

PROMOTION OF ACCESS TO INFORMATION ACT, 2000

(Act No. 2 of 2000)

PAIA MANUAL

**Prepared in terms of Section 51 of the Promotion of Access to
Information Act, 2000**

VICTORY TICKET 959 CC

Registration Number: 2010/043657/23

VAT Number: 4750306799

Trading As

UMHLANGA GOLD AND PAWNBROKER

408 Medstone Building
19 The High Street
Umhlanga Ridge
4319

Telephone: 031 8801 719

Email: victoryticket959cc@gmail.com

Website: www.umhlangagold.co.za

Information Officer:

Neil Maharaj

Effective Date:

1 July 2026

Version:

Version 1.0

DOCUMENT CONTROL



Item	Details
Document	PAIA Manual
Legislation	Promotion of Access to Information Act 2 of 2000
Private Body	Victory Ticket 959 CC
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1. ACRONYMS AND DEFINITIONS

CC – Close Corporation

DIO – Deputy Information Officer

FICA – Financial Intelligence Centre Act 38 of 2001

IO – Information Officer

PAIA – Promotion of Access to Information Act No. 2 of 2000

POPIA – Protection of Personal Information Act No. 4 of 2013

Regulator – Information Regulator (South Africa)

Republic – Republic of South Africa

SARS – South African Revenue Service

VAT – Value-Added Tax

2. PURPOSE OF THIS MANUAL

This manual is compiled in accordance with Section 51 of the Promotion of Access to Information Act, 2000.

Its purpose is to:

- explain how members of the public may request access to records held by Victory Ticket 959 CC;
- describe the categories of records maintained by the business;
- outline the procedure for requesting access to information;
- provide information regarding the processing of personal information in accordance with POPIA;
- identify the legislation under which records are maintained; and

- promote transparency while protecting confidential and personal information where required by law.

Nothing contained in this manual limits any rights afforded to requesters under PAIA or POPIA.

3. PARTICULARS OF THE PRIVATE BODY

Registered Name

Victory Ticket 959 CC

Registration Number

2010/043657/23

VAT Registration Number

4750306799

Trading Name

Umhlanga Gold and Pawnbroker

Business Activities

Victory Ticket 959 CC conducts business as a precious metals buyer and pawnbroker. Its principal activities include:

- Purchasing gold jewellery
- Purchasing silver jewellery
- Pawnbroking gold jewellery
- Pawnbroking silver jewellery
- Purchasing gold coins
- Purchasing silver coins
- Purchasing Krugerrands and other investment bullion
- Precious metals trading

Physical Address

408 Medstone Building
19 The High Street

Umhlanga Ridge
4319

Postal Address

Same as physical address.

Telephone

031 8801 719

Email

victoryticket959cc@gmail.com

Website

www.umhlangagold.co.za

4. INFORMATION OFFICER

In terms of Section 56 of the Protection of Personal Information Act, 2013 and Section 51 of the Promotion of Access to Information Act, the Information Officer of Victory Ticket 959 CC is responsible for ensuring compliance with both Acts.

Information Officer

Neil Maharaj

Position: Member / Information Officer

Physical Address:

408 Medstone Building
19 The High Street
Umhlanga Ridge
4319

Telephone:

031 8801 719

Email:

victoryticket959cc@gmail.com

Deputy Information Officer:

No Deputy Information Officer has been appointed.

The Information Officer is responsible for:

- Receiving PAIA requests.
- Responding to requests for access to information.
- Overseeing compliance with PAIA and POPIA.
- Ensuring personal information is processed lawfully.
- Maintaining this PAIA Manual.

5. GUIDE PUBLISHED BY THE INFORMATION REGULATOR

In terms of section 10 of the Promotion of Access to Information Act, 2000 (PAIA), the Information Regulator has published a Guide explaining:

- the purpose and application of PAIA;
- the manner in which requests for access to records may be made;
- the prescribed request forms;
- the fees applicable to PAIA requests;
- the remedies available to requesters; and
- the relationship between PAIA and the Protection of Personal Information Act, 2013 (POPIA).

The Guide is available in all official South African languages and may be obtained directly from the Information Regulator.

Information Regulator (South Africa)

JD House
27 Stiemens Street
Braamfontein
Johannesburg
2001

Telephone: 010 023 5200

Email: enquiries@inforegulator.org.za

Website: <https://infoeregulator.org.za>

PAIA resources, including the Guide, prescribed forms and manual templates, are available on the Information Regulator's website.

6. RECORDS AVAILABLE WITHOUT A FORMAL PAIA REQUEST

Where appropriate and subject to reasonable access procedures, the following information may be made available without submitting a formal PAIA request:

- Business contact information.
- General information regarding services offered.
- Marketing material.
- Publicly available pricing information.
- Website content.
- Published business policies.
- Publicly available company information required by law.

The availability of these records remains subject to confidentiality obligations and applicable legislation.

7. RECORDS HELD BY THE BUSINESS

Victory Ticket 959 CC maintains records necessary for conducting its business activities and complying with legal obligations.

7.1 Corporate Records

- Founding Statement (CK documents)
 - Membership details
 - CIPC records
 - Statutory registers
 - Business licences
 - Tax registrations
 - VAT registration
 - Correspondence with regulatory authorities
-

7.2 Financial Records

The business maintains financial records including:

- Accounting records
 - General ledger
 - Bank statements
 - Cash books
 - Annual Financial Statements
 - Trial balances
 - Management accounts
 - Tax returns
 - VAT201 returns
 - VAT working papers
 - Invoices issued
 - Supplier invoices
 - Payment records
 - Accounting journals
-

7.3 Customer Records

Customer records maintained may include:

- Customer names
 - Identity document details
 - Copies of identification documents where retained
 - Contact information
 - Address information supplied by customers
 - Transaction records
 - Purchase agreements
 - Pawnbroking agreements
 - Precious metals purchase records
 - Gold jewellery purchase records
 - Silver jewellery purchase records
 - Gold coin purchase records
 - Silver coin purchase records
 - Krugerrand transaction records
 - Payment records
 - Customer correspondence
 - Domestic Reverse Charge VAT documentation where applicable
-

7.4 Supplier Records

The business maintains supplier information including:

- Supplier contact information
 - Supplier agreements
 - Quotations
 - Purchase invoices
 - Payment records
 - Banking details where required
-

7.5 Professional Service Providers

Records relating to professional advisers may include:

- Accounting records maintained by external accountants
 - Audit-related correspondence (where applicable)
 - Legal correspondence
 - Tax advisory correspondence
 - Regulatory correspondence
-

7.6 Information Technology Records

Electronic records maintained by the business may include:

- Gmail email records
 - Microsoft OneDrive Personal document storage
 - Electronic accounting records
 - Electronic customer transaction records
 - Electronic financial records
 - Website content
 - Digital business correspondence
-

7.7 Employment Records

Victory Ticket 959 CC is presently owner-operated.

The Information Officer is currently the only employee of the business.

Employment records therefore consist primarily of records relating to the owner and Information Officer.

7.8 General Administrative Records

Administrative records may include:

- Insurance policies
 - Asset register
 - Maintenance records
 - Office administration records
 - General business correspondence
 - Compliance documentation
 - Internal policies and procedures
-

8. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION

Victory Ticket 959 CC maintains records in accordance with applicable South African legislation. Depending on the nature of the request, records may be available in terms of the following legislation:

- Promotion of Access to Information Act 2 of 2000
- Protection of Personal Information Act 4 of 2013
- Close Corporations Act 69 of 1984
- Companies Act 71 of 2008 (where applicable)
- Income Tax Act 58 of 1962
- Value-Added Tax Act 89 of 1991
- Tax Administration Act 28 of 2011
- Financial Intelligence Centre Act 38 of 2001 (where applicable)
- Consumer Protection Act 68 of 2008
- National Credit Act 34 of 2005 (where applicable)
- Electronic Communications and Transactions Act 25 of 2002
- Basic Conditions of Employment Act 75 of 1997
- Labour Relations Act 66 of 1995
- Employment Equity Act 55 of 1998 (where applicable)
- Occupational Health and Safety Act 85 of 1993 (where applicable)

The inclusion of legislation in this manual does not imply that every record maintained under that legislation is automatically available. Access remains subject to PAIA and any applicable grounds for refusal.

9. PROCESSING OF PERSONAL INFORMATION

Victory Ticket 959 CC processes personal information in accordance with POPIA.

Personal information is collected only where it is necessary for conducting business, complying with legal obligations, fulfilling contractual obligations, preventing fraud, maintaining accurate records, or protecting the legitimate interests of the business and its customers.

Processing activities are carried out lawfully, reasonably and transparently.

10. CATEGORIES OF DATA SUBJECTS

The business may process personal information relating to the following categories of data subjects:

Customers

Individuals who:

- Sell precious metals to the business.
- Pawn items with the business.
- Make enquiries regarding services.
- Conduct transactions with the business.

Suppliers

Businesses and individuals supplying goods or services to the business.

Professional Advisers

Professional service providers including:

- Accountants

- Legal advisers
- Tax consultants
- Auditors (where applicable)

Regulatory Authorities

Where required by law.

Website Users

Visitors submitting enquiries through the website or by email.

11. CATEGORIES OF PERSONAL INFORMATION

Depending upon the nature of the relationship, the business may process:

Identification Information

- Full names
- Identity numbers
- Passport numbers (where applicable)

Contact Information

- Residential or business address
- Telephone numbers
- Email addresses

Financial Information

- Banking details
- Payment information
- Transaction values
- VAT information (where applicable)

Transaction Information

- Precious metals purchased
- Jewellery descriptions
- Coin and bullion transaction details

- Pawnbroking agreements
- Purchase records
- Payment records

Regulatory Information

Information maintained for compliance with applicable legislation, including taxation and anti-fraud obligations.

12. PURPOSES FOR WHICH PERSONAL INFORMATION IS PROCESSED

Personal information is processed for purposes including:

- Purchasing precious metals.
- Purchasing gold and silver jewellery.
- Purchasing gold and silver coins.
- Purchasing Krugerrands.
- Pawnbroking transactions.
- Customer identification.
- Fraud prevention.
- Processing payments.
- Maintaining accounting records.
- VAT administration.
- SARS compliance.
- Legal compliance.
- Responding to customer enquiries.
- Resolving disputes.
- Protecting legal rights.
- Maintaining business records.

Personal information will not be processed for purposes incompatible with those for which it was collected unless permitted by law.

13. RECIPIENTS OF PERSONAL INFORMATION

Personal information may be disclosed where legally permitted or required to:

- South African Revenue Service (SARS)
- Financial institutions
- Prescribed Accountants
- Legal advisers
- Regulatory authorities
- Law enforcement agencies
- Courts and tribunals
- Service providers acting on behalf of the business

Information is disclosed only where necessary and subject to appropriate confidentiality obligations.

14. CROSS-BORDER TRANSFERS OF PERSONAL INFORMATION

Victory Ticket 959 CC does not intentionally transfer personal information outside South Africa as part of its ordinary business operations.

However, electronic service providers used by the business (including cloud storage and email services) may process or store information on infrastructure located outside South Africa.

Where such processing occurs, reasonable steps are taken to ensure that appropriate safeguards are in place in accordance with POPIA.

15. INFORMATION SECURITY MEASURES

Victory Ticket 959 CC implements reasonable technical and organisational measures to protect personal information against loss, unauthorised access, misuse, alteration or destruction.

Security measures include:

Physical Security

- Secure business premises.

- Controlled access to business records.
- Secure storage of paper documentation.

Electronic Security

- Password-protected computer systems.
- Password-protected Microsoft OneDrive Personal storage.
- Password-protected Gmail accounts.
- Antivirus and malware protection.
- Secure backups of business records.
- Restricted access to electronic records.

Administrative Security

- Confidential handling of customer information.
- Access to personal information limited to authorised persons.
- Secure disposal of records when retention periods expire.
- Ongoing review of data protection practices.

The business periodically reviews its security measures to ensure they remain appropriate to the nature of the personal information processed.

16. REQUEST PROCEDURE IN TERMS OF PAIA

Requests for access to records held by Victory Ticket 959 CC must be submitted to the Information Officer.

Requests must be made using the prescribed **Form 2 – Request for Access to Record (Regulation 7)** together with sufficient information to enable the Information Officer to:

- identify the requester;
- identify the record requested;
- determine the form of access requested;
- determine the right that the requester seeks to exercise or protect; and
- understand why the requested record is required.

Where a request is made on behalf of another person, proof of authority to act on behalf of that person may be required.

Completed requests should be submitted to:

Information Officer

Neil Maharaj

Victory Ticket 959 CC t/a Umhlanga Gold and Pawnbroker

408 Medstone Building
19 The High Street
Umhlanga Ridge
4319

Telephone: 031 8801 719

Email: victoryticket959cc@gmail.com

The Information Officer will acknowledge receipt of the request and process it in accordance with PAIA.

17. REQUEST FEES

Request fees and access fees are prescribed by the Regulations issued under PAIA and may be amended from time to time.

Where applicable:

- a request fee may be payable before a request is processed;
- access fees may be payable for the reproduction of records, search and preparation time, or the provision of copies in the requested format;
- where permitted by PAIA, a deposit may be required before the request is finalised; and
- the requester will be notified in writing of any fees payable before further processing takes place.

A requester seeking access to a record containing that requester's own personal information is generally not required to pay a request fee, although other fees permitted by PAIA may still apply where applicable.

The Information Officer will calculate any applicable fees strictly in accordance with the PAIA Regulations in force on the date the request is received.

Applicants should refer to the Information Regulator's website for the latest prescribed forms and fees, as these may be amended from time to time.

18. GROUNDS FOR REFUSAL OF ACCESS

Access to records may be refused where PAIA permits or requires refusal.

Examples include:

- protection of another person's personal information;
- confidential commercial information;
- legally privileged records;
- records protected by another law;
- information that could prejudice legal proceedings;
- information that could endanger the safety of an individual;
- information that could prejudice the commercial interests of Victory Ticket 959 CC or a third party.

Where only part of a record is exempt from disclosure, access may be granted to the remainder where reasonably possible.

19. REMEDIES AVAILABLE TO REQUESTERS

If a requester is dissatisfied with a decision made by the Information Officer, the requester may:

- lodge a complaint with the Information Regulator where applicable; or
- apply to a court of competent jurisdiction for appropriate relief in accordance with PAIA.

Nothing in this manual limits any rights available under PAIA or POPIA.

20. RETENTION OF RECORDS

Victory Ticket 959 CC retains records for periods required by applicable legislation or for legitimate business purposes.

Records are securely destroyed when retention periods expire unless they are required:

- by law;
- for ongoing legal proceedings;
- for taxation purposes;
- for contractual obligations; or
- for another lawful purpose.

Electronic records are deleted in accordance with the business's data management practices, subject to applicable legal requirements.

21. REVIEW OF THIS MANUAL

This manual will be reviewed:

- annually;
- whenever there is a material change in applicable legislation;
- whenever the business changes its information processing practices; or
- whenever amendments are considered necessary by the Information Officer.

The most current version of this manual will replace all previous versions.

22. AVAILABILITY OF THIS MANUAL

A copy of this manual is available:

- at the principal place of business of Victory Ticket 959 CC;
- on the business website (www.umhlangagold.co.za);
- upon written request to the Information Officer; and
- in any other manner required by applicable legislation.

Reasonable reproduction charges may apply where permitted by law.

23. APPROVAL

This PAIA Manual has been prepared in accordance with Section 51 of the Promotion of Access to Information Act, 2000.

It has been approved by the Information Officer of Victory Ticket 959 CC.

Private Body

Victory Ticket 959 CC

Trading Name

Umhlanga Gold and Pawnbroker

Information Officer

Neil Maharaj

Signature:



Date:

1 July 2026

Place:

Umhlanga Ridge, KwaZulu-Natal

ANNEXURE A – CONTACT DETAILS

Registered Name: Victory Ticket 959 CC

Registration Number: 2010/043657/23

VAT Number: 4750306799

Trading Name: Umhlanga Gold and Pawnbroker

Physical Address:

408 Medstone Building

19 The High Street

Umhlanga Ridge

4319

Postal Address:

Same as physical address.

Telephone:

031 8801 719

Email:

victoryticket959cc@gmail.com

Website:

www.umhlangagold.co.za

Information Officer:

Neil Maharaj

ANNEXURE B – PAIA REQUESTS

All requests for access to records should be submitted to the Information Officer using the prescribed request form under PAIA, together with any supporting information required to identify the requested records and the rights sought to be exercised or protected.

FORM 2**REQUEST FOR ACCESS TO RECORD****(Regulation 7)****NOTE:**

1. *Proof of identity must be attached by the requester.*
2. *If requests are made on behalf of another person, proof of such authorization must be attached to this form.*

TO: The Information Officer

Victory Ticket 959 CC t/a Umhlanga Gold and Pawnbroker (p. 16)

Address: 408 Medstone Building, 19 The High Street, Umhlanga Ridge, 4319 (p. 16)

Email address: victoryticket959cc@gmail.com (p. 16)

ANNEXURE C – DOCUMENT HISTORY



Version	Date	Description	Approved By
1.0	1 July 2026	Initial Issue	Neil Maharaj

End of Manual