

PAIA Manual

Elula is committed to upholding your right to access information. This manual is designed to guide you, as the requester, in exercising that right effectively. It outlines the procedures and requirements for requesting access to our records, ensuring transparency and compliance with applicable legislation.

Through this manual, you will gain a clear understanding of:

- The types of records held by Elula
- The process for submitting a formal request
- The timelines and conditions associated with access
- Your rights and responsibilities as an information requester

We encourage you to make use of this resource to facilitate informed and respectful engagement with Elula's information management practices.

1. Introduction

We are a credit risk management services company. Our business is a private company. Please refer to our website www.elula-cms.co.za for more information on who we are and what we do.

2. Our Information office details

Our information officer is Linda Joubert. To contact the information officer, you can email the reporting@elula-cms.co.za

3. The Information Regulator

For further guidance, you may also contact the Information Regulator.

Visit their website

www.inforegulator.org.za

Postal address

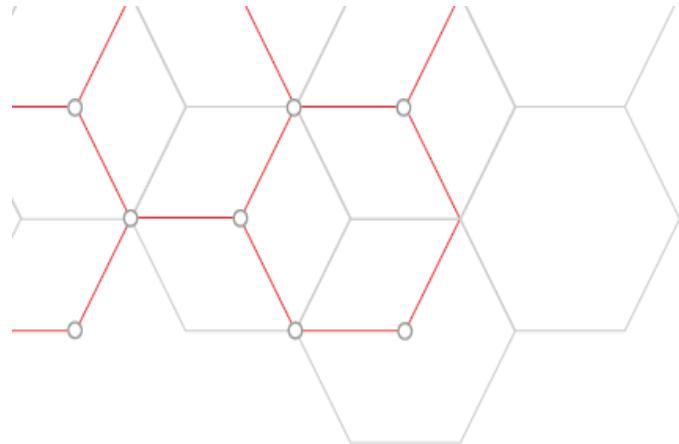
P.O Box 3153, Braamfontein, Johannesburg, 2017

Physical address

JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Phone number

010 023 5200



Ask a general enquiry by [email](mailto:enquiries@inforegulator.org.za)

enquiries@inforegulator.org.za

Lodge a complaint by [email](mailto:PAIAComplaints@inforegulator.org.za)

PAIAComplaints@inforegulator.org.za

4. Records that are automatically available

Some records are automatically available to you without you needing to request access to them

Type of record	How you can access it
Memorandum of incorporation (MOI)	BizPortal
Directors' names	BizPortal
Documents of incorporation	BizPortal
Banking details	Request by email
Information on our website	Visit our website

5. Records that can be requested

The following records are held in electronic or physical format, and you may request access to them.

These are records that most organisations have.

- Establishment records
- Business records
- Financial records
- Insurance records
- Tax records
- Personal records
- Records required by Law
- Agreements or contracts
- Regulatory documents
- Customer and supplier information

6. How you can request access

Our information officer will deal with all matters relating to PAIA so we can comply with our PAIA obligations. To request access to a record, please complete the PAIA request Form 02: [Request for Access to Record](https://inforegulator.org.za/paia) [Regulation 7] that is available on their website [www. https://inforegulator.org.za/paia](https://inforegulator.org.za/paia)

Please submit the completed request form, along with the applicable request fee as outlined below, to our Information Officer via one of the following channels:

Email: reporting@elula-cms.co.za

To ensure your request is processed efficiently, the completed form must include:

- Sufficient details to enable the Information Officer to identify you, the records you are requesting, and the form of access you require
- our preferred contact details, including an email address, postal address, or fax number
- A description of the right you wish to exercise or protect
- An explanation of why the requested record is necessary to exercise or protect that right
- Any alternative method by which you wish to be informed of our decision, other than in writing
- Proof of the capacity in which you are making the request, if acting on behalf of another person (subject to our assessment of its adequacy)

Please note: If you do not use the prescribed standard form, we reserve the right to:

- Decline the request due to non-compliance with procedural requirements; or
- Refuse the request if insufficient information is provided; or
- Delay processing the request.
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We appreciate your cooperation in ensuring all required information is submitted accurately and completely.

7. How information is shared and related fees

When submitting a request there may be a request fee as well as an access fee as the law prescribes. The applicable fees must be paid to us before we give you access. You will receive a notice from our information officer upon your request setting out the application procedure and applicable fees.

The access fee is payable for the time it takes us to handle your request, or if the time has exceeded the prescribed hours to search and prepare the record for disclosure.

The access fee will provide for:

- the costs of making the record, or transcribing the record,
- a postal fee (if applicable), and
- the reasonable time we need to search for the record and prepare the record for you.

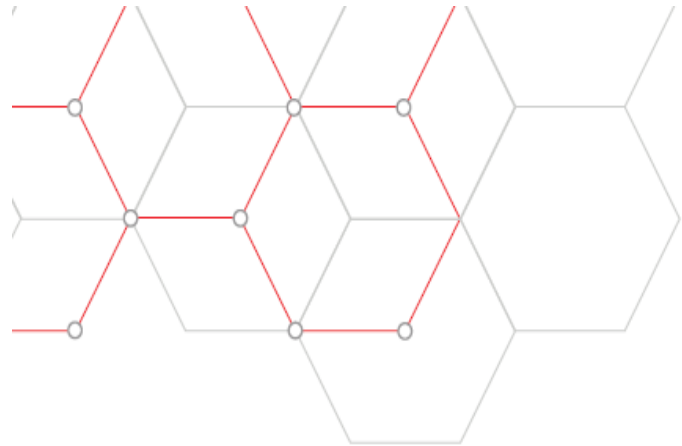
8. Grounds for us to refuse access

We may have to refuse you access to certain records in terms of PAIA to protect:

- someone else's privacy;
 - another company's commercial information;
 - someone else's confidential information;
 - research information;
 - the safety of individuals and property; or
 - records privileged from production in legal proceedings
- as stipulated in Sections 63 – Section 68.

9. Granting access to information

We will notify you in writing whether your request has been approved or denied within 30 calendar days after receiving your request. If we cannot find the record you asked for or it does not exist, we will notify you by way of affidavit that it is not possible to give access to that record.



10. Remedies available if we refuse to give you access

If we deny your request for access, you may:

- apply to a court with appropriate jurisdiction, or
- lodge a complaint with the Information Regulator,

for the necessary relief within 180 calendar days of us notifying you of our decision.

11. How we process and protect personal information

We process personal information of various categories of people for various purposes. Please refer to our website for our Privacy Policy.

12. Availability of this Access to Information Manual

This manual is available in English in electronic format on our website.

13. Updates to this Access to Information Manual

This manual will be updated whenever we make material changes to it.