

To: Ms Zamantungwa Mbeki, Gauteng Provincial Manager – South African Human Rights Commission
Date: Tuesday, 23 January 2024
Subject: Request for an Investigation into Possible Unfair Discriminatory Practices Based on Race by WesBank.

Dear Ms Mbeki,

1. It has come to our attention, via the media outlet Independent Online ("Independent"), that WesBank has according to the media outlet been engaging in unfair discriminatory practices based on race.
2. A copy of the article can be found at the following link: <https://www.iol.co.za/sundayindependent/news/former-employee-exposes-how-wesbank-robbed-black-clients-00e9913e-24f8-404a-a21a-716790997f0d>.
3. Independent, in the article, claims that an employee who worked as an IT consultant has come forward and claimed that WesBank was overcharging clients of colour compared to white clients in respect of their interest rates with regards to vehicle and/ or personal loans. Independent further states that the former employee claimed that WesBank charged around 18 percent interest in respect of debt owed by clients of colour and charged white clients 10 percent interest for debt owed by them. The former employee essentially stated that interest rates were calculated based on certain risk factors and race appeared to be a major risk factor.
4. The allegations outlined in the article by the Independent, if true, is abhorrent conduct and in ActionSA's view conduct that amounts to unfair discrimination based on race which is prohibited in terms of section 7 of the Promotion of Equality and Prevention of Unfair Discrimination Act, 2000.
5. As such, ActionSA hereby requests that the South African Human Rights Commission institutes an investigation, in terms of section 13(3)(a) of the South

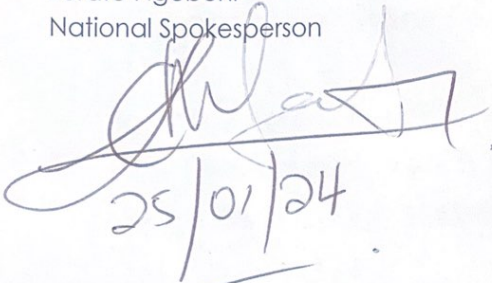
African Human Rights Commission Act, 2013, into the alleged conduct of WesBank in order to test the veracity of the allegation made in the Independent article.

6. We trust you find the above in order.

Kind Regards

Unsigned Due to Electronic Transmission

Lerato Ngobeni
National Spokesperson



25/01/24
12h10.