INFORMATION REGULATOR (SOUTH AFRICA)
Ensuring protection of your personal information and effective access to information

Woodmead North Office Park, 54 Maxwell Drive, Woodmead,
Johannesburg, 2191, Gauteng Province, South Africa
P.O Box 31533, Braamfontein, Johannesburg, 2017
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INFRINGEMENT NOTICE

(In terms of section 109(1) of the Protection of Personal Information Act No 4 of 2013)

Ref No: OIA-13-2023

A	DETAILS OF THE INFRINGER
Name(s) and surname/ Registered name of the infringer:	First Rand Bank, known as First National Bank
Postal or business address:	4 Merchant Place
	Corner Fredman Drive And Rivonia Road
	Sandton
	Johannesburg
	Code (2196)
Contact number(s):	[redacted]
Fax number/ E-mail address:	[redacted]

B	PARTICULARS OF THE OFFENCE

The Information Regulator ("Regulator") has -

(i) made a determination that the First National Bank has contravened the provisions of section 8 in so far as the provisions relate to the processing of an account number of a data subject in accordance with section 105(1) of the Protection of Personal Information Act No 4 of 2013 (POPIA) and is hereby guilty of an offence;

(ii) (ii) decided to issue this Infringement Notice to the infringer as contemplated under section 109(1) of POPIA.

C	AMOUNT OF ADMINISTRATIVE FINE PAYABLE

R 1000 000 (One Million Rand)

Adv. FDP Tlakula (Chairperson), **Adv. LC Stroom** (Full-time Member), **Ms. N Mtshontshi** (Full-time Member),
Mr. MV Gwala (Part-time Member), **Ms. AR Tilley** (Part-time Member),
Mr. M Mosala (Chief Executive Officer)

D	RECOURSE AVAILABLE TO THE INFRINGER UPON RECEIPT OF THE INFRINGEMENT NOTICE

Please note that you may, in terms of section 109(2)(d), not later than 30 days after the date of service of this Infringement Notice:

(i) pay the administrative fine;
(ii) make an arrangement with the Regulator in writing to pay the administrative fine in instalments; or
(iii) elect to be tried in court on a charge of having committed the alleged offence.

Failure to comply with the requirements in this notice within the 30 days stipulated above, will result in the administrative fine becoming recoverable as contemplated in section 109(5) of POPIA which states that:

> *"If an infringer fails to comply with the requirements of a notice, the Regulator may file with the clerk or registrar of any competent court a statement certified by it as correct, setting forth the amount of the administrative fine payable by the infringer, and such statement thereupon has all the effects of a civil judgement lawfully given in that court in favour of the Regulator for a liquid debt in the amount specified in the statement".*

E	PAYMENT OF THE ADMINISTRATIVE FINE

The administrative fine must be paid electronically into the following account:

[redacted]

Reference: FNB OIA-13-2023

F	CONTACT PERSON

For proof of payment and/or arrangements to pay the administrative fine in instalments please contact the following official of the Regulator on the details provided below:

NAME: [redacted]

TITLE: CHIEF FINANCIAL OFFICER

DIVISION: FINANCE

TELEPHONE: [redacted]

EMAIL: [redacted]

Signed at Johannesburg on **21 October 2026**.

[redacted]..

Adv. Pansy Tlakula

Chairperson of the Information Regulator