ND FINANCIAL CONSULTANTS

Registration No: K2024242338
Tel: 067 760 0110 | **Email:** info@ndfin.co.za | **Website:** www.ndfin.co.za
Address: 7 Robin Road, Nightingale, Kraaifontein, Western Cape, 7570

PAIA MANUAL – ND Financial Consultants

Prepared in terms of Section 51 of the Promotion of Access to Information Act, 2 of 2000 (as amended)
Effective Date: 18/06/2026

1. Introduction
This manual has been prepared in accordance with the Promotion of Access to Information Act (PAIA) and provides an outline of the records held by ND Financial Consultants and explains how to request access to such records.

2. Company Overview
ND Financial Consultants is a financial services provider offering:
Credit restoration services
Debt consolidation assistance
Credit assessments
Financial consultations
Creditor Negotiations & Disputes

3. Contact Details
Registered Name: ND Financial Consultants
Physical Address: 7 Robin Road, Nightingale, Kraaifontein
Telephone: 067 760 0110
Email: info@ndfin.co.za
Website: https://ndfin.co.za

4. Information Officer
In terms of POPIA, the Information O□icer is responsible for PAIA compliance.
Information Officer: Natasia Johns
Email: info@ndfin.co.za

5. Guide on PAIA
A guide on PAIA is available from the Information Regulator:
Contact Details:
Tel: 012 406 4818
Email: inforeg@justice.gov.za
Website: https://www.justice.gov.za/inforeg/

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Records Held by ND Financial Consultants

6.1 Statutory Company Records
Company registration documents
Tax records (SARS)
Employment records

6.2 Financial Records
Accounting records
Banking details
Invoices and billing records

6.3 Client Records
Client contact information
Credit reports and assessments
Debt review documentation
Consultation records

6.4 Operational Records
Internal policies and procedures
Marketing and service records
Website data submissions

6.5 Human Resources Records (if applicable)
Employee contracts
Payroll records
Performance records

7. Records Available Without a Request
Certain records may be available without formal PAIA requests:
Website information
Marketing materials
General service descriptions

8. How to Request Access to Records
To request access to information:
Complete a PAIA request form (Form 2)
Submit it to: info@ndfin.co.za

Provide sufficient details:
Identity of requester
Record being requested
Purpose of request

9. Fees
The following fees may apply:
Request fee of R100.00
Access fee (copying, printing, etc.)
Fees will be communicated before processing the request.

10. Grounds for Refusal
Access to records may be refused where:
Personal information of third parties is involved
Confidential commercial information must be protected
Legal privilege applies
Requests are frivolous or vexatious

11. Processing of Personal Information (POPIA Alignment)
ND Financial Consultants processes personal information in accordance with POPIA:
Information is collected for specific, lawful purposes
Data is not retained longer than necessary
Appropriate security safeguards are implemented
Data subjects have the right to access and correct their data

12. Availability of the Manual
This manual is:
Available on the company website
Available upon request via email

13. Updates to the Manual
This manual may be updated periodically to reflect:
Changes in legislation
Changes in company operations