

Promotion of Access to Information Act (PAIA) Manual

for

Mzazela Finance Corporation (Pty) Ltd

Prepared in accordance with Section 51 of the Promotion of Access to Information Act 2 of 2000 (as amended)

1. Introduction

This manual is published in terms of section 51 of the Promotion of Access to Information Act 2 of 2000 (PAIA). It provides guidance on how to obtain access to information held by Mzazela Finance Corporation (Pty) Ltd (“the Company”) in accordance with the law and subject to applicable limitations.

The purpose of PAIA is to give effect to the constitutional right of access to any information held by a private or public body that is required for the exercise or protection of any rights.

2. Company Information

Name of Company:

Mzazela Finance Corporation (Pty) Ltd

Registration Number: 2023/888893/07

Physical Address:

Colan Ext 2, Bancor Avenue, Parkland West Building,
Menlyn Maine, Waterkloof Glen, Pretoria, 0181

Postal Address:

Same as physical address

Telephone: office contact number

Email: complianceoffice@mzazelafinance.com

Website: www.mzazelafinance.com

3. Information Officer

Name:

Title: Information Officer

Email: compliance@mzazelafinance.com

Address: Colan Ext 2, Bancor Avenue, Parkland West Building, Menlyn Maine, Waterkloof Glen, Pretoria, 0181

The Information Officer is responsible for ensuring the Company’s compliance with PAIA and for responding to requests for access to information.

4. Guide to the Act

The South African Human Rights Commission (now overseen by the Information Regulator) has compiled a guide containing information to assist persons wishing to exercise their right of access to information.

This guide is available at: <https://www.justice.gov.za/infoereg/>

5. Records Held by the Company

The Company holds records in the following categories, among others:

Category	Description of Records
Company Records	Incorporation documents, CIPC filings, share registers, resolutions, policies.
Financial Records	Financial statements, tax records, invoices, budgets, bank statements.
Client Records	Loan applications, FICA documentation, credit agreements, repayment histories, correspondence.
Human Resources	Employee contracts, payroll, leave, training records, disciplinary proceedings.
Compliance & Legal	FSCA correspondence, FICA records, POPIA consents, audit reports, legal opinions.
Marketing	Advertising materials, campaigns, brand documents.
Third-Party/Supplier Records	Supplier contracts, service level agreements, procurement documentation.
IT & Security	Policies, system access logs, incident reports.

6. Records Automatically Available

Certain information is automatically available to the public and does not require a formal PAIA request, such as:

Information published on the Company's website
Public marketing or product brochures
Company registration details (via CIPC)
POPIA & PAIA policy statements

7. Procedure for Access to Records

Requests for access to information must be made in writing to the Information Officer using the prescribed Form C (available from the Information Regulator's website).

The request must include:

- A clear description of the record requested;
- The purpose for which the information is required;
- Proof of identity of the requester; and
- Contact details for the response.

The Information Officer will acknowledge receipt and advise on any applicable fees.

8. Fees

The requester may be required to pay a request fee and, if the request is granted, an access fee for reproduction and administrative time.

A schedule of applicable fees is available from the Information Officer or the Information Regulator's website.

9. Grounds for Refusal of Access

Access to a record may be refused if disclosure would:

- Unreasonably disclose personal information of a third party;

- Constitute a breach of confidentiality owed to a third party;
- Reveal trade secrets or commercially sensitive information;
- Endanger life or physical safety;
- Prejudice the detection or investigation of an offence; or
- Be privileged from production in legal proceedings.

10. Remedies

If access is denied, the requester will receive written reasons. The requester may:

- Request reconsideration by the Information Officer; or
- Lodge a complaint with the Information Regulator under Section 77A of PAIA.

11. Information Regulator Contact Details

The Information Regulator (South Africa)

JD House, 27 Stiemens Street, Braamfontein, Johannesburg

P.O. Box 31533, Braamfontein, 2017

Tel: 010 023 5200

Email: PAIAComplaints@infoeregulator.org.za / enquiries@infoeregulator.org.za

Website: <https://www.justice.gov.za/infoereg/>

12. Review and Updates

This Manual is reviewed annually or whenever there is a change in:

- Applicable legislation;
- The Company's operations; or
- Contact information.

13. POPIA Alignment

Mzazela Finance Corporation is committed to protecting personal information in accordance with the Protection of Personal Information Act (POPIA).

All requests for personal information will be processed in compliance with both PAIA and POPIA.

Approved by:

Information Officer

Date: 06/01/2025