

SIYANQOBANGAMANDLA

FINANCIAL SERVICES (PTY) LTD

PAIA MANUAL

Promotion of Access to Information Act

Act 2 of 2000 — Section 51

Company	Siyanqobangamandla Financial Services (Pty) Ltd
Registration No.	2024/830082/07
NCR Registration	NCRCP22239
POPIA Reg. No.	2025-014381
Information Officer	Mkhabela, Nqobile Valentia Veronica
Version	1.0
Effective Date	1 May 2026
Review Date	May 2027

Document Information

Company	Siyanqobangamandla Financial Services (Pty) Ltd
Registration No.	2024/830082/07
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POPIA Reg. No.	2025-014381
Information Officer	Mkhabela, Nqobile Valentia Veronica
Deputy Info. Officer	Dweba, Lunga
Document Title	PAIA Manual — Section 51, Promotion of Access to Information Act 2 of 2000
Version	1.0
Effective Date	1 May 2026
Review Date	May 2027
Physical Address	10 Van Rensburg Ave, Witbank, Emalahleni, 1035, Mpumalanga
Email	admin@siyanqobangamandla.co.za
Telephone	013 590 0421
Website	www.siyanqobangamandla.co.za

Purpose of This Document

This Manual is prepared in accordance with section 51 of the Promotion of Access to Information Act, 2 of 2000 (PAIA), as amended by the Protection of Personal Information Act, 4 of 2013 (POPIA). It is a public document that describes the categories of records held by the Company, the procedures for requesting access to those records, and the applicable fees and timelines. It is available on the Company website, at the Company's offices by appointment, and from the Information Officer on request.

1. Organisation Details

Full Name	Siyanqobangamandla Financial Services (Pty) Ltd
Registration No.	2024/830082/07
NCR Registration	NCRCP22239
Info Regulator No.	2025-014381
Principal Activity	Registered credit provider specialising in employer-facilitated lending programmes
Physical Address	10 Van Rensburg Ave, Witbank, Emalahleni, 1035, Mpumalanga
Telephone	013 590 0421
Email	admin@siyanqobangamandla.co.za
Website	www.siyanqobangamandla.co.za

2. Information Officer Details

The Company has designated an Information Officer and a Deputy Information Officer, both registered with the Information Regulator. They are responsible for ensuring compliance with POPIA and PAIA, and for facilitating all access to information requests.

Information Officer

Name	Mkhabela, Nqobile Valentia Veronica
Position	Information Officer
Appointment Date	13 June 2025
Email	finance@siyanqobangamandla.co.za
Telephone	013 590 0421

Deputy Information Officer

Name	Dweba, Lunga
Position	Deputy Information Officer
Appointment Date	13 June 2025
Email	admin@siyanqobangamandla.co.za
Telephone	013 590 0421

3. Guide on How to Access Information

The Information Regulator has compiled a guide as contemplated in section 10 of PAIA to assist persons wishing to exercise their right of access to information held by public and private bodies. This guide is available in all official languages and may be obtained from the Information Regulator or downloaded from the SAHRC website or the Information Regulator's website.

Authority	South African Human Rights Commission — PAIA Unit
Postal Address	Private Bag 2700, Houghton, 2041
Telephone	+27 11 877 3600
Email	PAIA@sahrc.org.za
Website	www.sahrc.org.za
Info Regulator	www.justice.gov.za/inforeg

4. Categories of Records Held

Siyanqobangamandla Financial Services holds the categories of records described below. These records are maintained in accordance with applicable legislative requirements and the Company's data retention policy.

4.1 Company Documents

The Company maintains its statutory records including its Certificate of Incorporation, Memorandum of Incorporation, shareholders' agreements, directors' resolutions, annual financial statements, tax clearance certificates, NCR registration certificate, Information Regulator registration certificate, and CIPC registration documents.

4.2 Credit and Loan Records

The Company holds comprehensive records relating to its credit activities, including loan applications, credit agreements, pre-agreement statements and quotations, affordability assessments, credit bureau reports, loan disbursement records, repayment schedules, account statements, default notices issued in accordance with section 129 of the NCA, debt review applications, and settlement agreements.

4.3 Customer Personal Information

In the course of providing credit facilities, the Company collects and retains identity documents, proof of residence, employment verification documents, income and bank statements, payslips, customer contact details, and all correspondence with customers relating to their accounts.

4.4 Employer Partnership Records

The Company maintains records relating to its employer partnership model, including tripartite agreements between the employee, the employer, and Siyanqobangamandla Financial Services, payroll deduction authorisations, monthly reconciliation reports, employer correspondence, and partnership agreements.

4.5 Regulatory and Compliance Records

The Company retains all records necessary to demonstrate its compliance with applicable legislation, including NCR compliance reports, FICA compliance documentation, anti-money laundering records, suspicious transaction reports, regulatory correspondence, audit reports, and documented compliance policies and procedures.

4.6 Financial Records

The Company maintains financial records including bank statements, payment receipts, tax records covering VAT, PAYE, and income tax, management accounts, budgets and forecasts, and creditor and debtor records.

4.7 Human Resources Records

Employee records maintained by the Company include employment contracts, personnel files, payroll records, training records, disciplinary records, and leave records.

4.8 Operational Records

The Company also holds operational records including internal policies and procedures, internal communications, meeting minutes, service provider contracts, insurance policies, and IT system records.

5. Access to Records

5.1 Records Available Without a Formal Request

The following records are publicly available on the Company's website at www.siyanqobangamandla.co.za or upon simple request by contacting admin@siyanqobangamandla.co.za, without the need for a formal PAIA procedure: the Company's registration details, NCR registration certificate, this PAIA Manual, the Company's Privacy Policy, Anti-Money Laundering & Counter-Terrorism Financing policy, standard loan product terms and conditions, complaint procedures, and contact details.

5.2 Records Requiring a Formal Request

All other records require a formal written request submitted in accordance with the PAIA procedures described in Part 6 of this Manual. This includes personal information of other individuals, confidential commercial information, internal business records, legal and regulatory correspondence, and any records subject to legal professional privilege.

6. Request Procedures

Any person (the "Requester") may request access to a record held by the Company. All requests must be submitted in writing using the prescribed Form C, which is available from the Department of Justice at www.justice.gov.za, from the SAHRC at www.sahrc.org.za, or directly from the Information Officer on request.

6.1 Required Information

When submitting a request, the Requester must provide their full name and contact details, a clear description of the record or records requested, their preferred form of access such as inspection, printed copy, or electronic copy, proof of identity, the reason for the request where applicable, and their language preference.

6.2 How to Submit

Email	admin@siyanqobangamandla.co.za (Subject line: PAIA ACCESS REQUEST)
Post	10 Van Rensburg Ave, Witbank, Emalahleni, 1035, Mpumalanga
Hand Delivery	Same address — by appointment, Monday to Friday 08:00 – 17:00
Attention	Dweba, Lunga (Deputy Information Officer)

6.3 Timelines

The Company will respond to a PAIA request within 30 days of receipt. This period may be extended by a further 30 days where the request is for a large volume of records or requires extensive searching, provided the Requester is notified in writing before the initial 30-day period expires. Written reasons will be provided for any decision to refuse access.

7. Prescribed Fees

The fees set out below are prescribed under the PAIA Regulations and are subject to amendment by the Department of Justice. All fees must be paid by electronic funds transfer or bank deposit, and proof of payment must accompany the request submission.

Item	Amount
Request fee — non-refundable (all requests except own personal information)	R50.00
Photocopy — A4, per page	R1.10
Photocopy — A3, per page	R2.20
Printed copy of computer output — A4, per page	R0.75
Printed copy of computer output — A3, per page	R1.50
Electronic copy — compact disc	R70.00
Electronic copy — email (where possible)	No charge
Inspection — per hour or part thereof (excluding first hour)	R30.00
Postage	Actual postal fee
PAIA Manual — printed copy, per page	R2.00
PAIA Manual — inspection or email	No charge
Request by Data Subject for own personal information	No charge
Request by person who cannot afford prescribed fees (indigent requester)	No charge

Banking details for payment will be provided upon assessment of the request. Fees may also be waived where disclosure is demonstrably in the public interest, subject to the Information Officer's discretion.

8. Grounds for Refusal

The Company may decline to grant access to a record on the grounds set out below. Where access is refused, the Requester will be informed in writing of the grounds for refusal and their right to appeal.

Access will be refused where disclosure would constitute an unreasonable infringement of the privacy rights of a third party, including rights protected under POPIA. Access will also be refused where the record contains trade secrets, commercially sensitive financial or technical information, or information supplied in confidence by a third party, the disclosure of which could prejudice a competitive position. Records that are subject to legal professional privilege, records whose disclosure could impair ongoing contractual negotiations, and records that could reasonably be expected to facilitate the commission of an offence are further grounds for refusal. The Company will also refuse access where disclosure is prohibited by or would be contrary to other applicable legislation.

9. Remedies Available

9.1 Internal Review

A Requester whose request has been refused may submit a written request for internal review, addressed to the Information Officer at admin@siyanqobangamandla.co.za. The Information Officer will reconsider the decision and provide written reasons for the outcome within 30 days.

9.2 Information Regulator

If the Requester remains dissatisfied following internal review, the matter may be referred to the Information Regulator of South Africa at JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001. The Information Regulator may be contacted by email at complaints.IR@justice.gov.za or by telephone on 010 023 5207. Further information is available at www.justice.gov.za/inforeg.

9.3 South African Human Rights Commission

Alternatively, the Requester may approach the South African Human Rights Commission, PAIA Unit, by post to Private Bag 2700, Houghton, 2041, by email at PAIA@sahrc.org.za, or by telephone on +27 11 877 3600.

9.4 Court Application

A Requester may also apply to the High Court for appropriate relief within 30 days of a request being refused or within 30 days of the expiry of the 30-day response period without a response having been received.

10. Conditions for Lawful Processing

The table below sets out the eight conditions for lawful processing prescribed by POPIA and demonstrates how the Company gives effect to each condition in its operations.

#	POPIA Condition	How We Comply
1	Accountability	Information Officer registered with the Information Regulator and accountable for compliance
2	Processing Limitation	Information processed only for lawful, specific, and documented purposes
3	Purpose Specification	Purposes documented in the Privacy Policy and communicated to Data Subjects at the point of collection
4	Further Processing	No processing for purposes incompatible with original purpose without consent
5	Information Quality	Reasonable steps taken to ensure accuracy and completeness of all records
6	Openness	Data Subjects notified at collection; this Manual and Privacy Policy are publicly available
7	Security Safeguards	Technical and organisational security measures implemented, reviewed, and documented
8	Data Subject Participation	Rights to access, correction, and deletion are honoured and facilitated within prescribed timeframes

11. Availability of This Manual

This PAIA Manual is available free of charge for inspection at the Company's offices by appointment, via email on request to admin@siyanqobangamandla.co.za, and on the Company's website at www.siyangobangamandla.co.za. Printed copies are available at a charge of R2.00 per page. This Manual is also registered with and available from the Information Regulator.

12. Updates to This Manual

This Manual will be reviewed and updated annually or as required by changes in legislation or the Company's organisational structure. The current version number and effective date are recorded in the Document Information section of this Manual. This version is effective from 21 May 2026 and is due for review in May 2027.

APPROVAL & ADOPTION

This PAIA Manual was reviewed, adopted, and approved by the Information Officer of Siyanqobangamandla Financial Services (Pty) Ltd. It complies with section 51 of the Promotion of Access to Information Act, 2 of 2000, as amended. It will be reviewed annually or upon any material change in law or operations.

Document Version	1.0
Effective Date	1 May 2026
Next Review Date	May 2027
NCR Registration	NCRCP22239
POPIA Reg. No.	2025-014381

Signature: _____ Date: _____

Mkhabela, Nqobile Valentia Veronica

Information Officer | Siyanqobangamandla Financial Services (Pty) Ltd