

PAIA MANUAL

Gospel Gear CC t/a First Consult SA | Authorised Financial Services Provider | FSP 44958

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Prepared in terms of section 51 of the Promotion of Access to Information Act 2 of 2000, as amended

Private body

- Name: Gospel Gear CC t/a First Consult SA
- Registration number: 2005/130014/23
- FSP number: 44958
- Physical address: 9 Troon Terrace, 22 Muswell Estate, Chase Valley, Pietermaritzburg, 3201, South Africa
- Website: www.firstconsult.co.za

Purpose of this manual

This manual assists persons who wish to request access to records held by the private body and describes categories of records, the request process and relevant POPIA processing information.

Guide on how to use PAIA

The Information Regulator has published a PAIA Guide explaining how to exercise rights under PAIA. The Guide and prescribed forms are available from the Information Regulator's official website and eServices.

Records that may be held

- Corporate and statutory records, including registration and governance records.
- FAIS licensing, compliance, representative, competence and regulatory records.
- Client records, advice records, needs analyses, mandates, applications and servicing records.
- Insurance, investment, retirement, medical scheme and other product-related records received or generated in the course of business.
- Complaints, claims and dispute records.
- Accounting, tax, banking and financial records.
- Contracts and records relating to product providers, suppliers and service providers.
- Human resources, employment, training and payroll records.
- Information technology, security, website and communications records.

- Marketing and business-development records.
- POPIA and PAIA compliance records.

Records available without a formal PAIA request

Information already published on the First Consult SA website, public regulatory information and other material voluntarily made available may be accessed without a formal PAIA request, subject to any applicable conditions.

How to request access

A requester should use the prescribed PAIA Form 02 (Request for Access to Record) available from the Information Regulator. The completed request should provide sufficient particulars to identify the requester, the record requested, the preferred form of access and the right the requester seeks to exercise or protect, together with an explanation of why the record is required for that purpose.

Submission of requests

Requests may be delivered to the head of the private body at 9 Troon Terrace, 22 Muswell Estate, Chase Valley, Pietermaritzburg, 3201, South Africa or submitted by email to complaints@firstconsult.co.za. The FSP may request identity verification and any information reasonably required to process the request.

Fees

Any prescribed request or access fee may be payable in accordance with PAIA and its regulations. A requester will be informed where a fee is applicable.

Grounds for refusal

Access may be refused where PAIA requires or permits refusal, including in relation to the privacy of third parties, commercial information, confidential information, safety, legally privileged material and other protected records. Each request will be considered on its facts and under the applicable law.

Remedies

If a request to this private body is refused or not answered within the applicable period, the requester may use the remedies available under PAIA, including a complaint to the Information Regulator or an application to a court where applicable.

POPIA - purpose of processing

- Providing financial advice and intermediary services.
- Client onboarding, identification, communication and servicing.
- Obtaining quotations, applications, policy/investment administration and claims assistance.
- Regulatory compliance, risk management, fraud prevention and record keeping.

- Employment, supplier and business administration.
- Website operation, information security and lawful marketing.

Categories of data subjects

- Clients and prospective clients.
- Dependants, beneficiaries, life assureds and other persons connected to client products.
- Representatives, employees and job applicants.
- Product providers, suppliers, contractors and professional advisers.
- Website users and persons who communicate with the business.

Categories of personal information

Identity, contact, demographic, financial, banking, employment, tax, policy, investment, medical/health where relevant, family/dependant, correspondence, transactional, technical and other information necessary for the relevant lawful purpose.

Recipients

Information may be supplied, where lawful and necessary, to product providers, insurers, administrators, medical schemes, banks, compliance providers, professional advisers, technology providers, regulators, ombuds, courts, law-enforcement bodies and authorised service providers.

Cross-border flows

Personal information may be transferred outside South Africa where permitted under POPIA and where appropriate safeguards or other lawful grounds for transfer apply.

Security measures

The business uses reasonable organisational and technical safeguards appropriate to the nature of the information and the risks of processing, including access controls, security practices, confidentiality measures, system protections and service-provider controls.

Availability of manual

This manual is available on the First Consult SA website and at the business premises. The Information Regulator's eServices also provides facilities relating to PAIA manuals.

Document control: Prepared for website publication by Gospel Gear CC t/a First Consult SA. Review when business details, law, regulatory requirements or website functionality materially change.