

New Frontiers Debt Relief Centre

PRIVATE COMPANY

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UNITY IN FINANCIAL FREEDOM

PROMOTION OF ACCESS TO INFORMATION ACT

SECTION 51 MANUAL

Introduction

This Manual is published in terms of Section 51 of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) ("the Act"). The Act gives effect to the provisions of Section 32 of the Constitution, which provides for the right of access to information held by the State and to information held by another person that is required for the exercise and / or protection of any right.

The reference to any information in addition to that specifically required in terms of Section 51 of the Act does not create any right or entitlement (contractual or otherwise) to receive such information, other than in terms of the Act.

1 NEW FRONTIERS DEBT RELIEF CENTRE OVERVIEW

NEW FRONTIERS DEBT RELIEF CENTRE provides debt review solutions via registered debt counsellors

NEW FRONTIERS DEBT RELIEF CENTRE supports the constitutional right of access to information and we are committed to provide you access to our records in accordance with the provisions of the Act, the confidentiality we owe third parties and the principles of South African law.

2 AVAILABILITY OF THIS MANUAL

A copy of this Manual is available on our website www.new-frontiers.co.za or by sending a request for a copy to the Information Officer by e-mail. The Manual may also be obtained from our head office, the South African Human Rights Commission ("SAHRC") at the addresses set out below or from the Government Printers. This Manual will be updated from time to time, as and when required.

3 HOW TO REQUEST ACCESS TO RECORDS HELD BY NEW FRONTIERS DEBT RELIEF CENTRE

Requests for access to records held by **NEW FRONTIERS DEBT RELIEF CENTRE** must be made on the request forms that are available from our website and office, from

the SAHRC website (www.sahrc.org.za) or the Department of Justice and Constitutional Development (www.doj.gov.za) (under “regulations”).

A request fee may be payable. Annexure D can be accessed on the SAHRC website (www.sahrc.org.za) or the Department of Justice and Constitutional Development (www.doj.gov.za, under “regulations”). You can submit a request without paying the request fee but please note that payment of the prescribed fees must be made before the request will be processed.

Requests for access to records must be made to our Information Officer at the address, fax number or electronic mail address provided for below.

The requester must provide sufficient detail on the request form to enable the Information Officer to identify the record and the requester. The requester should also indicate which form of access is required and indicate if he or she wishes to be informed in any other manner and state the necessary particulars to be so informed.

The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.

If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the Information Officer of **NEW FRONTIERS DEBT RELIEF CENTRE** .

The standard form, Annexure C_Form C_Request_Form, that must be used for the making of requests can be accessed on the SAHRC website (www.sahrc.org.za) or the Department of Justice and Constitutional Development (www.doj.gov.za, under “regulations”). Not using this form could cause your request to be refused (if you do not provide sufficient information or otherwise) or delayed.

Kindly note that all requests to **NEW FRONTIERS DEBT RELIEF CENTRE** will be evaluated and considered in accordance with the Act. Publication of this manual and describing the categories and subject matter of information held by **NEW FRONTIERS DEBT RELIEF CENTRE** does not give rise to any rights (in contract or otherwise) to access such information or records except in terms of the Act.

4 CONTACT DETAILS

Name of Private Body	NEW FRONTIERS DEBT RELIEF CENTRE
Designated Information Officer	Louw Jacobs
Email address of Information Officer	info@new-frontiers.co.za
Postal address	PO Box 19490 Noordbrug 2522
Phone number	0861 63372 5
Fax number	086 5799 191

5 HOW TO ACCESS THE GUIDE AS DESCRIBED IN SECTION 10 OF THE ACT

The Guide described in Section 10 of the Act is due in August 2003. From that date it will be available from the South African Human Rights Commission. Please direct any queries to:

The South African Human Rights Commission:
PAIA Unit
The Research and Documentation Department
Postal address: Private Bag 2700
Houghton
2041

Telephone: +27 11 484-8300
Fax: +27 11 484-0582
Website: www.sahrc.org.za
E-mail: paia@sahrc.org.za

6 VOLUNTARY DISCLOSURE

NEW FRONTIERS DEBT RELIEF CENTRE has not published a notice in terms of Section 52(2) of the Act, however, it should be noted that the information relating to **NEW FRONTIERS DEBT RELIEF CENTRE** and its services is freely available on the website of **NEW FRONTIERS DEBT RELIEF CENTRE** . Certain other information relating to **NEW FRONTIERS DEBT RELIEF CENTRE** is also made available on such website from time to time.

Further information in the form of marketing brochures, advertising material and other public communication is made available from time to time.

7 RECORDS AVAILABLE IN TERMS OF ANY OTHER LEGISLATION

Information is available in terms of the following legislation to the persons or entities specified in such legislation:

- Companies Act 61 of 1973
- Income Tax Act 58 of 1962
- Labour Relations Act 66 of 1995
- Basic Conditions of Employment Act 75 of 1997
- Employment Equity Act 55 of 1998
- Skills Development Levies Act 9 of 1999
- Unemployment Insurance Act 30 of 1966
- Electronic Communications and Transactions Act 25 of 2002.
- Telecommunications Act 103 of 1996

8 RECORDS HELD BY NEW FRONTIERS DEBT RELIEF CENTRE

NEW FRONTIERS DEBT RELIEF CENTRE maintains records on the following categories and subject matters. **However, please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be honoured.** All requests for access will be evaluated on a case by case basis in accordance with the provisions of the Act.

8.1 Internal records

The following are records pertaining to the own affairs of **NEW FRONTIERS DEBT RELIEF CENTRE** and those of its divisions, subsidiary and associated companies:

- Memorandum and Articles of Association
- Financial records
- Operational records
- Licences
- Intellectual property
- Marketing records;
- Internal correspondence;
- Product records;
- Statutory records;
- Internal policies and procedures;
- Records held by officials of **NEW FRONTIERS DEBT RELIEF CENTRE** .

8.2 Personnel records

Personnel refers to any person who works for or provides services to or on behalf of **NEW FRONTIERS DEBT RELIEF CENTRE** and receives or is entitled to receive any remuneration and any other person who assists in carrying out or conducting the business of **NEW FRONTIERS DEBT RELIEF CENTRE**. This includes, without limitation, directors, executive directors, non-executive directors, all permanent, temporary and part-time staff as well as contract workers. Personnel records include the following:

- Any personal records provided to **NEW FRONTIERS DEBT RELIEF CENTRE** by their personnel;
- Any records a third party has provided to **NEW FRONTIERS DEBT RELIEF CENTRE** about any of their personnel;
- Conditions of employment and other personnel-related contractual and quasi-legal records;
- Internal evaluation records; and
- Other internal records and correspondence.

8.3 Customer records

Please be aware that NEW FRONTIERS DEBT RELIEF CENTRE is very concerned about protecting the confidential information of its customers. Please motivate any request for customer information very carefully, having regard to Sections 63 to 67 of the Act.

Customer information includes the following:

- Any records a customer has provided to **NEW FRONTIERS DEBT RELIEF CENTRE** or a third party acting for or on behalf of **NEW FRONTIERS DEBT RELIEF CENTRE** ;
- Contractual information;
- Customer needs assessments;
- Personal records of customers;
- Credit information and other research conducted in respect of customers;
- Any records a third party has provided to **NEW FRONTIERS DEBT RELIEF CENTRE** about customers;
- Confidential, privileged, contractual and quasi-legal records of customers;
- Customer evaluation records;
- Customer profiling;
- Performance research conducted on behalf of customers or about customers;
- Any records a third party has provided to **NEW FRONTIERS DEBT RELIEF CENTRE** either directly or indirectly; and
- Records generated by or within **NEW FRONTIERS DEBT RELIEF CENTRE** pertaining to customers, including transactional records.

8.4 Technical records

Will be available, if applicable, on specified request.

8.5 Other Parties

Records are kept in respect of other parties, including without limitation contractors, suppliers, joint ventures, service providers and general market conditions. In addition, such other parties may possess records, which can be said to belong to

NEW FRONTIERS DEBT RELIEF CENTRE . The following records fall under this category:

- Personnel, customer or **NEW FRONTIERS DEBT RELIEF CENTRE** records which are held by another party as opposed to being held by **NEW FRONTIERS DEBT RELIEF CENTRE** ; and
- Records held by **NEW FRONTIERS DEBT RELIEF CENTRE** pertaining to other parties, including financial records, correspondence, contractual records, electronic mail, logs, cached information, records provided by the other party, and records third parties have provided about the contractors/suppliers or customer.

8.6 **Other Records**

Further records are held including:-

- Information relating to own commercial activities of **NEW FRONTIERS DEBT RELIEF CENTRE** ; and
- Research carried out on behalf of a client by **NEW FRONTIERS DEBT RELIEF CENTRE** or commissioned from a third party for a customer;
- Research information belonging to **NEW FRONTIERS DEBT RELIEF CENTRE** , whether carried out itself or commissioned from a third party.