



REALTY COMPLY (PTY) LTD

PAIA MANUAL

**Prepared in terms of section 14 of the
Promotion of Access to Information Act 2
of 2000 (as amended)**

DATE OF COMPILATION: 29/03/2026

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1. LIST OF ACRONYMS AND ABBREVIATIONS

1.1	“CEO”	Chief Executive Officer
1.2	“DIO”	Deputy Information Officer;
1.3	“IO”	Information Officer;
1.4	“Minister”	Minister of Justice and Correctional Services;
1.5	“PAIA”	Promotion of Access to Information Act No. 2 of 2000 (as Amended);
1.6	“PFMA”	Public Finance Management Act No.1 of 1999 as Amended;
1.7	“POPIA”	Protection of Personal Information Act No.4 of 2013;
1.8	“Regulator”	Information Regulator.

2. PURPOSE OF PAIA MANUAL

This PAIA Manual is useful for the public to -

- 2.1 check the nature of the records which may already be available at Realty Comply (Pty), without the need for submitting a formal PAIA request;
- 2.2 have an understanding of how to make a request for access to a record of the Realty Comply (Pty) Ltd;
- 2.3 access all the relevant contact details of the persons who will assist the public with the records they intend to access;
- 2.4 know all the remedies available from the (Realty Comply (Pty) Ltd regarding request for access to the records, before approaching the Regulator or the Courts;
- 2.5 the description of the services available to members of the public from the Realty Comply (Pty) Ltd, and how to gain access to those services;
- 2.6 a description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- 2.7 if the body will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.8 know if the Realty Comply (Pty) Ltd has planned to transfer or process personal information outside the Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied;

and

- 2.9 know whether Realty Comply (Pty) Ltd has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

3. ESTABLISHMENT OF Realty Comply (Pty) Ltd

3.1. Objectives/Mandate

Legal Foundation and Juristic Status

Realty Comply (Pty) Ltd is a private company duly incorporated and registered in accordance with the Companies Act, 71 of 2008 of the Republic of South Africa. As a private company, Realty Comply (Pty) Ltd is classified as a profit company, with restrictions on the transferability of its shares and a prohibition on offering shares or securities to the public. The company's legal personality, powers, and capacity are defined in its Memorandum of Incorporation (MOI), which serves as its constitutional document and governs the rights, duties, and relationships among shareholders, directors, and the company itself.

The MOI provides Realty Comply (Pty) Ltd with the powers and capacity of a natural person, except where a juristic person is incapable of exercising such powers. The company's MOI may be amended only by special resolution of shareholders or by court order, and any such amendments must be filed with the Companies and Intellectual Property Commission (CIPC). The company is not subject to the optional provisions of Chapter 3 or Chapter 5 of the Companies Act unless it elects to do so in its MOI.

Mandate and Core Objectives

The core mandate of Realty Comply (Pty) Ltd is to provide digital compliance solutions and workflow automation tools to estate agencies, primarily in South Africa but also serving international clients. The company's objectives, as articulated in its founding documents and operational policies, are as follows:

- **Enable Regulatory Compliance:** Realty Comply's primary objective is to enable estate agencies to achieve and maintain compliance with key legal frameworks, including the Financial Intelligence Centre Act (FICA), the Protection of Personal Information Act (POPIA), the Promotion of Access to Information Act (PAIA), and the Property Practitioners Regulatory Authority (PPRA) regulations.
- **Digital Transformation of Compliance:** The company is mandated to develop, maintain, and provide software-as-a-service (SaaS) platforms that automate compliance processes, streamline document management, and facilitate audit readiness for estate agencies.
- **Risk Management and Inspection Readiness:** Realty Comply's solutions are designed to support estate agencies in managing compliance risk, preparing for regulatory inspections, and responding to audit requirements efficiently and accurately.

- **Secure Data Processing and Privacy:** The company is committed to upholding the highest standards of data protection and privacy, ensuring that all personal and client information is processed, stored, and disposed of in accordance with POPIA and international data protection standards.
- **International Operations and Cross-Border Compliance:** Realty Comply’s mandate extends to supporting estate agencies with cross-border data transfers and compliance with international data protection laws, where applicable.
- **Corporate Governance and Ethical Conduct:** The company is guided by the principles of sound corporate governance, as outlined in the King IV Report on Corporate Governance for South Africa, and is committed to transparency, accountability, and ethical business practices.

Transition and Corporate Identity

Realty Comply (Pty) Ltd was formerly known as Realty Genie. The transition to the current name was effected through a special resolution of the board and shareholders, in compliance with the Companies Act and CIPC requirements for name changes. All relevant documentation, including the MOI and company records, have been updated to reflect the new corporate identity.

Alignment with Statutory and Regulatory Requirements

The company’s objectives are aligned with the requirements of the Companies Act, the MOI, and all applicable sectoral legislation. Realty Comply is registered with the CIPC and maintains up-to-date annual returns, beneficial ownership declarations, and statutory records as required by law. The company’s PAIA Manual is prepared in accordance with Section 51 of the Promotion of Access to Information Act, and incorporates the requirements of POPIA for private bodies.

Summary Table: Core Objectives and Mandate

Objective Area	Description
Regulatory Compliance	Enable estate agencies to comply with FICA, POPIA, PAIA, and PPRA regulations
Digital Transformation	Develop and provide SaaS platforms for compliance automation and workflow management
Risk Management	Support agencies in managing compliance risk and audit/inspection readiness
Data Protection	Ensure secure processing, storage, and disposal of personal and client information
International Operations	Facilitate cross-border compliance and data transfer in line with global standards
Corporate Governance	Uphold King IV principles, transparency, and ethical conduct
Transition Management	Effect and document corporate name changes and maintain updated statutory records

The above objectives are not merely aspirational but are embedded in the company’s operational policies, service offerings, and governance structures. Realty Comply’s mandate is thus both legally grounded and operationally actionable, ensuring that the company remains at the forefront of compliance innovation in the real estate sector.

4. STRUCTURE OF THE Realty Comply (Pty) Ltd AND FUNCTIONS

4.1. Structure

Overview of Organisational Top Structure

Realty Comply (Pty) Ltd operates as a private company with a streamlined, functional organisational structure tailored to its role as a SaaS provider in the real estate compliance sector. The company’s structure is designed to ensure effective governance, operational efficiency, and robust compliance oversight, in line with the requirements of the Companies Act, King IV, and best practices for technology-driven businesses.

Board and Executive Leadership

- **Founder & Operational Lead:** The founder, who also serves as the operational lead, is responsible for the overall strategic direction, operational management, and corporate governance of the company. This role encompasses oversight of all business units, resource allocation, and stakeholder engagement.
- **Board of Directors:** In accordance with the Companies Act and the company’s MOI, Realty Comply maintains a board of directors, which may comprise a single director (as permitted for private companies) or a larger board as the company grows. The board is responsible for the governance of the company, approval of major policies, and oversight of executive management.

Key Committees and Functional Units

To ensure effective governance and compliance, Realty Comply has established the following key committees and functional roles:

Role/Committee	Description
Information Officer	Appointed in terms of PAIA and POPIA; responsible for access to information and data protection
Internal Audit & Risk Committee	Oversees internal controls, risk management, and compliance with financial and regulatory obligations
Technical & IT Security Function	Manages platform security, data protection, and compliance with cross-border data transfer requirements
Customer Support & Onboarding	Handles client onboarding, training, and ongoing support for estate agencies
Product Development & Compliance	Develops SaaS solutions, ensures alignment with regulatory requirements, and manages updates

Committee Charters and Governance

- **Internal Audit & Risk Committee:** This committee operates in accordance with a formal charter, consistent with King IV and industry best practices. Its responsibilities include oversight of financial reporting, risk management, internal controls, and regulatory compliance. The committee reports to the board and may include independent advisors as needed.
- **Information Officer:** The Information Officer is registered with the Information Regulator and is responsible for ensuring compliance with PAIA and POPIA, handling information requests, and overseeing data protection policies and training.
- **Technical & IT Security Function:** This function is responsible for implementing and maintaining technical safeguards, conducting regular security assessments, and ensuring compliance with POPIA Condition 7 (Security Safeguards) and international data protection standards.

Organisational Structure Table

Position/Committee	Key Responsibilities
Founder & Operational Lead	Strategic leadership, operational oversight, stakeholder engagement
Board of Directors	Governance, policy approval, oversight of executive management
Information Officer	PAIA/POPIA compliance, information requests, data protection, staff training
Internal Audit & Risk Committee	Financial controls, risk management, compliance monitoring, audit oversight
Technical & IT Security	Platform security, data protection, cross-border compliance, incident response
Customer Support & Onboarding	Client onboarding, training, support, feedback management
Product Development & Compliance	SaaS development, regulatory alignment, product updates, compliance documentation

Committee Charters and Reporting Lines

- The Internal Audit & Risk Committee operates under a formal charter, with authority to review financial statements, oversee risk management frameworks, and ensure compliance with laws and regulations. The committee meets at least quarterly and reports directly to the board.
- The Information Officer is accountable to the board and is supported by deputies or designated staff as required. The Information Officer is responsible for annual PAIA and POPIA reporting, staff training, and policy updates.
- The Technical & IT Security function collaborates with the Information Officer and the Internal Audit & Risk Committee to ensure that all technical safeguards meet regulatory and industry standards.

Alignment with SaaS Industry Best Practices

Realty Comply’s organisational structure reflects best practices for SaaS companies, with cross-functional teams, agile development processes, and a focus on scalability and innovation. The structure is designed to support rapid growth, international operations, and continuous improvement in compliance and customer service.

4.2 Functions

Overview of Core Functions

Realty Comply (Pty) Ltd's functions are defined by its MOI, company policies, and the requirements of sectoral legislation. The company's primary functions are centred on the development, provision, and support of digital compliance solutions for estate agencies, with a strong emphasis on regulatory alignment, risk management, and data protection.

Key Functional Areas

1. Development and Provision of SaaS Compliance Tools
 - Realty Comply designs, develops, and maintains software-as-a-service (SaaS) platforms tailored to the compliance needs of estate agencies. These platforms automate the collection, verification, and storage of compliance documentation, streamline workflow processes, and provide real-time compliance dashboards for agency principals and staff.
2. FICA Compliance and RMCP Implementation
 - The company enables estate agencies to comply with the Financial Intelligence Centre Act (FICA) by providing digital tools for customer due diligence, risk-based verification, and the implementation of Risk Management and Compliance Programmes (RMCPs). The platform supports the identification of beneficial owners, screening for politically exposed persons (PEPs), and secure retention of records for the statutory five-year period.
3. POPIA Compliance and Data Protection
 - Realty Comply ensures that all personal and client information processed through its platforms is handled in accordance with the Protection of Personal Information Act (POPIA). This includes secure data storage, consent management, access controls, and automated data disposal protocols. The company provides privacy policy templates, staff training, and support for data subject access requests.
4. PAIA Compliance and Information Access
 - The company prepares and publishes a PAIA Manual in accordance with Section 51 of the Promotion of Access to Information Act. The manual details the structure and functions of the company, categories of records held, procedures for information requests, and integration with POPIA requirements. Realty Comply supports clients in preparing their own PAIA manuals and managing access requests.
5. PPRA Inspection Readiness and Audit Support
 - Realty Comply's platforms are designed to ensure that estate agencies are always ready for PPRA inspections. Features include automated mandate indexing, time-stamped audit trails, principal dashboards, and one-click generation of full, indexed compliance files for audit purposes. The company provides guidance on PPRA requirements, inspection checklists, and best practices for record-keeping.

6. Customer-Facing Services: Onboarding, Training, and Support
 - Realty Comply offers comprehensive onboarding for new clients, including training on compliance workflows, use of the SaaS platform, and ongoing technical support. The company provides resources, webinars, and updates on regulatory changes to ensure that clients remain informed and compliant.
7. Technical and IT Security Functions
 - The company maintains robust technical safeguards to protect client data, including encryption, access controls, regular vulnerability assessments, and incident response protocols. Compliance with POPIA Condition 7 (Security Safeguards) is a core function, and the company regularly reviews and updates its security measures in line with evolving threats and regulatory expectations.
8. International Operations and Cross-Border Data Transfer
 - Realty Comply supports estate agencies with international operations, ensuring compliance with cross-border data transfer requirements under POPIA Section 72 and relevant international data protection laws. The company assesses the adequacy of data protection in recipient countries and implements binding corporate rules or contractual safeguards as needed.
9. Regulatory Reporting and CIPC Compliance
 - The company is responsible for filing annual returns, beneficial ownership declarations, and maintaining up-to-date statutory records with the CIPC. Realty Comply ensures that all regulatory reporting obligations are met in a timely and accurate manner, and supports clients in meeting their own CIPC compliance requirements.
10. Service Agreements, Terms of Use, and Contractual Functions
 - Realty Comply drafts and maintains service agreements, terms of use, privacy policies, and data processing agreements in line with legal and regulatory requirements. The company ensures that all contractual documents are clear, comprehensive, and regularly updated to reflect changes in law and best practice.
11. Internal Audit, Risk Management, and Financial Controls
 - The Internal Audit & Risk Committee oversees the effectiveness of internal controls, risk management frameworks, and financial reporting. The company conducts regular audits, risk assessments, and compliance reviews to ensure operational integrity and regulatory alignment.
12. Records Management, Retention, and Secure Storage
 - Realty Comply implements document retention policies that align with the requirements of the Companies Act, FICA, POPIA, and other applicable legislation. Records are retained for the statutory periods (typically five to seven years) and are securely disposed of when no longer required. The company uses automated retention schedules and secure storage solutions to ensure compliance and audit readiness.

Summary Table: Core Functions

Functional Area	Description
SaaS Compliance Tools	Development and provision of digital compliance platforms for estate agencies
FICA Compliance	Support for RMCP implementation, customer due diligence, and record retention
POPIA Compliance	Secure data processing, consent management, privacy policy implementation
PAIA Compliance	Preparation and publication of PAIA Manual, management of information access requests
PPRA Inspection Readiness	Digital record-keeping, audit trails, compliance dashboards, and audit file generation
Customer Services	Onboarding, training, technical support, regulatory updates
IT Security	Encryption, access controls, vulnerability assessments, incident response
International Operations	Cross-border data transfer compliance, adequacy assessments, contractual safeguards
Regulatory Reporting	CIPC annual returns, beneficial ownership declarations, statutory record maintenance
Contractual Functions	Drafting and maintenance of service agreements, terms of use, privacy policies
Internal Audit & Risk	Oversight of internal controls, risk management, financial reporting, compliance reviews
Records Management	Document retention policies, secure storage, automated disposal protocols

Integration with Regulatory and Industry Standards

Realty Comply’s functions are designed to ensure full alignment with the requirements of the Companies Act, FICA, POPIA, PAIA, PPRA regulations, and international data protection standards. The company’s operational model reflects best practices in SaaS delivery, corporate governance, and compliance management, providing estate agencies with a comprehensive, future-ready solution for regulatory compliance.

Detailed Explanations and Regulatory Context
 Founding Legislation and Constitutional Documents
 Companies Act, 71 of 2008 and MOI

The Companies Act, 71 of 2008, is the primary legislation governing the incorporation, operation, and governance of companies in South Africa. Every company must have a Memorandum of Incorporation (MOI) that sets out its powers, governance structures, and the rights and responsibilities of shareholders and directors. Realty Comply’s MOI is tailored to its operational needs and ensures compliance with both mandatory and alterable provisions of the Act.

Private Body Status under PAIA

Under the Promotion of Access to Information Act (PAIA), Realty Comply is classified as a private body, as it is not an organ of state or public entity. As such, the company is required to compile and make available a PAIA Manual, detailing its structure, functions, and procedures for information access requests.

POPIA Obligations

The Protection of Personal Information Act (POPIA) imposes comprehensive data protection obligations on all private and public bodies that process personal information in South Africa. Realty Comply is required to implement appropriate technical and organisational measures to protect personal data, appoint an Information Officer, and integrate POPIA requirements into its PAIA Manual.

FICA and RMCP Requirements

Estate agencies are classified as accountable institutions under FICA and are required to implement Risk Management and Compliance Programmes (RMCPs), conduct customer due diligence, and retain records for at least five years. Realty Comply's platforms are designed to support these obligations and facilitate compliance audits.

PPRA Regulations and Inspection Readiness

The Property Practitioners Regulatory Authority (PPRA) sets out detailed requirements for estate agencies, including the maintenance of compliance records, display of Fidelity Fund Certificates, and readiness for regulatory inspections. Realty Comply's solutions are tailored to meet these requirements and support agencies in passing PPRA audits.

Corporate Governance and Board Responsibilities

King IV Principles

The King IV Report on Corporate Governance for South Africa provides a framework for ethical leadership, effective control, and stakeholder inclusivity. Realty Comply's governance structures, including its board, committees, and internal controls, are aligned with King IV principles, ensuring transparency, accountability, and sustainable value creation.

Internal Audit and Risk Management

The Internal Audit & Risk Committee is responsible for overseeing the effectiveness of internal controls, risk management frameworks, and compliance with laws and regulations. The committee operates under a formal charter and reports directly to the board, in line with best practices for audit and risk oversight.

Information Officer and Data Protection Roles

Appointment and Duties

The Information Officer is appointed in accordance with PAIA and POPIA and is responsible for overseeing compliance with information access and data protection laws. The Information Officer's duties include handling information requests, submitting annual reports to the Information Regulator, conducting staff training, and maintaining up-to-date policies and procedures.

Deputy Information Officers

The Information Officer may appoint Deputy Information Officers to assist with compliance functions, particularly in larger or more complex organisations. However, ultimate

accountability remains with the designated Information Officer.
Records Management, Retention, and Secure Storage

Legal Requirements

Realty Comply is required to retain company records, compliance documentation, and personal information for statutory periods as specified in the Companies Act, FICA, POPIA, and other applicable legislation. Records must be kept in a manner that allows for retrieval and conversion to written form within a reasonable time.

Retention Periods

- Company Records: Minimum of seven years (Companies Act)
- FICA Records: Five years from termination of business relationship or conclusion of transaction
- POPIA: No longer than necessary for the purpose, unless required by law or contract
- Employment Records: Three to five years, depending on the specific legislation

Secure Storage and Disposal

Records are stored securely, with access controls, encryption, and regular backups. When records are no longer required, they are disposed of in a manner that prevents reconstruction, in compliance with POPIA and industry best practices.

International Operations and Cross-Border Data Transfer

POPIA Section 72 Compliance

Realty Comply ensures that any cross-border transfer of personal information complies with POPIA Section 72, which requires that the recipient country provides an adequate level of protection, or that appropriate contractual safeguards are in place. The company assesses the adequacy of data protection in recipient countries and obtains consent or implements binding corporate rules as necessary.

International Standards Alignment

The company's data protection policies are aligned with international standards such as the EU General Data Protection Regulation (GDPR), ensuring that clients with cross-border operations remain compliant with global data protection requirements.

Service Agreements, Terms of Use, and Contractual Functions

Drafting and Maintenance

Realty Comply drafts and maintains comprehensive service agreements, terms of use, privacy policies, and data processing agreements. These documents are regularly reviewed and updated to reflect changes in law, industry standards, and operational practices.

Key Provisions

- Subscription Terms: Clear terms for SaaS subscriptions, billing, and cancellation
- Data Processing: Detailed provisions on data protection, processing, and cross-border transfers
- Limitation of Liability: Reasonable limitations and disclaimers in line with industry standards
- Dispute Resolution: Mechanisms for resolving disputes, including arbitration and governing law clauses

Regulatory Reporting and CIPC Compliance

Annual Returns and Beneficial Ownership

The company files annual returns and beneficial ownership declarations with the CIPC, ensuring that all statutory records are up to date and accurate. Failure to comply with these requirements can result in penalties or deregistration.

Director and Shareholder Records

Realty Comply maintains accurate records of directors, shareholders, and company officers, as required by the Companies Act and CIPC regulations.

Conclusion

Realty Comply (Pty) Ltd is a private company established under the Companies Act, with a clear mandate to provide digital compliance solutions to estate agencies navigating complex regulatory environments. The company's objectives are firmly rooted in enabling compliance with FICA, POPIA, PAIA, and PPRA regulations, supporting risk management, and ensuring operational readiness for audits and inspections.

The organisational structure of Realty Comply is designed to support effective governance, robust compliance oversight, and agile service delivery. Key committees, including the Internal Audit & Risk Committee and the appointment of an Information Officer, ensure that the company meets its statutory obligations and upholds best practices in corporate governance and data protection.

Realty Comply's functions encompass the development and provision of SaaS compliance tools, support for FICA and POPIA compliance, preparation of PAIA manuals, PPRA inspection readiness, customer onboarding and support, technical and IT security, international operations, regulatory reporting, and records management. These functions are executed in alignment with legal requirements, industry standards, and the company's commitment to ethical and transparent business practices.

By integrating regulatory compliance, technological innovation, and sound governance, Realty Comply (Pty) Ltd positions itself as a trusted partner for estate agencies seeking to navigate the evolving landscape of real estate compliance, both in South Africa and internationally.

5. KEY CONTACT DETAILS FOR ACCESS TO INFORMATION OF THE Realty Comply (Pty) Ltd

5.1. Chief Information Officer

Name:	Mariette Schoeman
Tel:	+27 79 874 5572
Email:	mariette@realtycomply.com

5.2. Deputy Information Officer

Name:	Mariette Schoeman
Tel:	+27 79 874 5572
Email:	mariette@realtycomply.com

5.3 Access to information general contacts

Email: admin@realtycomply.com

5.4 National / Head Office

Postal Address: 185 Raymond Avenue
Waterkloof Ridge
Pretoria
0181

Physical Address: Same as above

Telephone: 0798745572

Email: admin@realtycomply.com

Website: <https://www.realtycomply.com/>

6. DESCRIPTION OF ALL REMEDIES AVAILABLE IN RESPECT OF AN ACT OR A FAILURE TO ACT BY Realty Comply (Pty) Ltd

This section outlines the remedies available to any person who is dissatisfied with an act or omission by Realty Comply (Pty) Ltd in relation to a request for access to records, the handling of personal information, or any other matter regulated by PAIA or POPIA.

Realty Comply (Pty) Ltd is a private body and therefore **does not have an internal appeal mechanism** as contemplated for public bodies under section 74 of PAIA. The remedies available to requesters and data subjects are set out below.

6.1 Internal Remedies

6.1.1 Request for Reconsideration or Clarification

Although no formal internal appeal exists, a requester may:

- Submit a written request for reconsideration of a decision;
- Request clarification regarding the reasons for refusal;
- Provide additional information that may influence the decision.

Such requests must be directed to the Information Officer of Realty Comply (Pty) Ltd.

6.2 External Remedies

6.2.1 Complaint to the Information Regulator (South Africa)

Any person may lodge a complaint with the Information Regulator if they believe that Realty Comply (Pty) Ltd has:

- Failed to comply with PAIA or POPIA;
- Wrongfully refused access to a record;
- Failed to respond to a request within the statutory timeframes;
- Acted unlawfully in processing personal information.

The Information Regulator has the authority to:

- Investigate complaints;
- Issue enforcement notices;
- Compel compliance;
- Refer matters for prosecution where applicable.

Complaints must be submitted in the prescribed manner and form as published by the Information Regulator.

6.2.2 Approach to a Court with Jurisdiction

A requester or data subject may apply to a court for appropriate relief if:

- Access to a record is refused;
- The response to a request is inadequate or unreasonable;
- The organisation has failed to act within the statutory timeframes;
- There is a dispute regarding the interpretation or application of PAIA or POPIA.

Courts with jurisdiction include:

- The High Court of South Africa;
- A Magistrate's Court designated by the Minister of Justice for PAIA purposes.

Possible relief includes:

- An order compelling the release of a record;
- An order setting aside a refusal;
- Declaratory relief;
- Costs orders.

6.3 Remedies for Data Subjects Under POPIA

Data subjects may exercise the following rights:

- **Request correction or deletion** of personal information;
- **Object to processing** of personal information;
- **Withdraw consent** where processing is based on consent;
- **Submit complaints** to the Information Officer or the Information Regulator.

If Realty Comply (Pty) Ltd fails to act on such requests, the data subject may escalate the matter to the Information Regulator or seek judicial relief.

6.4 Remedies for Unlawful Conduct or Negligence

Where a person suffers harm due to:

- Negligence,
 - Unlawful processing of personal information,
 - Failure to comply with statutory obligations,
- they may pursue:
- **Civil action for damages**, or
 - **Criminal charges**, where applicable under PAIA or POPIA.

7. GUIDE ON HOW TO USE PAIA AND HOW TO OBTAIN ACCESS TO THE GUIDE

- 7.1. The Regulator has, in terms of section 10(1) of PAIA, updated and made available the revised Guide on how to use PAIA (“Guide”), in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA and POPIA.
- 7.2. The Guide is available in each of the official languages.
- 7.3. The aforesaid Guide contains the description of-
- 7.3.1. the objects of PAIA and POPIA;
 - 7.3.2. the postal and street address, phone and fax number and, if available, electronic mail address of-
 - 7.3.2.1. the Information Officer of every public body, and
 - 7.3.2.2. every Deputy Information Officer of every public and private body designated in terms of section 17(1) of PAIA and section 56 of POPIA;
 - 7.3.3. the manner and form of a request for-
 - 7.3.3.1. access to a record of a public body contemplated in section 11; and
 - 7.3.3.2. access to a record of a private body contemplated in section 50;
 - 7.3.4. the assistance available from the Information Officer of a public body in terms of PAIA and POPIA;
 - 7.3.5. the assistance available from the Regulator in terms of PAIA and POPIA;
 - 7.3.6. all remedies in law available regarding an act or failure to act in respect of a right or duty conferred or imposed by PAIA and POPIA, including the manner of lodging-
 - 7.3.6.1. an internal appeal;

¹ Section 17(1) of PAIA- For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate such number of persons as deputy information officers as are necessary to render the public body as accessible as reasonably possible for requesters of its records.

² Section 56(a) of POPIA- Each public and private body must make provision, in the manner prescribed in section 17 of the Promotion of Access to Information Act, with the necessary changes, for the designation of such a number of persons, if any, as deputy information officers as is necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.

³ Section 11(1) of PAIA- A requester must be given access to a record of a public body if that requester complies with all the procedural requirements in PAIA relating to a request for access to that record; and access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

- ⁴ Section 50(1) of PAIA- A requester must be given access to any record of a private body if-
- a) that record is required for the exercise or protection of any rights;
 - b) that person complies with the procedural requirements in PAIA relating to a request for access to that record; and
 - c) access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.
 - 7.3.6.2. a complaint to the Regulator; and
 - 7.3.6.3. an application with a court against a decision by the information officer of a public body, a decision on internal appeal or a decision by the Regulator or a decision of the head of a private body;
- 7.3.7. the provisions of sections 14 and 51 requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;
- 7.3.8. the provisions of sections 15 and 52 providing for the voluntary disclosure of categories of records by a public body and private body, respectively;
- 7.3.9. the notices issued in terms of sections 22 and 54 regarding fees to be paid in relation to requests for access; and
- 7.3.10. the regulations made in terms of section 92.
- 7.4. Members of the public can inspect or make copies of the Guide from the offices of the public or private bodies, including the office of the Regulator, during normal working hours. The Guide can also be obtained-

⁵ Section 14(1) of PAIA- The information officer of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 4 above.

⁶ Section 51(1) of PAIA- The head of a private body must make available a manual containing the description of the information listed in paragraph 4 above.

⁷ Section 15(1) of PAIA- The information officer of a public body, must make available in the prescribed manner a description of the categories of records of the public body that are automatically available without a person having to request access

⁸ Section 52(1) of PAIA- The head of a private body may, on a voluntary basis, make available in the prescribed manner a description of the categories of records of the private body that are automatically available without a person having to request access

⁹ Section 22(1) of PAIA- The information officer of a public body to whom a request for access is made, must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

¹⁰ Section 54(1) of PAIA- The head of a private body to whom a request for access is made must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

11 Section 92(1) of PAIA provides that –“The Minister may, by notice in the Gazette, make regulations regarding-

- (a) any matter which is required or permitted by this Act to be prescribed;
- (b) any matter relating to the fees contemplated in sections 22 and 54;
- (c) any notice required by this Act;
- (d) uniform criteria to be applied by the information officer of a public body when deciding which categories of records are to be made available in terms of section 15; and
 - 7.4.1. any administrative or procedural matter necessary to give effect to the provisions of this Act.”
 - 7.4.2. upon request to the Information Officer;
 - 7.4.3. from the website of the Regulator (<https://www.justice.gov.za/infoereg/>).

8. DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD BY REALTY COMPLY (PTY) LTD

8.1 Subjects and Categories of Records

Subjects on which the Body Holds Records	Categories of Records Held on Each Subject
Strategic & Corporate Governance	Strategic plans; business plans; operational frameworks; compliance strategies; annual reports; internal governance policies; risk management documentation; board or management resolutions.
Human Resources	HR policies and procedures; employment contracts; employee records; payroll information; leave records; performance reviews; disciplinary records; recruitment documentation; advertised posts; training and development records; skills development plans; employment equity plans and statistics.
Financial Records	Annual financial statements; management accounts; invoices; receipts; banking records; tax records; budgets; procurement records; payment schedules; subscription billing records.
Compliance & Regulatory Records	FICA RMCP documentation; FICA verification records; POPIA compliance documentation; PAIA manual; PPRA compliance records; audit trails; risk assessments; client identification and verification documents; statutory reporting records.
Client & Service Delivery Records	Client onboarding documentation; service agreements; workflow records; transaction files; mandate records; automated document outputs; support tickets; communication logs; platform usage logs.
Information Technology & System Security	System architecture documentation; access control logs; cybersecurity policies; incident reports; backup logs; software licences; data-processing agreements; system audit logs.
Marketing & Communications	Marketing materials; website content; newsletters; social media content; public communications; branding assets; enquiry logs.
Legal & Contractual Records	Contracts and service level agreements; non-disclosure agreements; legal opinions; dispute resolution records; compliance

Subjects on which the Body Holds Records	Categories of Records Held on Each Subject
	correspondence; regulatory notices.
Supplier & Service Provider Records	Supplier contracts; service agreements; due-diligence documentation; invoices; performance records; procurement documentation.
Operational Records	Internal procedures; workflow diagrams; training manuals; quality assurance documentation; operational checklists; platform development documentation.

9. CATEGORIES OF RECORDS OF THE (INSERT THE REALTY COMPLY (PTY) LTD WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS

Category	Document Type	Available on Website	Available upon request
Tender document	- Advertised tender - Name of successful bidder	X	
Legislation /Regulations	-		
Strategic Documents (Plans and Report)	- Organisational profile (Overview, Objectives, Functions, Architecture) - Annual Reports; - Strategic Plan; - Annual Performance Plan; - Strategic and Performance Plans;	X	

10. SERVICES AVAILABLE TO MEMBERS OF THE PUBLIC FROM THE (INSERT THE REALTY COMPLY (PTY) LTD) AND HOW TO GAIN ACCESS TO THOSE SERVICES

10.1 Powers, Duties and Functions

Realty Comply (Pty) Ltd is a private company established in terms of the Companies Act 71 of 2008. Its powers, duties, and functions arise from:

- The Companies Act 71 of 2008
- The Financial Intelligence Centre Act 38 of 2001 (FICA)
- The Protection of Personal Information Act 4 of 2013 (POPIA)
- The Promotion of Access to Information Act 2 of 2000 (PAIA)
- The Property Practitioners Act 22 of 2019 (PPRA)
- Contractual obligations with clients
- Internal governance documents, including policies, procedures, and service agreements

10.1.1 Core Powers and Duties

Realty Comply (Pty) Ltd is empowered to:

- Develop, maintain, and operate digital compliance and workflow platforms for estate agencies and property practitioners.
- Provide tools, systems, and documentation to assist clients in meeting statutory obligations under FICA, POPIA, PAIA, PPRA, and related legislation.
- Process personal information in accordance with POPIA for the purpose of delivering compliance services.
- Issue compliance guidance, templates, manuals, and operational frameworks to clients.
- Facilitate onboarding, verification, and record-keeping processes for property practitioners and their clients.
- Provide training, support, and advisory services relating to regulatory compliance and operational integrity.
- Maintain secure digital infrastructure for the storage, processing, and management of compliance-related records.

10.1.2 Services Provided to the Public

Realty Comply (Pty) Ltd provides the following services:

- **Digital Compliance Platform:**
A cloud-based system enabling estate agencies to manage FICA, POPIA, PAIA, PPRA, and operational compliance.
- **Workflow Automation:**
Tools for onboarding clients, managing mandates, tracking transactions, and maintaining audit-ready files.
- **Document Generation:**
Automated creation of compliant agreements, disclosures, consent forms, and operational templates.
- **Compliance Training & Support:**
Guidance, educational materials, and support for property practitioners and administrative staff.
- **Regulatory Manuals & Policies:**
Provision of FICA RMCPs, POPIA compliance frameworks, PAIA manuals, and operational policies.
- **Audit Preparation:**
Tools and checklists to support PPRA, FIC, and POPIA audit readiness.
- **Client Verification Tools:**
Systems for identity verification, risk rating, and record retention.

10.2 How Members of the Public Can Access These Services

Members of the public may access the services of Realty Comply (Pty) Ltd through the following channels:

10.2.1 Website Access

The primary access point for services, information, and onboarding is the Realty Comply website:

- **Website:** www.realtycomply.com
(Insert final URL once confirmed)

The website provides:

- Service descriptions
- Platform access
- Contact information
- Compliance resources
- Guides and support materials
-

10.2.2 Direct Engagement

Members of the public may contact the Information Officer or support team via:

- Email
- Telephone
- Online contact forms
- Client support portals

10.2.3 Subscription or Service Agreements

Access to the digital platform and compliance tools is provided through:

- Subscription-based services
- Service level agreements
- Customised enterprise solutions

10.2.4 Guides, Manuals, and Educational Resources

Realty Comply provides:

- Compliance guides
- Workflow instructions
- Regulatory manuals
- Training materials

These may be accessed:

- Through the platform
- Via email request
- Through client onboarding documentation

11. PUBLIC INVOLVEMENT IN THE FORMULATION OF POLICY OR THE EXERCISE OF POWERS OR PERFORMANCE OF DUTIES BY (INSERT THE REALTY COMPLY (PTY) LTD)

Realty Comply (Pty) Ltd is a private body established in terms of the Companies Act 71 of 2008. As such, it is not required by legislation to facilitate public participation in the formulation of internal policies or in the exercise of its powers and duties. However, in the interests of transparency, accountability, and good governance—particularly in the context of compliance services provided to estate agencies and property practitioners—the organisation provides limited avenues through which stakeholders may contribute to or influence its policies and operational practices.

11.1 Stakeholder Engagement

Realty Comply (Pty) Ltd engages with stakeholders—including estate agencies, property practitioners, clients, and industry bodies—through:

Consultation during product development

Feedback is invited during the development or revision of compliance tools, workflows, and templates.

Industry feedback loops

Users may submit suggestions, concerns, or recommendations regarding compliance processes, regulatory interpretations, or platform functionality.

Training sessions and workshops

Participants may raise questions or propose improvements that inform future policy updates or operational enhancements.

11.2 Submission of Comments or Recommendations

Members of the public or industry stakeholders may submit written comments or recommendations relating to:

Compliance frameworks (FICA, POPIA, PAIA, PPRA)

Operational workflows

Data protection practices

Platform functionality

Client onboarding and verification processes

Such submissions may be directed to the Information Officer or designated support channels. These inputs may be considered during internal policy reviews, although the company retains full discretion regarding adoption.

11.3 Participation Through Regulatory Processes

Where policies or practices intersect with statutory obligations under FICA, POPIA, PAIA, or the Property Practitioners Act, members of the public may influence the regulatory environment through:

Submissions to the Information Regulator

Engagement with the Financial Intelligence Centre (FIC)

Participation in public consultations conducted by the PPRA or other regulators

Realty Comply (Pty) Ltd may consider such regulatory developments and stakeholder submissions when updating its internal policies and compliance frameworks.

11.4 Complaints and Queries

Members of the public may influence the performance of duties by submitting:

Complaints regarding the handling of personal information

Concerns about access to information

Queries relating to compliance processes

Requests for correction or deletion of personal information

These interactions may prompt internal reviews or amendments to operational procedures.

11.5 Discretionary Nature of Public Involvement

While Realty Comply (Pty) Ltd values stakeholder input, public participation is not mandatory and does not bind the organisation. All decisions regarding policy formulation, operational procedures, and the exercise of powers remain within the exclusive discretion of the company, subject to applicable legislation.

12. PROCESSING OF PERSONAL INFORMATION

12.1 Purpose of Processing

Realty Comply (Pty) Ltd processes personal information for the following purposes:

- **Compliance with statutory obligations** under FICA, POPIA, PAIA, PPRA, and related legislation.
- **Client identification, verification, and risk assessment** for FICA compliance.
- **Provision of digital compliance and workflow services**, including onboarding, mandate management, document generation, and transaction tracking.
- **Creation and maintenance of audit-ready records** for estate agencies and property practitioners.
- **Administration of client accounts**, including billing, subscription management, and contractual relationships.
- **Communication with clients and users**, including support, updates, and regulatory notices.
- **Security and fraud prevention**, including authentication, access control, and system monitoring.
- **Training, support, and quality assurance**, including user analytics and platform improvement.
- **Legal and contractual purposes**, including dispute resolution and regulatory reporting.

12.2 Categories of Data Subjects and Categories of Personal Information Processed

Realty Comply (Pty) Ltd processes personal information relating to various categories of data subjects. The categories and the nature of the personal information processed are set out below.

12.2.1 Table of Data Subjects and Personal Information

A. Natural Persons

Categories of Data Subjects	Personal Information that may be Processed
Clients of estate agencies; prospective buyers, sellers, tenants; individuals undergoing FICA verification	Names and surname; contact details (telephone numbers, email address); residential, postal or business address; identity number or passport number; confidential correspondence; FICA documentation; proof of address; financial information required for compliance; risk rating information; transaction-related information.

B. Juristic Persons

Categories of Data Subjects	Personal Information that may be Processed
Estate agencies; property practitioner firms; corporate clients; suppliers; service providers	Names of contact persons; name of legal entity; physical and postal address; contact details (telephone numbers, fax number, email address); registration number; financial, commercial, scientific or technical information; compliance documentation; trade secrets where provided for contractual purposes.

C. Employees (of Realty Comply or Client Organisations)

Categories of Data Subjects	Personal Information that may be Processed
Employees, contractors, and authorised users of the platform	Gender; pregnancy; marital status; race; age; language; educational information (qualifications); financial information; employment history; identity number; physical and postal address; contact details; criminal behaviour (where required for FICA risk assessment); well-being information; details of relatives (family members); nationality; ethnic or social origin; sexual orientation; physical or mental health; disability; religion; conscience; belief; culture; language; biometric information (if used for verification); system access logs; training records.

12.3 Recipients or Categories of Recipients of Personal Information

Personal information may be supplied to the following recipients or categories of recipients, depending on the purpose of processing:

Category of Personal Information	Recipients or Categories of Recipients
Identity number and names, for criminal checks	South African Police Service (SAPS)
Qualifications, for verification	South African Qualifications Authority (SAQA)
Credit and payment history, for credit information	Registered Credit Bureaus
FICA-related information	Financial Intelligence Centre (FIC), estate agencies (as Responsible Parties), auditors, compliance officers
POPIA-related information	Information Regulator (where required)
System usage and access logs	IT service providers, cybersecurity partners
Contractual and billing information	Accounting service providers, payment processors
Personal information required for regulatory audits	PPRA, FIC, or other regulators as required by law

All disclosures occur strictly in accordance with POPIA and contractual safeguards.

12.4 Planned Transborder Flows of Personal Information

Realty Comply (Pty) Ltd may transfer or store personal information outside the Republic of South Africa under the following circumstances:

- **Cloud storage and hosting services** where servers are located in jurisdictions such as the European Union, United Kingdom, or United States.
- **Third-party service providers** offering security, analytics, or platform-support services hosted internationally.
- **Cross-border access by authorised personnel** for support or maintenance.

All transborder flows comply with **section 72 of POPIA**, ensuring that:

- The receiving country has adequate data-protection laws; or
- Contractual agreements provide equivalent protection; or

- The data subject consents to the transfer; or
- The transfer is necessary for the performance of a contract.

12.5 General Description of Information Security Measures

Realty Comply (Pty) Ltd implements appropriate, reasonable technical and organisational measures to ensure the confidentiality, integrity, and availability of personal information. These include:

Technical Safeguards

- Data encryption (in transit and at rest)
- Secure cloud infrastructure
- Multi-factor authentication
- Access control and role-based permissions
- Firewalls and intrusion-detection systems
- Anti-virus and anti-malware solutions
- Regular vulnerability scanning and penetration testing
- Secure backup and disaster-recovery systems

Organisational Safeguards

- POPIA-compliant policies and procedures
- Staff training on data protection and confidentiality
- Incident-response and breach-management protocols
- Confidentiality agreements with employees and service providers
- Regular audits and compliance reviews

Physical Safeguards

- Secure office premises
- Controlled access to devices and systems
- Secure disposal of documents and electronic media

These measures are reviewed periodically to ensure ongoing effectiveness and compliance with POPIA.

13. AVAILABILITY OF THE MANUAL

13.1 This Manual is made available in the following three official languages-

- 13.1.1 English;
- 13.1.2 Afrikaans

13.2 A copy of this Manual or the updated version thereof, is also available as follows-

- 13.2.1 on <https://www.realtycomply.com/> if any, of the public body;
- 13.2.2 at the head office of the public body for public inspection during normal business hours;
- 13.2.3 to any person upon request and upon the payment of a reasonable prescribed fee; and
- 13.2.4 to the Information Regulator upon request.

13.3 A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, shall be payable per each A4-size photocopy made.

14. UPDATING OF THE MANUAL

Realty Comply (Pty) Ltd will, if necessary, update and publish this Manual annually.

Issued by

REALTY COMPLY (PTY) LTD MARIETTE SCHOEMAN
Chief Executive Officer