CARDINAL WEALTH (PTY) LTD

PAIA & POPIA MANUAL

Prepared in terms of Section 51 of the Promotion of Access to Information Act 2 of 2000 (PAIA) and the Protection of Personal Information Act 4 of 2013 (POPIA)

1. COMPANY OVERVIEW & CONTACT DETAILS

Cardinal Wealth (Pty) Ltd is an authorized Financial Services Provider committed to upholding data privacy, statutory compliance, and operational transparency.

Entity Detail	Specification
Entity Name	Cardinal Wealth (Pty) Ltd
FSP License Number	56262
Company Registration Number	2026/513733/07
Information Officer	Magda van der Merwe
Physical Address	Block C, Menlyn Woods Office Park, 291 Sprite Avenue, Faerie Glen, Pretoria, Gauteng, 0081
Postal Address	Block C, Menlyn Woods Office Park, 291 Sprite Avenue, Faerie Glen, Pretoria, Gauteng, 0081
Email Address	info@cardinalwealth.co.za
Website	www.cardinalwealth.co.za

2. PURPOSE OF THIS MANUAL

This manual enables data subjects and requesters to understand what records Cardinal Wealth holds, how personal information is processed under POPIA, and how to submit an access request under PAIA.

3. THE INFORMATION REGULATOR'S GUIDE

An official guide on how to exercise rights under PAIA is available from the Information Regulator of South Africa:

- Website: https://inforegulator.org.za/
- Enquiries Email: enquiries@inforegulator.org.za

4. RECORDS AUTOMATICALLY AVAILABLE

The following records are available without a formal PAIA request:

- Public marketing brochures and website content
- Statutory disclosure notices and FSP licensing status

5. RECORDS HELD IN TERMS OF OTHER LEGISLATION

Cardinal Wealth maintains records in compliance with the following statutory frameworks:

- **FAIS Act:** Advice records, advice logs, representative registers, and client mandates.
- **FICA:** Client identification, KYC documentation, and verification records.
- **POPIA:** Data processing logs, consent records, and security safeguard assessments.
- **Companies Act:** Governance records, company registration documents, and director resolutions.
- **Tax Legislation:** Financial statements, accounting records, tax filings, and ledger vouchers.
- **BCEA:** Personnel files, employment contracts, and statutory payroll records.

6. CATEGORIES OF RECORDS HELD

Access to the following internal records requires a formal PAIA request process:

- **Client Records:** Financial Needs Analyses, Records of Advice, Letters of Authority, FICA/KYC verification documents, Mandate Agreements, Policy and Investment contracts.
- **Corporate & Governance:** Memorandum of Incorporation, Director resolutions, statutory registers, shareholder agreements.
- **Financial & Tax:** Annual Financial Statements, tax returns, accounting vouchers, audit reports, bank statements.
- **Operations & Compliance:** Compliance monitoring reports, FSP register, Representative register, operational internal policies, risk assessments.

7. PROCESSING OF PERSONAL INFORMATION (POPIA)

- **Purpose of Processing:** Delivering financial planning services, fulfilling intermediary functions, client risk profiling, regulatory compliance reporting, and general business management.
- **Categories of Data Subjects:** Individual clients, corporate entities, prospective clients, employees, third-party service providers, and authorized financial representatives.
- **Recipients of Personal Info:** Product providers (insurers, asset managers, administrative platforms), regulatory bodies (FSCA, SARS, FIC), and external legal or compliance auditors.
- **Transborder Data Flows:** Information may be transferred across borders via cloud infrastructure and backup servers complying with international data protection and encryption standards.
- **Information Security Measures:** Encrypted data backups, robust password management policies, restricted role-based access controls, network firewalls, and active endpoint protection.

8. ACCESS REQUEST PROCEDURE

1. **Form Completion:** Complete Form 2 (Request for Access to Record), available on the Information Regulator website or via the Information Officer.
2. **Submission:** Submit the completed form along with appropriate identification proof to the Information Officer at info@cardinalwealth.co.za.
3. **Fee Payment:** Pay the prescribed request fee as determined by statutory regulations (unless specifically exempt under PAIA provisions).
4. **Evaluation & Response:** The Information Officer will review the request, assess statutory grounds for access, and notify you of the formal decision within 30 calendar days.