 3.3 Requesters are referred to the Guide which The South African Human Rights Commission has compiled, as contemplated in Section 10 of the Act, which contains such information as may reasonably be required by a person who

wishes to exercise any right contemplated in the Act. This guide is available from their website (www.sahrc.org.za).

3.4 The contact details of the Commission are:

Postal Address: Private Bag 2700, Houghton, 2041

Telephone Number: +27 11 877 3600

E-mail Address: +27 11 403 0625

Website: www.sahrc.org.za

4. RECORDS AVAILABLE IN ACCORDANCE WITH OF OTHER LEGISLATION

The Company has records available in terms of various laws, including:

- Administration of Estates Act 66 of 1965
- Basic Conditions of Employment Act 75 of 1997
- Broad-Based Black Economic Empowerment Act 53 of 2003
- Companies Act 71 of 2008
- Consumer Protection Act 68 of 2008
- Compensation for Occupational Injuries and Disease Act 130 of 1993
- Electronic Communications and Transactions Act 25 of 2002
- Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Home Loan and Mortgage Disclosure Act 63 of 2000
- Income Tax Act 58 of 1962
- National Credit Act 34 of 2005
- Prevention of Organised Crime Act 121 of 1998
- Promotion of Access to Information Act 2 of 2000
- Skills Development Act 9 of 1999
- Trade Marks Act 194 of 1993
- Unemployment Insurance Act 63 of 2001
- Value Added Tax Act 89 of 1991

Access to these records are subject to the provisions laid out in paragraphs 5 and 6 of this Manual.

5. COMPANY RECORDS CLASSIFICATION KEY

Classification No	Access	Classification
1	May be Disclosed	Public Access Document
2	May not be Disclosed	Request after commencement of criminal or civil proceedings [s7]
3	May be Disclosed	Subject to copyright
4	Limited Disclosure	Personal Information that belongs to the requester of that information [s61]
5	May not be Disclosed	Unreasonable disclosure of personal information Natural person [s63(1)]
6	May not be Disclosed	Likely harm the commercial or financial interest of third party [s64(a)(b)]
7	May not be Disclosed	Likely to harm the company or third party in contract or other negotiations [s64(c)]
8	May not be Disclosed	Would breach a duty of confidence owed to a third party in terms of an Agreement [s65]
9	May not be Disclosed	Likely to compromise the safety of individuals or protection of property [s66]
10	May not be Disclosed	Legally privileged document [s67]
11	May not be Refused	Environmental testing/investigation which reveals public safety/environmental risk [s64(2); s68(2)]
12	May not be Disclosed	Commercial information of Private Body [s68]
13	May not be Disclosed	Likely to prejudice research and development information of the Company or a third party [s69]

14	May not be Refused	Disclosure in public interest [s70]
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6. SUMMARY: RECORDS AVAILABLE

Departmental Records	Subject	Classification No.
Finance	Audited Financial statements	12
	Tax Records (Company & Employees)	12
	Asset Register	12
	Management Accounts	12
	Employee Records	4,5,9
	Employee Contracts	4,5
Legal	General Contract Documentation	6,12
	Company Guidelines, Policies and Procedures	12
	Statutory and Environmental Records	12
Sales and Marketing	Market Information	12,13
	Product Brochures	1
	Field Records	4,12
	Performance Records	12
	Product Sales Records	1
	Marketing and Future Product Strategies	12
	Current Product Information	1,4
	Public Corporate Records	1
	Media Releases	1
Risk, Collections & Insurance	Customer Information and Database	12
	Dealer Wholesale Documents	6,7,12,13

7. FORM OF REQUEST

To facilitate the processing of your request, kindly:

- 7.1 Use the prescribed form, available on the website of the Company at the following address www.bmwfinance.co.za.
- 7.2 Address your request to Compliance department at Compliance-ZA@bmwfinance.co.za. Provide sufficient details to enable the Company to identify:
 - (a) The record(s) requested;
 - (b) The requester (and if an agent is lodging the request, proof of capacity);
 - (c) The form of access required;
 - (d) The postal address, email address or fax number of the requester in the Republic;
 - (e) If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
 - (f) The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

8. PRESCRIBED FEES

The following requirements applies to requests (other than personal requests):

- 8.1 A requestor is required to pay the prescribed fees (R50.00) before a request will be processed;
- 8.2 If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- 8.3 A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- 8.4 Records may be withheld until fees have been paid; and
- 8.5 The Fee Structure is available on the Company website at www.bmwfinance.co.za.