

PAIA MANUAL

Manual prepared under section 51 of the Promotion of Access to Information Act 2 of 2000

Legal entity	Ekkerd Private Wealth (Pty) Ltd
Registration	2025/593128/07
FSP licence	55438
Contact	office@ekkerdprivatewealth.co.za 044 873 3105

1. Introduction

This Manual explains the records held by EPW and the procedure for requesting access under PAIA. Access is not automatic: a requester must comply with PAIA, identify the right to be exercised or protected, and show why the requested record is required for that purpose. POPIA also gives data subjects rights concerning their personal information.

2. Private-body particulars

Item	Details
Head / directors	Jaco Ekkerd and Zahn Ekkerd
Information Officer	Elena le Roux
Physical and postal address	Church Corner Building, 2 Kerk Street, Bo-Dorp, George, 6529
Telephone	044 873 3105
Email	manager@ekkerdprivatewealth.co.za
Website	www.ekkerdprivatewealth.co.za

3. Information Regulator's PAIA Guide

The Information Regulator publishes a guide explaining how to use PAIA, the remedies available and the fees that may apply. It is available at <https://infoeregulator.org.za/paia-guidelines/> or from the Regulator at

enquiries@infoeregulator.org.za, 010 023 5200, Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191.

4. Records available without a PAIA request

- Public website information, policies, notices and contact details.
- Company and FSP information lawfully available from CIPC, the FSCA or other public registers.
- Records supplied to a client in the ordinary course of the client relationship, subject to identity and authority verification.
- Promotional or educational material intended for public distribution.

Automatic availability does not require EPW to disclose confidential, privileged, third-party or security-sensitive information.

5. Records held

Item	Details
Corporate and governance	Incorporation records; registers; director and shareholder records; resolutions; policies; licences; insurance; contracts.
Financial and tax	Accounting records; invoices; banking and payment records; tax records; budgets; management accounts; audit or review records.
Clients and financial services	Client files; mandates; advice records; needs analyses; disclosures; applications; instructions; correspondence; product and transaction records; complaints.
FICA and compliance	Identification and verification; risk assessments; monitoring; sanctions screening; training; compliance reports; registers and regulatory correspondence.
Personnel	Employment and contractor records; remuneration; leave; performance; training; disciplinary and health-and-safety records.
Suppliers and operations	Supplier contracts; due diligence; procurement; facilities; business continuity; professional advisers and service records.
Information technology and security	System inventories; access logs; licences; backups; incidents; risk assessments; operator agreements and security controls.
Marketing and website	Website content; enquiries; consent and communication preferences; campaigns; cookie and analytics records where applicable.

6. Applicable legislation

- Financial Advisory and Intermediary Services Act 37 of 2002 and subordinate measures.
- Financial Intelligence Centre Act 38 of 2001.
- Protection of Personal Information Act 4 of 2013.
- Companies Act 71 of 2008.
- Income Tax Act 58 of 1962 and Tax Administration Act 28 of 2011.
- Electronic Communications and Transactions Act 25 of 2002 and Cybercrimes Act 19 of 2020.
- Basic Conditions of Employment Act 75 of 1997, Labour Relations Act 66 of 1995 and Occupational Health and Safety Act 85 of 1993, where applicable.
- Pension Funds Act 24 of 1956, Insurance Act 18 of 2017 and relevant product legislation, where applicable.

7. POPIA processing categories

EPW processes personal information about clients, prospective clients, beneficiaries, dependants, representatives, employees, applicants, suppliers and website users for financial services, legal compliance, administration, security, communication and dispute management. Recipients may include product suppliers, regulators, compliance advisers, professional advisers and contracted operators. Cross-border transfers occur only as permitted by POPIA. See the POPIA Privacy Policy for details.

8. How to request access

1. Obtain and complete prescribed PAIA Form 2 from <https://info regulator.org.za/paia-forms/>.
2. Send the signed form and proof of identity or authority to Elena le Roux at manager@ekkerdprivatewealth.co.za.
3. Describe the record sufficiently, state the preferred form of access, identify the right to be exercised or protected, and explain why the record is required.
4. Pay any prescribed request or access fee after receiving notice, where applicable.
5. EPW will decide the request within the statutory period, subject to any lawful extension, and notify the requester using prescribed Form 3 or another lawful written notice.

9. Grounds for refusal

EPW may or must refuse access where PAIA requires or permits this, including protection of third-party privacy, confidential commercial information, safety, security, legally privileged material, research information, EPW's commercial information, or records whose disclosure would be unlawful. Records may also be withheld where they do not exist, cannot be found after reasonable steps, or the request is procedurally defective.

10. Fees

Prescribed fees may apply for requests, search, preparation, reproduction and delivery. Current fees are set by PAIA regulations. EPW will not charge a fee where an exemption applies and will give the requester written notice of any amount due.

11. Remedies

A private body has no internal appeal under PAIA. After receiving a refusal, or if EPW fails to respond within the statutory period, a requester or affected third party may complain to the Information Regulator using prescribed Form 5, subject to PAIA's time limits and procedures, or approach a competent court where permitted.

Item	Details
EPW PAIA contact	manager@ekkerdprivatewealth.co.za 044 873 3105
Regulator PAIA complaints	PAIAComplaints@inforegulator.org.za
General enquiries	enquiries@inforegulator.org.za 010 023 5200
Forms and guidance	https://inforegulator.org.za/paia-guidelines/

12. Availability and updates

This Manual is available on EPW's website and for inspection at its office during reasonable business hours. An Afrikaans explanation or reasonable assistance may be requested. EPW will update the Manual when material information changes and will make any required submission or availability arrangements with the Information Regulator.