

SPECSFIN (PTY) LTD

Registration No. 2024/050408/07

Registered credit provider – NCR Reg. No. NCRCP19131

MANUAL

in terms of section 51 of the

Promotion of Access to Information Act, 2 of 2000 (PAIA)

read with the

Protection of Personal Information Act, 4 of 2013 (POPIA)

Private body PAIA manual

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1. Introduction and purpose of this manual

The Promotion of Access to Information Act, 2 of 2000 (**PAIA**) gives effect to the constitutional right of access to any information held by the State and to information held by another person where that information is required for the exercise or protection of any right.¹

Specsfin (Pty) Ltd (**Specsfin**, the **Company**, “we”, “us” or “our”) is a private body as defined in PAIA. Specsfin is a third-party credit provider that provides payment solutions to patients through a network of associate practices and is registered with the National Credit Regulator (**NCR**) under registration number NCRCP19131. This manual is compiled and made available in terms of section 51 of PAIA, read with the relevant provisions of the Protection of Personal Information Act, 4 of 2013 (**POPIA**).²

The purpose of this manual is to:

- describe the Company and identify its Information Officer and contact details;
- describe the categories of records held by the Company and how a person may request access to them;
- set out the procedure, requirements and fees that apply to a request for access; and
- provide the information required under POPIA regarding the processing of personal information by the Company.

Recording a category or subject of record in this manual does not imply that a request for access to such a record will be granted. Every request is considered on its own merits and in accordance with PAIA. Access may be refused on any ground for refusal set out in Chapter 4 of Part 3 of PAIA.³

2. Definitions and interpretation

In this manual, unless the context indicates otherwise, words and expressions have the meanings given to them in PAIA and POPIA. The following key terms are highlighted for convenience:

PAIA / the Act	The Promotion of Access to Information Act, 2 of 2000, as amended, and the Regulations made under it.
POPIA	The Protection of Personal Information Act, 4 of 2013, as amended, and the Regulations made under it.
NCA	The National Credit Act, 34 of 2005, as amended, and the regulations made under it.
Regulations	The Regulations Relating to the Promotion of Access to Information, 2021 (Government Gazette No. 45057, Government Notice R.757 of 27 August 2021), as amended.

¹Section 32 of the Constitution of the Republic of South Africa, 1996.

²Section 51 of PAIA requires the head of a private body to compile this manual; section 51(2) requires it to be updated as necessary.

³Section 50(1) of PAIA: a requester must be given access to a record of a private body where the record is required for the exercise or protection of a right, the procedural requirements are met, and access is not refused on a ground in Chapter 4 of Part 3.

Information Officer	The head of the Company as contemplated in section 1 of PAIA and the Information Officer as contemplated in POPIA, whose details appear in paragraph 3 below, or a duly designated Deputy Information Officer.
Regulator	The Information Regulator (South Africa), established under section 39 of POPIA, which is responsible for PAIA and POPIA.
Record	Recorded information in the possession or under the control of the Company, regardless of form, medium or when it came into existence, and includes Personal Information.
Personal Information	Information relating to an identifiable, living natural person and, where applicable, an identifiable existing juristic person, as defined in section 1 of POPIA.
Consumer	A consumer as contemplated in the NCA, being a person to whom credit is granted or who has applied for credit under a credit agreement with the Company.
Requester	Any person making a request for access to a record of the Company, including a person acting on behalf of another.

3. Particulars of the private body and the Information Officer

Particulars of the Company and its Information Officer, as required by section 51(1)(a) of PAIA:

Name of private body	Specsfin (Pty) Ltd
Type of body	Private company and registered credit provider that provides payment solutions to patients through a network of associate practices.
CIPC registration number	2024/050408/07
VAT number	4620316747
NCR registration number	NCRCP19131
Information Officer	Mr A. B. Sieff
Email	info@specsfin.co.za
Telephone	011 482 7417
Physical address	58 Athol Street, Highlands North, Johannesburg, 2192
Postal address	58 Athol Street, Highlands North, Johannesburg, 2192
Website	www.specsfin.co.za

All requests for access to records, and all enquiries regarding this manual, must be directed to the Information Officer at the contact details above.

4. The Information Regulator and the guide on how to use PAIA

In terms of section 10 of PAIA, the Regulator has compiled a guide (the **Guide**) containing information reasonably required by a person who wishes to exercise a right under PAIA or POPIA. The Guide is available in each of the official languages and explains, among other things, how to lodge a request for access and how to lodge a complaint.

The Guide may be obtained from, and enquiries directed to, the Information Regulator:

Body	The Information Regulator (South Africa)
Physical address	27 Stiemens Street, Braamfontein, Johannesburg, 2001
Postal address	P.O. Box 31533, Braamfontein, Johannesburg, 2017
Telephone	+27 (0)10 023 5200
General enquiries	enquiries@inforegulator.org.za
PAIA complaints	PAIAComplaints@inforegulator.org.za
POPIA complaints	POPIAComplaints@inforegulator.org.za
Website	https://inforegulator.org.za

5. Records automatically available without a request

Section 52 of PAIA permits a private body to make certain categories of records automatically available without a person having to submit a formal request. The Company has **not** published a notice under section 52(2) listing such categories.

The following information is, however, made freely available and may be obtained without a formal PAIA request:

- this PAIA manual;
- information published on the Company's website (www.specsfin.co.za); and
- pre-agreement statements, quotations and other documents that the Company is required by the National Credit Act to provide to a consumer in the ordinary course of a credit transaction.

All other records of the Company are available only on request, in accordance with this manual and PAIA.

6. Records available in terms of other legislation

Certain records of the Company are kept or made available in accordance with other legislation. The legislation listed below is not exhaustive and may be amended from time to time. Where another law gives a right of access on a basis other than PAIA, that law applies.

Legislation that may require the Company to keep, retain or produce records includes, among others:

- National Credit Act, 34 of 2005, and the National Credit Regulations (including record-keeping obligations under section 170 and the conditions of registration as a credit provider)
- Protection of Personal Information Act, 4 of 2013

- Promotion of Access to Information Act, 2 of 2000
- Companies Act, 71 of 2008
- Consumer Protection Act, 68 of 2008
- Financial Intelligence Centre Act, 38 of 2001 (to the extent applicable to the Company)
- Income Tax Act, 58 of 1962
- Tax Administration Act, 28 of 2011
- Value-Added Tax Act, 89 of 1991
- Prescription Act, 68 of 1969
- Basic Conditions of Employment Act, 75 of 1997
- Labour Relations Act, 66 of 1995
- Employment Equity Act, 55 of 1998
- Unemployment Insurance Act, 63 of 2001, and Unemployment Insurance Contributions Act, 4 of 2002
- Compensation for Occupational Injuries and Diseases Act, 130 of 1993
- Skills Development Act, 97 of 1998, and Skills Development Levies Act, 9 of 1999

7. Categories of records held by the Company

The Company maintains records in the categories set out below (section 51(1)(e) of PAIA). The list is illustrative and not exhaustive. The inclusion of a category does not mean that access to records in that category will necessarily be granted; grounds of refusal under Chapter 4 of Part 3 of PAIA may apply (see paragraph 10).

7.1 Consumer and credit records

- Credit applications and supporting documents
- Identity and contact details of consumers (name, identity number, address, telephone, email)
- Affordability assessment records and supporting financial information
- Pre-agreement statements, quotations and credit agreements
- Account, payment, statement and transaction records
- Records of credit information reported to and received from credit bureaus
- Collections, default, enforcement and settlement records
- Consumer correspondence, complaints and POPIA notification records

7.2 Associate practice and partner records

- Agreements with associate practices through which payment solutions are offered
- Contact and representative details of associate practices
- Records of transactions, referrals and settlements with associate practices

7.3 Company and statutory records

- Memorandum of Incorporation and CIPC records

- NCR registration records and conditions of registration
- Share register and records of directors and shareholders
- Minutes, resolutions, statutory registers and returns

7.4 Financial and tax records

- Accounting records, ledgers, invoices and statements
- Bank statements and banking records
- Annual financial statements and audit / review records
- VAT, PAYE and income tax records and SARS correspondence

7.5 Employee and human-resources records

- Employment contracts and personnel files
- Payroll, leave, benefit and disciplinary records
- Recruitment and job-applicant records
- Statutory employment records (UIF, COIDA, SDL, employment equity)

7.6 Operational, regulatory and other records

- Supplier and service-provider contracts and details
- Records of dealings and reports submitted to the NCR
- Insurance policies and related records
- Marketing and service agreements
- Litigation, legal and regulatory correspondence (subject to legal privilege)
- IT system, electronic communication and security records

8. Processing of personal information (POPIA)

This paragraph sets out the information contemplated in section 51(1)(c) of PAIA and the corresponding provisions of POPIA regarding the processing of personal information by the Company as a responsible party.

8.1 Purposes of processing

The Company processes personal information for, among others, the following purposes:

- receiving and assessing credit applications and providing payment solutions to consumers;
- conducting affordability assessments as required by the National Credit Act;
- administering credit agreements and accounts, and collecting amounts due;
- reporting to and obtaining information from registered credit bureaus;
- managing relationships and settlements with associate practices;
- complying with the NCA, the conditions of NCR registration, and tax, company-law and other legal obligations;
- managing employees, contractors and the operation of the business; and

- communicating with consumers and other parties and exercising or defending legal rights.

8.2 Categories of data subjects and their personal information

The Company may process personal information relating to the following categories of data subjects (this list is not exhaustive):

Category of data subject	Categories of personal information processed
Consumers (patients applying for or holding credit)	Identifying and contact details, identity numbers, income and financial information, affordability and credit information, banking details, account and payment history
Associate practices and their representatives	Business and contact details, representative details, banking and settlement information, contractual information
Employees / job applicants	Identifying and contact details, qualifications, employment history, remuneration, banking details, tax and statutory information, performance and disciplinary records
Suppliers and service providers	Contact and representative details, banking and account details, contractual information
Directors and shareholders	Identifying details, shareholding and statutory information

8.3 Recipients of personal information

Personal information may be supplied to the following categories of recipients, where lawful and necessary:

- registered credit bureaus (to which the Company reports and from which it obtains credit information);
- the National Credit Regulator and other regulators, where required by law;
- banks, payment processors and collection systems used to administer accounts and payments;
- associate practices, in relation to the payment solutions offered through them;
- debt collectors and attorneys, for the administration, collection and enforcement of accounts;
- SARS and other statutory or government bodies;
- professional advisors such as auditors, accountants and attorneys; and
- operators (such as IT, hosting and payroll providers) that process information on the Company's behalf under written contract.

8.4 Trans-border (cross-border) flows

The Company may store or process personal information using service providers whose servers or facilities are located outside the Republic of South Africa (for example, certain cloud-hosting or software services). Where this occurs, the Company takes reasonable steps to ensure that the transfer complies with the conditions in section 72 of POPIA.

8.5 Security safeguards

The Company has implemented reasonable technical and organisational measures to secure the integrity and confidentiality of personal information and to prevent loss, damage, unauthorised access or unlawful processing, including access controls, confidentiality undertakings, physical and electronic security of records, and contractual safeguards with operators, as contemplated in sections 19 to 22 of POPIA.

8.6 Requests relating to personal information

A data subject may request confirmation of whether the Company holds personal information about them, access to that information, and (where appropriate) correction or deletion in terms of section 24 of POPIA. Requests for access to a data subject's own personal information are made under PAIA, using the procedure in paragraph 9. Consumers also have rights in respect of their credit information under the National Credit Act, including in relation to information held by credit bureaus.

9. Procedure for requesting access to records

A requester who wishes to obtain access to a record of the Company must follow the procedure below.⁴

1. Complete the prescribed request form (Form 2 of Annexure A to the 2021 Regulations). The form is available from the Information Officer and from the Information Regulator's website at <https://inforegulator.org.za>.
2. Submit the completed form to the Information Officer at the postal address, physical address or email address set out in paragraph 3.
3. Provide sufficient detail to enable the Information Officer to identify the record(s) requested and to identify and contact the requester and specify the form of access required.
4. Identify the right that the requester seeks to exercise or protect and explain why the requested record is required for the exercise or protection of that right.
5. Where the request is made on behalf of another person, submit proof of the capacity in which the request is made, to the satisfaction of the Information Officer.
6. Pay the prescribed request fee (see paragraph 11). The Information Officer will, by notice, require payment of the request fee before the request is further processed, unless the request is for the requester's own personal information.

If a requester is unable to complete the form because of illiteracy or a disability, the request may be made orally and the Information Officer will reduce it to writing on the prescribed form and provide a copy to the requester.

Decision period. The Information Officer will decide on the request as soon as reasonably possible, and in any event within 30 days of receipt, unless the period is extended in accordance with section 57 of PAIA or third-party notification under Chapter 5 of PAIA applies. The requester will be notified of the decision and of any fees payable.

⁴Section 53 of PAIA, read with regulation 7 and Form 2 of the Regulations Relating to the Promotion of Access to Information, 2021 (GG 45057, 27 August 2021).

10. Grounds for refusal of access

Access to a record may, or in some cases must, be refused on the grounds set out in Chapter 4 of Part 3 of PAIA. These include the protection of:

- the privacy of a third party who is a natural person;
- commercial information of a third party (for example, trade secrets, financial, commercial, scientific or technical information);
- information held in confidence and the protection of confidential information of third parties;
- the safety of individuals and the protection of property;
- records privileged from production in legal proceedings;
- the commercial activities of the Company (including trade secrets and research); and
- where disclosure is otherwise prohibited or limited by law.

A request may also be refused where the record cannot be found or does not exist; in that event the Information Officer will notify the requester by way of an affidavit or affirmation in accordance with section 55(3) of PAIA. The Company may, despite a ground of refusal, grant access where required by the public-interest override in section 70 of PAIA.

11. Fees

Two types of fees may apply: a **request fee** (payable before the request is processed) and an **access fee** (payable before access is given, covering reproduction, search and preparation). The prescribed fees are set out in Annexure B to the 2021 Regulations and are reproduced below.⁵

Item	Amount
Request fee (payable by every requester, other than a personal requester for their own personal information)	R140.00
Photocopy of an A4-size page (or part thereof)	R2.00 per page
Printed copy of an A4-size page (or part thereof) held in electronic or machine-readable form	R2.00 per page
Copy on a flash drive (provided by the requester)	R40.00
Copy on a compact disc (provided to the requester)	R60.00
Transcription / copy of visual images, per A4-size page	To be outsourced; charged at the service provider's quotation
Transcription of an audio record, per A4-size page	R30.00
Copy of an audio record	R40.00 (flash drive) / R60.00 (compact disc)

⁵Section 54 of PAIA, read with Annexure B to the 2021 Regulations.

Item	Amount
Search for and preparation of the record for disclosure, per hour or part of an hour (excluding the first hour)	R145.00 per hour, not exceeding R435.00 in total
Postage, email or other electronic transfer	Actual expense, if any

Deposit. Where the search for and preparation of a record is likely to exceed six hours, the Information Officer may require a deposit of not more than one third of the access fee that would be payable if the request were granted. If access is refused, any deposit paid will be refunded.

VAT and amendments. Specsfin (Pty) Ltd is a registered VAT vendor (VAT No. 4620316747) and VAT will be added to the prescribed fees. The prescribed fees may be amended by the Minister from time to time; the fees applicable at the date of the request will apply. The Company may withhold a record until all applicable fees have been paid.

12. Remedies: complaints and applications to court

The Company, as a private body, does not provide an internal appeal procedure. A requester who is dissatisfied with a decision of the Information Officer (including a refusal of access, the form of access, or the fees charged) may:

- lodge a complaint with the Information Regulator using the prescribed complaint form and the contact details in paragraph 4; or
- apply to a court (the High Court or a designated Magistrate's Court) for appropriate relief in terms of section 78 of PAIA.

A complaint to the Regulator or an application to court must generally be made within 180 days of the decision (or of becoming aware of it). Lodging a complaint with the Regulator is not a precondition for, and does not replace, the right to approach a court.

13. Availability and updating of this manual

This manual is available:

- on the Company's website (www.specsfin.co.za), if applicable;
- for inspection at the principal place of business of the Company during normal business hours, free of charge; and
- from the Information Officer on request (a fee may be charged for a copy, as set out in paragraph 11).

A copy of this manual will be provided to the Information Regulator on request. The Information Officer will update this manual whenever necessary in terms of section 51(2) of PAIA.

14. Annexures

The following are referenced in, and form part of, this manual:

- Annexure A – Form 2 (Request for Access to Record), as prescribed by regulation 7 of the 2021 Regulations. This form is available from the Information Officer and from the Information Regulator at <https://info regulator.org.za>.
- Annexure B – Schedule of prescribed fees (reproduced in paragraph 11).
- Information Regulator contact details (set out in paragraph 4).

Approval

Signed for and on behalf of Specsfin (Pty) Ltd by the Information Officer:



Mr A. B. Sieff

Information Officer

Date: 22 June 2026