



# PAIA Manual

## 1. Introduction

This manual is prepared in accordance with Section 51 of the Promotion of Access to Information Act, 2000 (PAIA), and applies to the African Credit Rating Association (ACRA), a membership-based continental organisation promoting the independence and credibility of African credit rating agencies.

This manual sets out:

- a) The structure and functions of ACRA.
- b) The categories of information we hold.
- c) Procedures to request access to information.
- d) How we process and protect personal information (POPIA compliance).

## 2. Functions and Structure

ACRA is a non-profit continental association established to:

- a) Promote ethical, transparent, and professional credit rating practices in Africa.
- b) Advocate for African ownership of credit rating agencies.
- c) Support capacity-building, research, and policy engagement.
- d) Provide a Code of Ethics, governance structure, and compliance framework for its members.

For more details, refer to the ACRA Constitution, available at [www.acracra.co.za](http://www.acracra.co.za).

## 3. Categories of Records Held

### 3.1 Records Automatically Available (No Request Required)

- a) ACRA Constitution and Code of Ethics
- b) Public statements, press releases, and newsletters
- c) Event announcements and publications
- d) Privacy Policy and PAIA Manual



### 3.2 Records Available Upon Request

- a) Membership applications and approvals
- b) Meeting minutes (where permissible)
- c) Internal policies and operational reports
- d) Contracts with service providers
- e) Financial statements (if relevant and not confidential)

### 3.3 Records Containing Personal Information

- a) Membership records
- b) Contact and application information
- c) Personnel or supplier data (as applicable)

## 4. Request Procedure in Terms of PAIA

Requests for access to records must:

- a) Be made on the prescribed Form C, available from the Department of Justice website: <https://inforegulator.org.za/wp-content/uploads/2020/07/InfoRegSA-PAIA-Form02-Reg7.pdf>
- b) Be addressed to the Information Officer.
- c) Contain sufficient detail to identify the record and the requester.
- d) Include proof of identity if the requester is accessing personal information.

Fees:

- a) A request fee may be applicable.
- b) Additional fees may apply for reproduction or search time.
- c) The requester will be notified of fees in writing.

Decision:

A decision on the request will be made within 30 days, and reasons will be provided if access is refused. You may appeal such decisions via internal ACRA mechanisms or to the Information Regulator.

## 5. Grounds for Refusal of Access

Access to records may be refused under PAIA for the following reasons:

- a) Unreasonable disclosure of personal information about third parties.
- b) Confidential commercial information.
- c) Information protected by legal privilege.
- d) Records relating to legal proceedings not yet completed.
- e) Endangering the life or physical safety of an individual.



- f) Frivolous or vexatious requests.

## 6. Processing of Personal Information

ACRA processes personal information in accordance with the Protection of Personal Information Act, 2013 (POPIA).

This includes:

- a) Collecting only information necessary for operational and legal purposes.
- b) Safeguarding personal data against unauthorised access.
- c) Ensuring that information is used for its intended purpose.
- d) Providing data subjects with access, correction, and objection rights.
- e) Storing personal information securely and only as long as necessary.
- f) For more details, see ACRA's full Privacy Policy at [www.acracra.co.za](http://www.acracra.co.za).

## 7. Information Regulator Contact Details

Regulator	The Information Regulator (South Africa)
Website	<a href="https://www.inforegulator.org.za">https://www.inforegulator.org.za</a>
Email (Complaints)	<a href="mailto:complaints.IR@justice.gov.za">complaints.IR@justice.gov.za</a>
Physical Address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg
General Inquiries	<a href="mailto:inforegulator@justice.gov.za">inforegulator@justice.gov.za</a>