



PAIA Manual

Manual in Terms of Section 51 of the Promotion of Access to Information Act 2 of 2000

Reset Solutions (Pty) Ltd | Registration No. 2015/095722/07

Authorised Financial Services Provider — FSP No. 53772
Registered Credit Provider — NCRCP 18699

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1. Introduction

This Manual is published by Reset Solutions (Pty) Ltd, registration number 2015/095722/07 (formerly Reset Technology Solutions (Pty) Ltd), trading as "Reset Solutions" ("Reset", "the Company", "the private body"), 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"). This Manual must be read together with Reset's PAIA/POPIA Manual annexures — Form 2 (Request for Access to Record), Form 3 (Outcome of Request and of Fees Payable) and Form 4 (Internal Appeal Form) — which are annexed to this Manual and are also available from the Information Officer on request.

The purpose of this Manual is to inform members of the public, clients, and data subjects of the records held by Reset, the procedure for requesting access to those records, and the manner in which Reset collects, uses, safeguards and discloses personal information in accordance with POPIA.

2. Legislative Framework

This Manual is prepared with reference to, and must be applied consistently with:

- The Promotion of Access to Information Act 2 of 2000, and the Regulations made thereunder, which give effect to the constitutional right of access to information held by the State and by private bodies (section 32 of the Constitution of the Republic of South Africa, 1996);
- The Protection of Personal Information Act 4 of 2013, which regulates the lawful processing of personal information and amended PAIA to consolidate access-to-information and data-protection regulation under a single Information Regulator;
- The Regulations Relating to the Promotion of Access to Information, 2021 (Forms 2, 3 and 4 annexed to this Manual are prepared in accordance with these Regulations);
- The National Credit Act 34 of 2005 and its Regulations, insofar as they govern the records Reset must keep in respect of credit agreements and client affordability assessments;
- The Financial Intelligence Centre Act 38 of 2001 ("FICA"), insofar as it governs the records Reset must keep for client identification and due diligence purposes; and
- The Financial Advisory and Intermediary Services Act 37 of 2002, insofar as it governs records of advice and client files maintained by Reset as an authorised financial services provider.

3. Details of Reset Solutions (Pty) Ltd

Particular	Detail
Registered Name	Reset Solutions (Pty) Ltd (formerly Reset Technology Solutions (Pty) Ltd)
Registration Number	2015/095722/07
FSP Number	53772
NCR Registration	NCRCP 18699
Physical Address	Block B, Lombardy Corporate Park, Shere AH, Pretoria, Gauteng, 0081
Postal Address	PostNet Suite 124, Private Bag X025, Lynnwood Ridge, Pretoria, Gauteng, 0040

Particular	Detail
Telephone	087 138 8460
Email	info@resetsolutions.co.za

4. Information Officer and Deputy Information Officers

The Information Officer is responsible for encouraging compliance with PAIA and POPIA, dealing with requests for access to records, and dealing with requests made by data subjects in terms of POPIA. The Information Officer and any Deputy Information Officers are registered with the Information Regulator as required by POPIA.

Role	Name	Contact
Information Officer	Ansie Leiding (Head of Compliance)	info@resetsolutions.co.za 087 138 8460
Deputy Information Officer	Morné Stevenson (Head of Legal)	info@resetsolutions.co.za 087 138 8460

5. Guide Published by the Information Regulator

The Information Regulator has, in terms of section 10 of PAIA, published a guide containing information reasonably required by a person wishing to exercise a right of access to a record of a public or private body under PAIA, or a right in relation to the processing of personal information under POPIA. Copies of the guide are available from the Information Regulator at the contact details below.

Particular	Detail
Body	Information Regulator (South Africa)
Address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Email	enquiries@inforegulator.org.za / complaints.IR@justice.gov.za
Telephone	012 406 4818
Website	www.justice.gov.za/infoereg / www.inforegulator.org.za

6. Records Held by Reset and Available Without a Request

The following categories of record are made freely available by Reset, on its website and on request, without the need to submit a formal PAIA request:

- this PAIA Manual and the annexed request forms;
- Reset's Privacy Policy / POPIA notice;
- Reset's Treating Customers Fairly (TCF) Policy;
- Reset's Conflict of Interest Policy;
- Reset's Complaints Policy;
- Reset's Language Policy and Procedure;

- general marketing material describing Reset's products and services; and
- Reset's standard terms and conditions of website use.

7. Categories of Records Held (Subject to a Request)

Subject to the grounds for refusal set out in Chapter 4 of Part 3 of PAIA, Reset holds the following categories of record, which may be requested using the annexed Form 2:

Category	Examples of Records
Client / Consumer Records	Loan applications, credit agreements, pre-agreement quotations, affordability assessments, statements of account, correspondence, complaints records, debt review correspondence
Identification and Due Diligence Records (FICA)	Copies of identity documents, proof of address, proof of income, PERSAL/payroll verification, risk-rating records
Personnel Records	Employment contracts, disciplinary records, payroll and leave records, performance records (subject to POPIA and labour law restrictions on third-party access)
Financial and Statutory Records	Annual financial statements, tax records, SARS correspondence, statutory registers, Board and shareholder resolutions
Regulatory and Compliance Records	FSCA and NCR correspondence, RMCP, risk management plan, compliance monitoring reports, FIC/goAML records
Contracts and Agreements	Supplier, funding, outsourcing and intercompany agreements
Marketing and Communication Records	Advertising material, website content, social media records
Information Technology Records	System logs, data processing records, data security and access control records

8. Categories of Personal Information Processed (POPIA)

In the ordinary course of providing consolidation lending and related financial services, Reset processes personal information of clients, prospective clients, employees, suppliers and other stakeholders, including:

- identifying information (full names, identity number, date of birth, contact details);
- financial information (income, expenses, employment and payroll details, credit history, banking details);
- special personal information, where applicable and with appropriate safeguards (for example, trade union membership relevant to payroll deductions);
- biometric or verification data used for identity confirmation; and
- correspondence and complaint records.

Personal information is processed for the purposes of assessing and administering credit applications, complying with FICA, NCA, FAIS and tax obligations, managing the client relationship, debt collection and debt review, and regulatory reporting, and is processed and stored using appropriately secured cloud infrastructure, including data centres located within the Republic of South Africa, in accordance with the cross-border transfer restrictions in section 72 of POPIA.

9. How to Request Access to a Record

1. A request for access to a record must be made using the annexed Form 2 (Request for Access to Record), or in substantially similar written form, addressed to the Information Officer at the contact details in section 4 above.
2. The requester must provide sufficient detail to enable the Information Officer to identify the record requested, the requester's identity, and the form of access required.
3. If the request is made on behalf of another person, proof of authority to act on that person's behalf must be provided.
4. Reset will notify the requester of the decision on the request, and of any applicable fees, using Form 3 (Outcome of Request and of Fees Payable), within thirty (30) days of receipt of the request, unless this period is extended in accordance with section 57 of PAIA.
5. If a request is refused, in whole or in part, the requester has the right to lodge an internal appeal using Form 4 (Internal Appeal Form) within the period prescribed by PAIA, or thereafter to approach the Information Regulator or a court for appropriate relief.

10. Fees

A request fee and, where applicable, an access fee and reproduction fee, are payable in accordance with the fee structure prescribed by the PAIA Regulations, and will be communicated to the requester using Form 3. No fee is payable where the request is for the requester's own personal information.

11. Grounds for Refusal of Access

Reset may refuse a request for access to a record on the grounds set out in Chapter 4 of Part 3 of PAIA, which include, among others, the protection of the privacy of a third party (including another client's personal information), the protection of commercially sensitive or confidential information, legal professional privilege, and the protection of Reset's legitimate commercial interests. Any refusal will be communicated in writing using Form 3, together with adequate reasons for the refusal and the requester's right of internal appeal or further recourse.

12. Voluntary Disclosure and Automatic Availability

Reset may from time to time voluntarily publish additional categories of record on its website over and above the records listed in section 6 of this Manual, where such disclosure would not prejudice any interest protected under PAIA or POPIA.

13. Data Subject Rights Under POPIA

In addition to the right of access to records under PAIA, a data subject has the right, subject to POPIA, to request confirmation of whether Reset holds personal information about them, to request access to that personal information, to request correction or deletion of personal information that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or unlawfully obtained, and to object to the processing of personal information in certain circumstances. Such requests may be directed to the Information Officer using

Form 2 or in any other written form and will be dealt with in accordance with this Manual and Reset's Privacy Policy.

14. Language of Requests

A request for access to a record may be submitted in any official language. Reset will endeavour to respond in the language in which the request was submitted, or in a language the requester understands, in accordance with Reset's Language Policy and Procedure.

15. Availability of This Manual

This Manual is available on Reset's website, at Reset's physical business address during ordinary business hours, and on request from the Information Officer, free of charge.

16. Review of This Manual

This Manual is reviewed at least annually by the Information Officer and approved by the Board, and is updated on any material change in the applicable legislative framework, Reset's record-holding practices, or the Company's corporate details, including the group's transition from Reset Technology Solutions (Pty) Ltd to Reset Solutions (Pty) Ltd.

Form 2 — Request for Access to Record of Private Body

(To be completed by the person requesting access to a record held by Reset Solutions (Pty) Ltd.)

A. Particulars of Private Body

Private Body	Reset Solutions (Pty) Ltd
Registration No.	2015/095722/07
Address	Block B, Lombardy Corporate Park, Shere AH, Pretoria, Gauteng, 0081

B. Particulars of Person Requesting Access to the Record

Full Name and Surname	
Identity Number	
Postal Address	
Telephone Number	
Email Address	
Capacity in which request is made (if on behalf of another person)	

C. Particulars of Person on Whose Behalf Request Is Made (if applicable)

Full Name and Surname	
Identity Number	
Proof of Authority Attached (Yes/No)	

D. Particulars of Record

Description of record or relevant part of the record requested	
Reference number, if known	

Any further particulars to enable identification of the record	
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E. Form of Access Requested

- Copy of record (specify format required, e.g. print, electronic)
- Inspection of record
- Transcription of record
- Other (specify)

F. Reason for Request (Optional)

A requester is not obliged to give reasons for requesting access, save where the request relates to a data subject exercising a right under POPIA.

Reason (if provided)	
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G. Notice of Decision

Indicate how you wish to be notified of the decision on this request:

- By post
- By email
- By facsimile
- Collection in person

Signature of Requester	
Date	

Form 3 — Outcome of Request and of Fees Payable**A. Particulars of Private Body**

Private Body	Reset Solutions (Pty) Ltd
Reference Number of Request	

B. Particulars of Requester

Full Name and Surname	
Postal / Email Address	

C. Outcome of Request

- The request is granted in full.
- The request is granted in part (specify parts refused and reasons below).
- The request is refused (specify reasons below, with reference to the applicable section of PAIA).

Reasons for refusal / partial refusal, and section of PAIA relied upon	
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D. Access Fees Payable

Fee	Amount (ZAR)
Request Fee	
Access / Search Fee	
Reproduction Fee	
Total Payable	

E. Form of Access to Be Provided

- Copy of record
- Inspection of record
- Transcription of record

F. Right of Internal Appeal

If access has been refused, in whole or in part, the requester may lodge an internal appeal against this decision, using the annexed Form 4, within the period prescribed by section 74 of PAIA, addressed to the Information Officer at the address in Part A of this Manual.

Signature of Information Officer / Deputy Information Officer	
Date	

Form 4 — Internal Appeal Form

(To be completed by a requester or third party wishing to appeal a decision of the Information Officer of Reset Solutions (Pty) Ltd.)

A. Particulars of Private Body

Private Body	Reset Solutions (Pty) Ltd
Reference Number of Original Request	

B. Particulars of Appellant

Full Name and Surname	
Identity Number	
Postal Address	
Telephone Number	
Email Address	
Capacity of Appellant (requester / third party)	

C. Decision Being Appealed

Date of decision appealed against	
Reference number of decision	
Description of decision (e.g. refusal of access, fee charged, form of access granted)	

D. Grounds of Appeal

Set out, in as much detail as necessary, the grounds on which the appeal is brought:

Grounds of Appeal	
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E. Relief Sought

Relief Sought	
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Signature of Appellant	
Date	

This appeal must be lodged with the Information Officer within sixty (60) days of the notification of the decision being appealed, in accordance with section 74 of PAIA. Where the internal appeal is unsuccessful, the appellant retains the right to apply to a court, or to lodge a complaint with the Information Regulator, for appropriate relief.