



**Manual in terms of Section 51  
of the Promotion of Access to Information Act No.2 of 2000 (“PAIA”)**

for

**AHEAD START (PTY) LTD  
T/A  
CALLPAY SOUTH AFRICA**

(Registration Number 2017/021680/07)

Last updated: **7 July 2023**

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## 1. Introduction

Ahead Start (Pty) Ltd Trading As Callpay South Africa is a South African company that provides payment services. We are:

- 1.1. an authorised Systems Operator registered with the Payments Association of South Africa under the National Payment Systems Act No. 78 of 1998; and
- 1.2. an authorised Third Party Payments Provider registered with the Payments Association of South Africa under the National Payment Systems Act No. 78 of 1998.

This manual is compiled to comply with the requirements of PAIA. In it you (also known as the “requester”) will find information to assist you to exercise your rights under PAIA that entitle you to access certain records that are in our possession.

## 2. SAHRC Guide

- 2.1. PAIA grants a requester access to records of a private body if the record is required for the exercise or protection of any rights. If the requester is a public body, it will have to demonstrate that the request is in the public interest.
- 2.2. The South African Human Rights Commission (“SAHRC”) is responsible for publishing a guide (“Guide”) in each of South Africa’s official languages to assist persons to exercise their rights under PAIA.
- 2.3. Requesters are referred to the Guide which contains information to assist requesters to exercise their rights under PAIA. The contact details of the SAHRC are:

<b>Postal Address</b>	Private Bag 2700, Houghton, 2041
<b>Telephone Number</b>	+27-11-877 3600
<b>Facsimile</b>	+27-11-403 0625
<b>Website</b>	<a href="http://www.sahrc.org.za">www.sahrc.org.za</a>

## 3. Our Details

<b>Company Name</b>	Ahead Start (Pty) Ltd
<b>Registration Number</b>	2017/021680/07
<b>Director</b>	Arthur Peace
<b>Physical Address</b>	3 Pendennis street, West Beach, Cape Town, 7441
<b>Telephone</b>	081 092 3212

<b>Email for Enquiries</b>	info@callpay.com
<b>Contact Email for CEO</b>	arthur@callpay.com

#### 4. Schedule of Records

We hold the following records.

<b>Department</b>	<b>Record Type</b>	<b>Format Type</b>
Finance	Agreements and Commercial Contracts Invoices Bank Statements Reports	Hard copy or electronic format
Operations	KYC documents Bank account verification documents	Hard copy or electronic format
Sales & Marketing	Monthly reports and materials Product and service records	Hard copy or electronic format
Client Services	Query information	Hard copy or electronic format
IT	Transaction data Transaction report Databases Information technology	Hard copy or electronic format
Compliance	Regulatory information Internal Policies and Procedures Statutory records	Hard copy or electronic format

#### 5. Requesting Access to Records

5.1. If you want to have access to records that are not freely accessible to you, you must complete the prescribed Information Request Form contained in the Appendix. You must provide sufficient information to:

- 5.1.1. enable us to identify the record(s) requested;
- 5.1.2. verify the identity of the requester;
- 5.1.3. if you are acting on behalf of the requester, to enable us to confirm that you have authority to do so;

- 5.1.4. confirm which form of access is required; and
- 5.1.5. details of the address at which we can contact you in writing in connection with your request;
- 5.2. The completed form and supporting documents (if any) must be submitted to us at either of the addresses below to enable us to process the request:

<b>Email Address</b>	<a href="mailto:nicole@callpay.com">nicole@callpay.com</a>
<b>Physical Address</b>	Unit 92, Eden On The Bay, 5 Beach Estate Blvd, Big Bay, Cape Town, 7441

- 5.3. All requests are to be marked for the attention of “the Information Officer” and should contain “Application for PAIA Request” in the subject heading.
- 5.4. We will process your request upon receipt thereof and will inform you within 30 (thirty) days of our decision to grant or refuse the request. Please note that we may extend this period in certain circumstances (as determined under section 57 of PAIA), for instance if the request involves a large number of records. We will notify you if the period has been extended together with the reasons therefor.

## 6. Refusals of Requests

- 6.1. Although we endeavour to respond to each request properly submitted to us, our failure to do so must be interpreted as a refusal of the request.
- 6.2. We may refuse your request in certain cases. The grounds upon which we may do so are set out in detail in Chapter 4 of PAIA. These grounds are *inter alia* if your request:
  - 6.2.1. would involve the unreasonable disclosure of personal information of a third party;
  - 6.2.2. involves access to records which contain trade secrets, financial information or sensitive commercial or confidential information of a third party;
  - 6.2.3. conflicts with a duty of confidence owed by us to any third party;
  - 6.2.4. would compromise the safety or security of individuals or property;
  - 6.2.5. involves access to records which are legally privileged or the subject of legal proceedings;
  - 6.2.6. involves access to records which contain our trade secrets, financial information or sensitive commercial or confidential information.
- 6.3. We do not have any internal appeal procedures that may be followed once a request to access information has been refused. The decision of our information officer is final. If you are not satisfied with the outcome of your request, you are entitled to apply to a court of competent jurisdiction to take the matter further.

## 7. Granting a Request

- 7.1. If we agree to provide you with access to any record, we may redact certain information from such record to the extent justified under PAIA.

- 7.2. If we agree to your request, you will be required to pay the prescribed fees. Such fees are based on the fees prescribed by the SAHRC from time to time. The fees are currently as set out in clause 8 below.
- 7.3. We will grant access to records to the extent that such records contain personal information about the requester. You will in such a case only be charged the prescribed fees for reproduction of the requested information.
- 7.4. We are not obliged to grant access to the records containing information relating to third parties, and will only do so in you have grounds to request such access under PAIA. If we do agree to provide you with access, you may be required to pay a request fee as well as an access fee.

## 8. Fees

- 8.1. PAIA provides for:
  - 8.1.1. a standard request fee; and
  - 8.1.2. access fees, calculated by taking into account reproduction costs, search and preparation time and costs, as well as postal costs (to the extent applicable).
- 8.2. Following receipt of your request we will notify you of the fees applicable to your request. We are not obliged to continue processing your request or to provide you with access to the requested records until we have received payment.
- 8.3. Where we receive a request for access to information and we are of the opinion that the preparation of the required record of disclosure will take more than 6 (six) hours, you will be required to pay a deposit. The amount of the deposit is equal to 1/3 (one third) of the amount of the applicable access fee.
- 8.4. If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, we may require that you pay a deposit of the prescribed portion of the access fee which would be payable if the request is granted.
- 8.5. We will repay the deposit made in terms of 8.3 and/or 8.4 if your request for access to the records is subsequently denied.
- 8.6. If your request for access to a record has been granted, you will be required to pay fees for reproduction, search and preparation of the record containing the information, and for any time reasonably required in excess of the prescribed hours to search for and prepare such records for disclosure including making arrangements to make it available in the requested form.
- 8.7. Fees: -
  - 8.7.1. to request access to any record held by us you will (unless you are a "personal requester" within the meaning of clause 7.3 above) be required to pay an amount of **R 50,00** (fifty rand) upfront before we process your request; and
  - 8.7.2. an access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specifically

excluded in terms of PAIA or by the Minister in terms of Section 54(8) of PAIA. Access fees are as follows:

Applicable access fees for search, reproduction and delivery are:

Information in an A-4 size page photocopy or part thereof	<b>R1,10</b>
A printed copy of an A4-size page or part thereof	<b>R0,75</b>
A copy in computer-readable format on Flash Drive	<b>R70,00</b>
A transcription of visual images, in an A4-size page or part thereof	<b>R40,00</b>
A copy of visual images	<b>R60,00</b>
A transcription of an audio record, in an A4-size page or part thereof	<b>R20,00</b>
A copy of an audio record	<b>R30,00</b>
A search for a record that must be disclosed *Per hour or part of an hour reasonably required for such search.	<b>R30,00*</b>
Where a copy of a record needs to be posted the actual postal fee is payable	

Note: In terms of regulation 8, Value Added Tax (VAT) must be added to all fees prescribed in terms of the Regulations.

## 9. Records available in accordance with South Africa Legislation

We hold records in accordance with the following legislation:

Basic Conditions of Employment Act No. 75 of 1997
Companies Act No. 71 of 2008
Employment Equity Act No. 55 of 1998
Financial Advisory and Intermediary Services Act No. 37 of 2002
Financial Intelligence Centre Act 38 of 2001
Income Tax Act No. 95 of 1967
Labour Relations Act No. 66 of 1995
National Payment Systems Act No. 78 of 1998
Promotion of Access to Information Act No. 2 of 2000

Unemployment Insurance Act No. 30 of 1966
Value Added Tax Act No. 89 of 1991

**APPENDIX**

**INFORMATION REQUEST FORM**

REQUEST FOR ACCESS TO RECORD OF AHEAD START (PTY) LTD  
(Section 53(1) of the Promotion of Access to Information Act, 2000  
(Act No. 2 of 2000)

[Regulation 10]

**A. Particulars of Ahead Start (Pty) Ltd**

The Information Officer:

**B. Particulars of person requesting access to the record**

- (a) The particulars of the person who requests access to the record must be given below.
- (b) The address and/or fax number in the Republic to which the information is to be sent must be given.
- (c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname: \_\_\_\_\_

Identity number: \_\_\_\_\_

Postal address: \_\_\_\_\_

Fax number: \_\_\_\_\_

Telephone number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Capacity in which request is made, when made on behalf of another person:  
\_\_\_\_\_  
\_\_\_\_\_

**C. Particulars of person on whose behalf request is made**

This section must be completed *ONLY* if a request *for information* is made on behalf of *another* person.

Full names and surname: \_\_\_\_\_

Identity number: \_\_\_\_\_

**D. Particulars of record**

- (a) 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.
- (b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.



1 Description of record or relevant part of the record:

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2 Reference number, if available: \_\_\_\_\_

3 Any further particulars of record: \_\_\_\_\_

**E. Fees**

- (a) A request for access to a record, other *than* a record containing personal information about yourself, will be processed only after a request fee has been paid.
- (b) You will be *notified of* the amount required to be paid as the request fee.
- (c) 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.
- (d) If you qualify for exemption *of* the payment *of* any fee, please state the reason for exemption.

Reason for exemption from payment of fees:

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**F. Form of access to record**

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:	Form in which record is required:
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Mark the appropriate box with an X.

**NOTES:**

- (a) Compliance with your request in the specified form may depend on the form in which the record is available.
- (b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.
- (c) The fee payable for access for the record, if any, will be determined partly by the form in which access is requested.

**1. If the record is in written or printed form:**

	Copy of record		Inspection of record
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**2. If record consists of visual images**

(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)

	View the images		Copy of the images		Transcription of the images
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**3. If record consists of recorded words or information which can be reproduced in sound:**

	Listen to the soundtrack (audio cassette)		Transcription of soundtrack (written or printed document)
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**4. If record is held on computer or in an electronic or machine-readable form:**

	printed copy of record*		printed copy of information derived from the record"		copy in computer readable form* (stiffy or compact disc)
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'If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.	YES	NO
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**G Particulars of right to be exercised or protected**

If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.

1. Indicate which right is to be exercised or protected:

\_\_\_\_\_

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

\_\_\_\_\_

**H. Notice of decision regarding request for access**

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

\_\_\_\_\_

Signed at..... This..... day of ..... 20

SIGNATURE OF REQUESTER / PERSON ON  
WHOSE BEHALF REQUEST IS MADE