



Manual in terms of Section 51 of the Promotion of Access to Information Act 2 of 2000

For

Luno South Africa (Pty) Limited

(Registration no. 2012/075107/07)

And

Luno CS (Pty) Limited

(Registration no. 2019/489777/07)

And

Luno (Pty) Limited

(Registration no. 2013/075107/07)

hereinafter collectively referred to as “**Luno**”

Version 2.0

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List of Acronyms and Abbreviations

CEO	Chief Executive Officer
DIO	Deputy Information Officer
IO	Information Officer
Minister	Minister of Justice and Correctional Services
PAIA	Promotion of Access to Information Act No. 2 of 2000
POPIA	Protection of Personal Information Act No. 4 of 2013
Regulator	Information Regulator
Republic	Republic of South Africa

1. Introduction

Luno supports a culture of transparency and accountability in its environment and aims to ensure that members of the public have effective access to information in its possession which will assist them in the exercise and protection of their rights. These will, however, always be subject to limitations in terms of the law, particularly in terms of Luno's obligations to protect personal information.

1.1. Promotion of Access to Information Act

PAIA was assented to on 2 February 2000 and commenced on 9 March 2001. The fundamental purpose of PAIA is to give effect to section 32 of the Constitution of the Republic of South Africa Act 108 of 1996 (the "Constitution"), being the constitutional right of access to any information held by the State or by any other person that is required to provide such access for the exercise or protection of any rights.

Where a Request for Access is made in terms of section 50 of PAIA, a Private Body to which the request is made is obliged to release the records or information, except where PAIA expressly provides that records or information may or must be withheld. PAIA sets out the requisite procedures to be followed by a requester when making a request for access.

1.2. Protection of Personal Information Act

The Protection of Personal Information Act ("POPIA") came into operation on 26 November 2013. Broadly, the purpose of POPIA is to give effect to the constitutional right to privacy by protecting personal information and regulating the free flow and processing of personal information. POPIA sets minimum conditions which all Responsible Parties must comply with so as to ensure that Personal Information is respected and protected. These minimum conditions are the Conditions for Lawful Processing and are more fully described below.

2. Scope

This manual applies to the following legal entities (hereinafter collectively "Luno"):

- **Luno South Africa Proprietary Limited** is a research and development company, providing engineering services, operational and other support to a larger international digital-currency wallet and exchange business.
- **Luno CS Proprietary Limited** provides customer support to a larger international digital-currency wallet and exchange business.

- **Luno Proprietary Limited** operates the South African business of an international digital-currency wallet and exchange business, and contracts with South African customers directly.

Full registered name	Luno South Africa Proprietary Limited <i>(Registration number 2012/075107/07)</i> Luno CS Proprietary Limited <i>(Registration number 2019/489777/07)</i> Luno Proprietary Limited <i>(Registration Number 2013/075107/07)</i>
Registered address	20th and 19th Floor The Box 9 Lower Burg Street Cape Town Western Cape South 8001
Postal address	Private Bag x3 Postnet Suite 142 Roggebaai Western Cape 8012
Information Officer	The Chief Information Security Officer (CISO)
Email address for information requests	legal@luno.com

3. PAIA Guide

The Regulator has, in terms of section 10(1) of PAIA, as amended, updated and made available the revised Guide on how to use PAIA (“Guide”), in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA and POPIA.

The Guide is available in each of the official languages and in braille and can be accessed on the [Information Regulator’s website](#).

4. Purpose of this Manual

The purpose of this manual is to foster a culture of transparency and accountability within Luno in respect of the protection of personal information and access to information and to give effect to both the constitutional right of access

to information, where that information is required for the exercise or protection of the right to privacy in relation to POPIA.

For the purposes of PAIA, this manual details the procedure to be followed by a requestor and the manner in which a request for access shall be facilitated.

For the purposes of POPIA, this manual amongst other things, details –

- the purpose for which personal information may be processed;
- the categories of data subjects for whom Luno processes personal information;
- the categories of personal information relating to such data subjects; and,
- the recipients to whom personal information may be supplied.

For further information about Luno's processing of customer personal information, please see our [global customer privacy notice](#) on our website.

5. Records Held

5.1. Records automatically available

Automatically available records are those that a public or private body will provide without the need for a requester to submit a PAIA request. For the avoidance of doubt, you do not have to fill out and submit the form in Annexure A to ask for these records.

Most records in this category are unlikely to contain sensitive information, including personal information, and are usually available on our website, www.luno.com/za, or can be requested by email.

The following are example of the types record that are automatically available:

- Newsletter and articles
- Adverts and promotions
- Public-facing policies and procedures
- Privacy and cookies notices
- Help centre articles
- Proof of reserves reports

5.2. Records available in terms of legislation

Where applicable to our operations, information is also available and/or we also retain records and documents where we are required to do so in terms of the provisions of the following statutes:

- Basic Conditions of Employment Act 75 of 1997;
- Companies Act 71 of 2008;
- Compensation for Occupational Injuries and Diseases Act 130 of 1993;

- Consumer Protection Act 68 of 2008;
- Electronic Communications and Transactions Act 25 of 2002;
- Employment Equity Act 55 of 1998;
- Financial Advisory and Intermediary Services Act, No 37 of 2002;
- Financial Intelligence Centre Act, No 38 of 2001;
- Income Tax Act No. 58 of 1962;
- Labour Relations Act 66 of 1995;
- National Credit Act 34 of 2005;
- Occupational Health and Safety Act. 85 of 1993;
- Protection of Personal Information Act 4 of 2013;
- Tax Administration Act 28 of 2011;
- Unemployment Insurance Act 63 of 2001; and
- Value-added Tax Act 89 of 1991.

5.3. Other records

The following records are classified and grouped as follows:

Category	Record
Statutory Company Information	Certificate of Incorporation
	Securities register
	Certificate of Change of Name (if any)
	Memorandum of Incorporation
	Certificate to commence business
	Minute Book, waivers, and resolutions of shareholders and directors
	Securities register
	Directors' register
	Copies of all share certificates
	Annual Financial Statements including: <ul style="list-style-type: none"> - Annual accounts; - Directors' reports; and - Auditor's reports
	Books of account regarding information required by the Companies Act 71 of 2008
Financial Records	Books of account including journals and ledgers
	Financial statements
	Reports and returns, statements and receipts
	Banking records
	Debtors and creditors lists, statements and invoices
Human Resources Records	Employees' names and occupations
	Remuneration paid to each employee

	Date of birth of each employee
	Staff records (after date of employment ceases)
	IRP 5 certificates of employees
	Employee contracts
	Human resources policies and procedures
Fixed Property	Lease agreements
Agreements and Contracts	Agreements with contractors and third party suppliers
	Purchase or lease agreements (if applicable)
Taxation	Copies of all relevant tax documents
Insurance	Insurance policies
	Claim records (if applicable)
Information Technology	Hardware
	Operating systems
	Software systems
	Agreements and licences
	Asset registers
Legal	Records of legal proceedings (if applicable).
	Licences and registrations

6. Requesting Access to Information

6.1. Procedure

If you wish to request access to any categories of information referred to in [Section 5](#) above, you are required to complete a request form as set out in [Annexure A](#) hereto. The Request for Access form must be completed with enough particularity to at least enable the Information Officer to identify the following:

- The record/s requested;
- The identity of the Requester;
- The form of access that is required, if the request is granted;
- The postal address or fax number of the Requester; and
- The right that the Requester is seeking to protect and an explanation as to why the Record is necessary to exercise or protect such a right.

Luno will process the request for access within 30 days of receipt of such request, unless the request for access is of such a nature that an extension of the prescribed time limit is necessitated in accordance with section 57 of PAIA.

There is a prescribed fee (payable in advance) for requesting and accessing information in terms of PAIA. Details of these fees are contained in the request form in Annexure A, as well as in [Annexure B](#) hereto.

You may also be called upon to pay the additional fees prescribed by regulation for searching for and compiling the information which you have requested, including copying charges.

6.2. Grounds for refusal

It is important to note that access to information in Section 4 above is not automatic: you must identify the right you are seeking to exercise or protect and explain why the record you request is required for the exercise or protection of that right. You will be notified in the manner indicated by you on the request form whether your request has been approved.

Requests for access to information may be refused on grounds recognised in PAIA.

7. Personal Information

7.1. Categories of data subject and personal information processed

This section sets out the categories of personal information that Luno processes and the categories of data subjects the personal information relates to. For more detailed information, please refer to the [Global Customer Privacy Notice](#) on our website.

Category of Data Subject	Category of Personal Information
Employees and Job Candidates	Name, contact details, identity number, and other employee identifiable information
	Employment history and references
	Banking and financial details
	Details of payments to third parties (i.e. deductions from salary)
	Other information not specified but reasonably required to be processed for business operations such as background checks
Vendors / suppliers / other business relationships	Name, contact details, identity number and/or company information and directors' information (where applicable) and other vendor / supplier identifiable information
	Banking and financial details
	Information about products or services
	Information pertaining to the relationship with Luno

	Other information not specified but reasonably required to be processed for business operations
Customers and Prospective Customers	Name, contact details, identity number and/or company information and directors' information (where applicable) and other information which may be required to verify a customer's identity.
	Biometric information
	Banking and financial details (if applicable)
	Transaction and product usage information
	Other information not specified but reasonably required to be processed for business operations.
Visitors	Physical and electronic access records
	CCTV footage
	Full name and contact details
	Biometric information

7.2. Categories of recipients

The following persons or legal entities may be recipients of information from Luno:

- any entity within the group of companies to which Luno belongs, including holding and subsidiary companies, and companies under common control;
- any firm, organisation or person who provides Luno with products or services;
- any payment system which Luno uses;
- regulatory and governmental authorities or ombudsmen, or other authorities, including tax authorities and/or law enforcement, where Luno has a duty to share information;
- third parties to whom payments are made on behalf of employees, including pension funds and medical schemes;
- financial institutions from whom payments are received on behalf of data subjects;
- employees, contractors and temporary staff; and
- agents (if applicable).

7.3. Purposes of processing

The purposes for processing data subjects' personal information include:

For employment purposes:

- verification of a job applicant's information during the employment application process;
- general matters and/or administration relating to personnel including processing of payroll, medical aid, provident funds or any other benefits;
- disciplinary action;
- training; or
- any other reasonably required purpose relating to the employment or possible employment relationship.

For vendors / suppliers / other business relationships:

- verifying information and performing required checks;
- purposes relating to the agreement or business relationship or possible agreement or business relationships between the parties;
- payment;
- complying with relevant regulatory or other obligations;
- reporting; or
- any other reasonably required purpose relating to the Luno business.

For the provision of our services and related purposes:

- verifying information and performing required checks in accordance with Know Your Customer (KYC), Anti-Money Laundering (AML, Counter-Terrorist Financing (CFT) and sanctions screening requirements;
- in order to provide customers with products and services and otherwise manage and maintain customers' accounts;
- to communicate with customers and respond to customers enquiries and disputes;
- to prevent fraudulent or unauthorised use of our products and services;
- to better manage our business and customers' relationship with us;
- to improve our products and services, and to develop new products and services;

- to notify customers about benefits and changes to the features of our products and services;
- to provide customers with personalised advertising and marketing; and
- in order to comply with any subpoena or other valid legal request, including from law enforcement and/or regulatory bodies.

For more information about our purposes for processing customer personal data, please refer to the [Global Customer Privacy Notice](#) on our website.

7.4. Planned trans-border flows of personal information

Luno currently foresees the following reasons for possible trans-border flow of personal information, which it undertakes to do in compliance with POPIA:

- storing information electronically;
- making use of third party service providers to fulfil a business function on behalf of the company;
- reporting to its parent entity, and other entities within the Luno group of companies (i.e. subsidiaries, holding companies, or entities under common control);
- use of operating systems implemented by Luno; and
- any transfers of information cross-border as required and mandated by service providers and/or regulators.

7.5. Information security measures

Luno implements the following general processes and procedures as reasonable measures to protect the integrity and confidentiality of personal information:

- general awareness and training programs;
- retention policies for information;
- secure systems and devices (where appropriate);
- undertakings from third party suppliers who have access to personal information;
- information security policies and processes; and
- process for reporting risks identified or security breaches.

7.6. Requesting access to personal information

You may request access to personal information relating to you by submitting a request to us via our [privacy rights portal](#) on our website. Subject to the validity of the request and presentation of satisfactory evidence of your identity (and, if applicable, your authority to act on behalf of the data subject), we will endeavour to respond to your request within 30 days.

8. Availability of the Manual

A copy of the Manual is available:

- i) on our website, luno.com/za;
- ii) at the head office of Luno for public inspection during normal business hours;
- iii) to any person upon request and upon the payment of a reasonable prescribed fee; and
- iv) to the Information Regulator upon request.

A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, shall be payable per each A4-size photocopy made.

9. Updating of the Manual

This manual will be updated regularly.

Annexure A: Request for Access to Information Form

FORM 2

REQUEST FOR ACCESS TO RECORD

[Regulation 7]

NOTE:

1. *Proof of identity must be attached by the requester.*
2. *If requests made on behalf of another person, proof of such authorisation, must be attached to this form.*

TO: The Information Officer

(Address)

E-mail address: _____
Fax number: _____

Mark with an **"X"**

Request is made in my own name Request is made on behalf of another person.

PERSONAL INFORMATION			
Full Names			
Identity Number			
Capacity in which request is made (when made on behalf of another person)			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B):		Facsimile:
	Cellular:		

Full names of person on whose behalf request is made (if applicable)			
Identity Number			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
<p align="center">PARTICULARS OF RECORD REQUESTED</p> <p><i>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. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)</i></p>			
Description of record or relevant part of the record			
Reference number, if available			
Any further particulars of record			

TYPE OF RECORD <i>(Mark the applicable box with an "X")</i>	
Record is in written or printed form	
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	
FORM OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Printed copy of record <i>(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)</i>	
Written or printed transcription of virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Transcription of soundtrack <i>(written or printed document)</i>	
Copy of record on flash drive <i>(including virtual images and soundtracks)</i>	
Copy of record on compact disc drive <i>(including virtual images and soundtracks)</i>	
Copy of record saved on cloud storage server	

MANNER OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Personal inspection of record at registered address of public/private body <i>(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)</i>	
Postal services to postal address	
Postal services to street address	

Courier service to street address	
Facsimile of information in written or printed format <i>(including transcriptions)</i>	
E-mail of information <i>(including soundtracks if possible)</i>	
Cloud share/file transfer	
Preferred language <i>(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)</i>	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED

If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.

Indicate which right is to be exercised or protected	
Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES

- a) A request fee must be paid before the request will be considered.
- b) You will be notified of the amount of the access fee to be paid.
- c) The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.
- d) If you qualify for exemption of the payment of any fee, please state the reason for exemption

Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication (Please specify)

Signed at _____ this _____ day of _____ 20__

Signature of Requester / person on whose behalf request is made

FOR OFFICIAL USE

Reference number:	
Request received by: (State Rank, Name And Surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

Signature of Information Officer

Annexure B: Schedule of Fees for Private Bodies

The requester fee payable by every requestor	R140.00
Photocopy	R 2.00
Printed copy	R 2.00
For a copy in a computer-readable form on:	
(i) Flash drive- to be provided by requester	R 40.00
(ii) Compact disc- to be provided by requestor	R 40.00
(iii) Compact disc- to be provided by Organisation	R 60.00
Transcription of visual images	Service to be outsourced
Copy of visual images	Service to be outsourced
Transcription of an audio record	R 24.00
For a copy in a computer-readable form on:	
(i) Flash drive- to be provided by requestor	R 40.00
(ii) Compact disc- to be provided by requestor	R 40.00
(iii) Compact disc- to be provided by Organisation	R 60.00
To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation. Not to exceed the total cost of R 435.00	R 145.00
Deposit: If search exceeds 6 (Six) hours	One third of amount per request excluding requester fees, search and postage costs
Postage, email or any other electronic transfer	Actual costs