

**MANUAL IN TERMS OF 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”)**

REVENUE CONSULTING (PTY) LTD

(REG. NO.: 1996/017452/07)

(“THE COMPANY”)



REVC

Revenue Consulting (Pty) Ltd.

September 2025

1 Introduction

- 1.1 This Manual constitutes the Company PAIA manual.
- 1.2 This Manual is compiled in accordance with section 51 of PAIA as amended by the Protection of Personal Information Act, 2013 ("POPIA"). POPIA promotes the protection of personal information processed by public and private bodies, including certain conditions so as to establish minimum requirements for the processing of personal information. POPIA amends certain provisions of PAIA, balancing the need for access to information against the need to ensure the protection of personal information by providing for the establishment of an Information Regulator to exercise certain powers and perform certain duties and functions in terms of POPIA and PAIA, providing for the issuing of codes of conduct and providing for the rights of persons regarding unsolicited electronic communications and automated decision making in order to regulate the flow of personal information and to provide for matters concerned therewith.
- 1.3 This PAIA manual also includes information on the submission of objections to the processing of personal information and requests to delete or destroy personal information or records thereof in terms of POPIA.

For purposes of this Manual, we refer to ourselves as "The Company", "we", "us" or "our".

2 Who Are We - About Us And Our Business

Revenue Consulting (Pty) Ltd ("REVCO") is a market leader specialising in debt management, debt collection and revenue enhancement. Revco is a professional, innovative group offering a wealth of debt management and debt collection experience across various industries in addition to offering our clients leading edge collection processes and technology.

The Revco Group has operated in the field of revenue enhancement and debt management for 25 years. Revco is registered with the Debt Collectors Council and is a member of the Association of Debt Recovery Agents "ADRA". Revco is a certified Level 2 BBB EE Contributor and is 70% owned by BEE partners.

3 Our Contact Details

- 3.1 All requests for access to records in terms of the Act must be in writing and must be addressed to the Information Officer, using the under assigned details:

Information Officer:	Vusumuzi Ivan Jennings
Postal Address:	PO BOX 25611, Benoni North
Street Address:	11 Lakeview Crescent, Benoni
Contact number:	011 954 2998
Email address:	Vusij@revco.co.za

Deputy Information Officer: Sheldon Goodall
Postal Address: PO BOX 25611, Benoni North
Street Address: 11 Lakeview Crescent, Benoni
Contact number: 043 721 3075
Email address: Sheldong@revco.co.za

4 PAIA Guide

- 4.1 In order to assist those who are not familiar with PAIA or POPIA, a Guide that contains information to assist you in understanding how to exercise your rights under PAIA (“the Guide”) is available in all the South African official languages.
- 4.2 If you have any queries, or need a copy of the Guide, please contact the Information Regulator directly at:

The Information Regulator (South Africa)
JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
P.O Box 31533, Braamfontein, Johannesburg, 2017
Complaints email: complaints.IR@justice.gov.za
General enquiries email: infoereg@justice.gov.za.

5 Information That Is Automatically Available Without A PAIA Request

- 5.1 The information available on our website, may be automatically accessed by you without having to go through the formal PAIA request process.

6 Records Kept In Terms Of The Other Legislation

- 6.1 We are subject to many laws and regulations, some of which require us to keep certain records.
- 6.2 These laws are detailed in Appendix E attached hereto:
- 6.3 Note that the list is not exhaustive.

7 Description Of Subjects We Hold Records On And Categories Of Records

7.1 Described below are the records which we hold:

- Basic Conditions of Employment Act, 1997
- Broad Base Black Economic Empowerment Act, 2003
- Companies Act 1973
- Companies Act 2008 (Act No. 71 of 2008)
- Compensation for Occupational Injuries and Diseases Act, 1993
- Constitution of the Republic of South Africa 1996
- Consumer Protection Act, 2008
- Courts of Law Amendment Act 7 of 2017
- Debt Collectors Act, 1998
- Electronic Communications Act, 2005
- Electronic Communications and Transactions Act, 2002
- Employment Equity Act, 1998
- Income Tax Act, 1962
- Labour Relations Act, 1995
- Legal Practice Act 28 of 2014
- Occupational Health and Safety Act, 1993
- National Credit Act, 2005
- Pension Funds Act, 1956 (Act No. 24 of 1956)
- Promotion of Access to Information Act, 2000
- Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000
- Public Holidays Act, 1994 (act No. 36 of 1994)
- Skills Development Act, 1998
- Skills Development Levies Act, 1999
- Tax Administration Act, 2011
- Unemployment Insurance Act, 2001
- Unemployment Insurance Contributions Act, 2002
- Value-Added Tax Act, 1991

8 Information Related to POPIA

8.1 Requests for personal information under POPIA must be made in accordance with the provisions of PAIA. This process is outlined in paragraph 9 below

8.2 If we provide you with your personal information, you have the right to request the correction, deletion or destruction of your personal information, in the prescribed form. You may also object to the processing of your personal information in the prescribed form.

8.3 We have attached the prescribed forms to this Manual for your convenience.

8.4 We will give you a written estimate of the fee for providing you with your personal information, before providing you with the services. We may also require you to provide us with a deposit for all or part of the fee prior to giving you the requested personal information.

8.5 Purpose of processing

8.5.1 POPIA provides that personal information may only be processed lawfully and in a reasonable manner that does not infringe your (the data subject's) privacy.

8.5.2 The type of personal information that we process will depend on the purpose for which it is collected; all information held is for lawful purposes and intended solely for the fulfilment of statutory compliance obligations imposed on data subjects through contract or law.

8.5.2.1 Personal information held of data subjects will inter alia relate to data subject's full names, Identification numbers, contact numbers, email addresses, physical addresses and all other relevant data supplied under the authority of a responsible party essential to the execution of the mandate imposed on Revco by a responsible party;

8.5.2.2 Account information as defined with section 105 and 106 of the Act;

8.5.2.3 Payment and Management of Personnel

8.6 Personal information that is processed; category of data subject; and category of personal information include,

8.6.1 Clients/Debtors/Employees - Natural persons: Names; Contact details; Physical and Postal addresses; date of birth; ID number; Tax related information; Nationality; Gender; Confidential correspondence and agreements; banking details, telephone and cell numbers, email addresses.

8.7 Categories of recipients for purposes of processing personal information

8.7.1 We may supply personal information to these potential recipients:

8.7.1.1 Information may be processed through transmission of data to the responsible party, Credit Bureau's, Tracing Agents, Magistrate Courts and the Sheriff of the Court;

8.7.1.2 South African Revenue Service, Department of Labour

8.7.2 We may disclose personal information we collected to Internal use.

8.7.3 We endeavour to enter into written agreements to ensure that other parties comply with our confidentiality and privacy requirements. Personal information may also be disclosed where we have a legal responsibility or a legal right to do so.

8.8 Actual or planned trans-border flows of personal information

8.8.1 We may disclose personal information we collected to our shareholders, funders or third-party service providers, with whom we engage in business or whose services or products we elect to use, including cloud services hosted in international jurisdictions.

8.8.2 We endeavour to enter into written agreements to ensure that other parties comply with our confidentiality and privacy requirements. Personal information may also be disclosed where we have a legal duty or a legal right to do so.

8.9 General description of information security measures

8.9.1 The Company employs appropriate, reasonable technical and organisational measures to prevent loss of damage to or unauthorised destruction of personal information and unlawful access to or processing of personal information. These measures include

8.9.1.1 Password protection, User access control, virus protection, malware and phishing protection, key access control, unauthorized access control.

9 Request Procedure

9.1 Completion of the prescribed form

9.1.1 Any request for access to a record from a private body in terms of PAIA must substantially correspond with the form attached hereto marked Appendix A - FORM C - Request for access to record of private body (Section 53(1) of PAIA) [Regulation 10].

9.1.2 A request for access to information which does not comply with the formalities as prescribed by PAIA will be returned to you.

9.2 Payment of the prescribed fees

9.2.1 A Fee may be payable, depending on the type of information requested, as described under Appendix B - Fees in respect of private bodies.

9.2.2 There are two categories of fees which are payable:

9.2.2.1 The request fee: R50

9.2.2.2 The access fee: This is calculated by taking into account reproduction costs, search and preparation costs, as well as postal costs.

9.2.3 Section 54 of PAIA entitles The Company to levy a charge or to request a fee to enable it to recover the cost of processing a request and providing access to records. The fees that may be charged are set out in Regulation 9(2)(c) promulgated under PAIA.

- 9.2.4 Where a decision to grant a request has been taken, the record will not be disclosed until the necessary fees have been paid in full.
- 9.2.5 POPIA provides that a data subject may, upon proof of identity, request The Company to confirm, free of charge, all the information it holds about the data subject and may request access to such information, including information about the identity of third parties who have or have had access to such information.
- 9.2.6 POPIA also provides that where the data subject is required to pay a fee for services provided to him/her, The Company must provide the data subject with a written estimate of the payable amount before providing the service and may require that the data subject pays a deposit for all or part of the fee.

10 Objection

- 10.1 POPIA provides that a data subject may object, at any time, to the processing of personal information by The Company, on reasonable grounds relating to his/her particular situation, unless legislation provides for such processing. The data subject must complete the prescribed form attached hereto as Appendix C - FORM 1 - Objection to the processing of personal information in terms of section 11(3) of POPIA Regulations relating to the protection of personal information, 2018 [Regulation 2] and submit it to the Information Officer at the postal or physical address, facsimile number or electronic mail address set out above.

11 Correction

- 11.1 A data subject may also request The Company to correct or delete personal information about the data subject in its possession or under its control that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or obtained unlawfully; or destroy or delete a record of personal information about the data subject that The Company is no longer authorised to retain records in terms of POPIA's retention and restriction of records provisions.
- 11.2 A data subject that wishes to request a correction or deletion of personal information or the destruction or deletion of a record of personal information must submit a request to the Information Officer at the postal or physical address, facsimile number or electronic mail address set out above on the form attached hereto as Appendix D - FORM 2 - Request for correction or deletion of personal information or destroying or deletion of record of personal information in terms of section 24(1) of POPIA's Regulations relating to the protection of personal information, 2018 [Regulation 3]

12 Proof Of Identity

- 12.1 Proof of identity is required to authenticate your identity and the request. You will, in addition to this prescribed form, be required to submit acceptable proof of identity such as a certified copy of your identity document or other legal forms of identity.

13 Timelines For Consideration of a Request For Access

- 13.1 Requests will be processed within 30 (thirty) days, unless the request contains considerations that are of such a nature that an extension of the time limit is needed.
- 13.2 Should an extension be required, you will be notified, together with reasons explaining why the extension is necessary.

14 Grounds For Refusal of Access and Protection Of Information

- 14.1 There are various grounds upon which a request for access to a record may be refused. These grounds include:
- 14.1.1 the protection of personal information of a third person (who is a natural person) from unreasonable disclosure;
 - 14.1.2 the protection of commercial information of a third party (for example: trade secrets; financial, commercial, scientific or technical information that may harm the commercial or financial interests of a third party);
 - 14.1.3 if disclosure would result in the breach of a duty of confidence owed to a third party;
 - 14.1.4 if disclosure would jeopardise the safety of an individual or prejudice or impair certain property rights of a third person;
 - 14.1.5 if the record was produced during legal proceedings, unless that legal privilege has been waived;
 - 14.1.6 if the record contains trade secrets, financial or sensitive information or any information that would put The Company at a disadvantage in negotiations or prejudice it in commercial competition; and/or
 - 14.1.7 if the record contains information about research being carried out or about to be carried out on behalf of a third party or by The Company.
- 14.2 Section 70 of PAIA contains an overriding provision. Disclosure of a record is compulsory if it would reveal (i) a substantial contravention of, or failure to comply with the law; or (ii) there is an imminent and serious public safety or environmental risk; and (iii) the public interest in the disclosure of the record in question clearly outweighs the harm contemplated by its disclosure.

- 14.3 If the request for access to information affects a third party, then such third party must first be informed within 21 (twenty one) days of receipt of the request. The third party would then have a further 21 (twenty one) days to make representations and/or submissions regarding the granting of access to the record.

15 Remedies Available To A Requester On Refusal Of Access

- 15.1 If the Information Officer decides to grant a requester access to the particular record, such access must be granted within 30 (thirty) days of being informed of the decision.
- 15.2 There is an appeal procedure that may be followed after a request to access information has been refused, which will be described in the correspondence addressed to you by the Information Officer.
- 15.3 In the event that you are not satisfied with the outcome of the appeal, you are entitled to apply to the Information Regulator or a court of competent jurisdiction to take the matter further.
- 15.4 Where a third party is affected by the request for access and the Information Officer has decided to grant you access to the record, the third party has 30 (thirty) days in which to appeal the decision in a court of competent jurisdiction. If no appeal has been lodged by the third party within 30 (thirty) days, you must be granted access to the record.

16 Availability Of This Manual

- 16.1 Copies of this Manual are available for inspection, free of charge, at the registered offices of The Company at the address listed above
- 16.2 Copies will also be made available on the Company website/s.

FORM 2

REQUEST FOR ACCESS TO RECORD

[Regulation 7]

NOTE:

1. Proof of identity must be attached by the requester.
2. If requests made on behalf of another person, proof of such authorisation, must be attached to this form.

TO: The Information Officer

(Address)

E-mail address:

Fax number:

Mark with an "X"

- Request is made in my own name
 Request is made on behalf of another person.

PERSONAL INFORMATION			
Full Names			
Identity Number			
Capacity in which request is made <i>(when made on behalf of another person)</i>			
Postal Address			
Street Address			
E-mail Address			
Contact Numbers	Tel. (B):		Facsimile:
	Cellular:		
Full names of person on whose behalf request is made <i>(if applicable)</i> :			
Identity Number			
Postal Address			

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		
PARTICULARS OF RECORD REQUESTED			
<i>Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)</i>			
Description of record or relevant part of the record:			
Reference number, if available			
Any further particulars of record			
TYPE OF RECORD <i>(Mark the applicable box with an "X")</i>			
Record is in written or printed form			
Record comprises virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>			
Record consists of recorded words or information which can be reproduced in sound			
Record is held on a computer or in an electronic, or machine-readable form			

FORM OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Printed copy of record <i>(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)</i>	
Written or printed transcription of virtual images <i>(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)</i>	
Transcription of soundtrack <i>(written or printed document)</i>	
Copy of record on flash drive <i>(including virtual images and soundtracks)</i>	
Copy of record on compact disc drive <i>(including virtual images and soundtracks)</i>	
Copy of record saved on cloud storage server	

MANNER OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Personal inspection of record at registered address of public/private body <i>(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)</i>	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format <i>(including transcriptions)</i>	
E-mail of information <i>(including soundtracks if possible)</i>	
Cloud share/file transfer	
Preferred language <i>(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)</i>	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED	
<i>If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.</i>	
Indicate which right is to be exercised or protected	

Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES	
a)	<i>A request fee must be paid before the request will be considered.</i>
b)	<i>You will be notified of the amount of the access fee to be paid.</i>
c)	<i>The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.</i>
d)	<i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i>
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication <i>(Please specify)</i>

Signed at _____ this _____ day of _____ 20 _____

Signature of Requester / person on whose behalf request is made

FOR OFFICIAL USE

Reference number:	
Request received by: <i>(State Rank, Name And Surname of Information Officer)</i>	
Date received:	
Access fees:	
Deposit (if any):	

Signature of Information Officer

Appendix B

FEES IN RESPECT OF PRIVATE BODIES

1. The "request fee" payable by a requester, other than a personal requester, referred to in section 54(1) of the Act, is R50
2. The "fees for reproduction" referred to in section 52(3) and "access fees" payable by a requester referred to in section 54(7), unless exempted under section 54(8) of the Act, are as follows:
 - (a) for every photocopy of an A4-size page or part thereof - R1 - R10
 - (b) for every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form - R0 - R75
 - (c) for a copy in a computer-readable form on:
 - (i) compact disc - R70
 - (ii) Digital format(Flash drive) – R120
 - (d) (i) for a transcription of visual images, for an A4-size page or part thereof - R40;
(ii) for a copy of visual images - R60
 - (e) (i) for transcription of an audio record, for an A4-size page or part thereof - R20;
(ii) for a copy of an audio record - R30
 - (f) To search for the record for disclosure, R30 for each hour or part of an hour reasonably required for such search.

The actual postal fee is payable when a copy of a record must be posted to a requester Exemptions from paying "access fees"

Person or persons exempted from paying access fees:

- (i) A single person whose annual income does not exceed R 14,712.00; or
- (ii) Married persons or a person and his/her life partner whose annual income does not exceed R 27,192.00

Appendix C

**FORM 1 - OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION
IN TERMS OF SECTION 11(3) OF POPIA**

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018

[Regulation 2]

Note:

1. *Affidavits or other documentary evidence as applicable in support of the objection may be attached.*
2. *If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.*
3. *Complete as is applicable.*

A	DETAILS OF DATA SUBJECT
Name(s) and surname/ registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number / E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname / Registered name of responsible party:	
Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number/ E-mail address:	

C	REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) <i>(Please provide detailed reasons for the objection)</i>

Signed at this day of20.....

.....

Signature of data subject/designated person

Appendix D

REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION OR DESTROYING OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018

[Regulation 3]

Note:

- 1. Affidavits or other documentary evidence as applicable in support of the request may be attached.*
- 2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.*
- 3. Complete as is applicable.*

Mark the appropriate box with an "x".

Request for:

or Correction or deletion of the personal information about the data subject which is in possession under the control of the responsible party.

Destroying or deletion of a record of personal information about the data subject which is in possession or under the control of the responsible party and who is no longer authorised to retain the record of information.

A	DETAILS OF THE DATA SUBJECT
Name(s) and surname / registered name of data subject:	
Unique identifier/ Identity Number:	
Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number/E-mail address:	
B	DETAILS OF RESPONSIBLE PARTY
Name(s) and surname / registered name of responsible party:	

Residential, postal or business address:	
	Code ()
Contact number(s):	
Fax number/ E-mail address:	
C	INFORMATION TO BE CORRECTED/DELETED/ DESTROYED/ DESTROYED
D	<p>REASONS FOR *CORRECTION OR DELETION OF THE PERSONAL INFORMATION ABOUT THE DATA SUBJECT IN TERMS OF SECTION 24(1)(a) WHICH IS IN POSSESSION OR UNDER THE CONTROL OF THE RESPONSIBLE PARTY; and/or</p> <p>REASONS FOR *DESTRUCTION OR DELETION OF A RECORD OF PERSONAL INFORMATION ABOUT THE DATA SUBJECT IN TERMS OF SECTION 24(1)(b) WHICH THE RESPONSIBLE PARTY IS NO LONGER AUTHORISED TO RETAIN.</p> <p><i>(Please provide detailed reasons for the request)</i></p>

Signed at this day of20.....

.....
Signature of data subject/ designated person

Appendix E

Table of Legislation

- Records are kept in accordance with such other legislation as is applicable to The Company, which includes but is not limited to the following:
- Basic Conditions of Employment Act, 1997
- Broad Base Black Economic Empowerment Act, 2003
- Companies Act 1973
- Companies Act 2008 (Act No. 71 of 2008)
- Compensation for Occupational Injuries and Diseases Act, 1993
- Constitution of the Republic of South Africa 1996
- Consumer Protection Act, 2008
- Debt Collectors Act, 1998
- Electronic Communications Act, 2005
- Electronic Communications and Transactions Act, 2002
- Employment Equity Act, 1998
- Income Tax Act, 1962
- Labour Relations Act, 1995
- Local Government: Municipal Property Rates Act, 2004 as amended(Act 6 of 2004)
- Occupational Health and Safety Act, 1993
- National Credit Act, 2005
- Municipal Finance Management Act, 2003 (Act 565 of 2003)
- Pension Funds Act, 1956 (Act No. 24 of 1956)
- Promotion of Access to Information Act, 2000
- Public Holidays Act, 1994 (act No. 36 of 1994)
- Skills Development Act, 1998
- Skills Development Levies Act, 1999
- Unemployment Insurance Act, 2001
- Unemployment Insurance Contributions Act, 2002
- Value-Added Tax Act, 1991