Manual

Of

Starfish Debt Consultants (Pty) Ltd (Private Body)

Prepared and compiled on 2025-07-01 in accordance with Section 51 of the Promotion of Access to Information Act, No 2 of 2000 (as amended) in respect of Starfish Debt Consultants (Pty) Ltd.

Registration number: 2024/704694/07

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1. INTRODUCTION

Starfish Debt Consultants provide debt counselling guidance to assess your options for relig your final stress.

We can provide you with a free credit report and an estimate how much less you could potentially pay on your month debt installments. We negotiate with your creditors to reduce your monthly repayments and consolidate your repayments into a single monthly payment. We facilitate the court application to formalise your debt repayment plan and to legally protect you from your creditors.

2. THE ACT

The Promotion of Access to Information Act, No 2 of 2000 ("The Act" or "PAIA") was enacted on 3 February 2000, giving effect to the right of access to any information held by Government, as well as any information held by another person who is required for the exercising or protection of any rights. This right is entrenched in the Bill of Rights in the Constitution of South Africa. Where a request is made in terms of The Act, the body to which the request is made is not obliged to release the information, except where The Act expressly provides that the information may or must be released. The Act sets out the requisite procedural issues attached to such request.

3. PURPOSE OF THE MANUAL

In order to promote effective governance of private bodies, it is necessary to ensure that everyone is empowered and educated to understand their rights in terms of The Act in order for them to exercise their rights in relation to public and private bodies.

Section 9 of The Act, however, recognizes that such right to access to information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:

- Limitations aimed at the reasonable protection of privacy;
- Commercial confidentiality; and
- Effective, efficient and good governance

And in a manner that balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution.

This PAIA Manual assist you to-

3.1 check the categories of records held by Starfish Debt Consultants (Pty) Ltd which are available without a person having to submit a formal PAIA request;

3.2 have a sufficient understanding of how to make a request for access to a record of Starfish Debt Consultants (Pty) Ltd, by providing a description of the subjects on which Starfish Debt Consultants (Pty) Ltd holds records and the categories of records held on each subject;

3.3 know the description of the records of Starfish Debt Consultants (Pty) Ltd which are available in accordance with any other legislation;

3.4 access all the relevant contact details of the Information Officer and Deputy Information Officer(s) who will assist you with the records you intend to access;

3.5 know the description of the guide on how to use PAIA, as updated by the Information Regulator, and how to obtain access to it;

3.6 know if Starfish Debt Consultants (Pty) Ltd processes personal information and the purpose of processing of personal information;

3.7 know the description of the categories of data subjects and the information or categories of information relating thereto;

3.8 know the recipients or categories of recipients to whom the personal information may be supplied;

3.9 know if Starfish Debt Consultants (Pty) Ltd plans 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

3.10 know whether Starfish Debt Consultants (Pty) Ltd has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

4. CONTACT DETAILS:

Information Officer:
Mogamat Faaiz Abrahams

dc@starfishdc.co.za

Postal Address:
29 Golf Course Road, Sybrand Park, 7700

Physical Address:
29 Golf Course Road
Sybrand Park
Rondebosch 7700

Telephone No:
(021) 753 2692

E-mail:
info@starfishdc.co.za

Deputy Information Officer:

Not Applicable

GENERAL INFORMATION:

Name of Private Body:
Starfish Debt Consultants (Pty) Ltd

Registration No:
2024/704694/07

Postal Address:

29 Golf Course Road, Sybrand Park, 7700

Physical Address (or principal place of business):
29 Golf Course Road
Sybrand Park
Rondebosch 7700

Telephone No:
(021) 753 2692

E-mail:
info@starfishdc.co.za

Website:
starfishdc.co.za

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

5.1. The Regulator has, in terms of Section 10(1) of PAIA, as amended, 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.

5.2. The Guide is available in each of the official languages and in braille.

5.3. The aforesaid Guide contains the description of-

5.3.1. the objects of PAIA and POPIA;

5.3.2. the postal and street address, phone and fax number and, if available, electronic mail address of-

5.3.2.1 the Information Officer of every public body, and

5.3.2.2 every Deputy Information Officer of every public and private body designated in terms of Section 17(1) of PAIA and Section 56 of POPIA;

5.3.3 the manner and form of a request for-

5.3.3.1 access to a record of a public body contemplated in Section 11 of PAIA; and

5.3.3.2 access to a record of a private body contemplated in Section 50 of PAIA;

5.3.4 the assistance available from the Information Officer of a public body in terms of PAIA and POPIA;

5.3.5 the assistance available from the Information Regulator in terms of PAIA and POPIA;

5.3.6 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-

5.3.6.1 an internal appeal;

5.3.6.2 a complaint to the Regulator; and

5.3.6.3 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;

5.3.7 the provisions of Sections 14 and 51 of PAIA requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;

5.3.8 the provisions of Sections 15 and 52 of PAIA providing for the voluntary disclosure of categories of records by a public body and private body, respectively;

5.3.9 the notices issued in terms of Sections 22 and 54 of PAIA regarding fees to be paid in relation to requests for access; and

5.3.10 the regulations made in terms of Section 92 of PAIA.

5.4 Members of the public can inspect or make copies of the Guide from the offices of the public and private bodies, including the office of the Regulator, during normal working hours.

5.5 The Guide can also be obtained-

5.5.1 upon request to the Information Officer;

5.5.2 from the website of the Information Regulator (https://inforegulator.org.za/).

5.6 A copy of the Guide is also available in two official languages, for public inspection during normal office hours.

6. RECORDS AUTOMATICALLY AVAILABLE TO THE PUBLIC

To date no notice in terms 52(2) of the Act has been published regarding the categories of Records that are automatically available without having to request access.

7. RECORDS OF THE PRIVATE BODY

This clause serves as a reference to the records that Starfish Debt Consultants (Pty) Ltd holds in order to facilitate a request in terms of The Act.

It is recorded that the accessibility of the documents listed herein below, may be subject to the grounds of refusal set out hereinafter.

Subjects on Which the body holds records	**Categories of Records**
Incorporation Documents and Records	**These include, but are not limited to the following:** Memorandum and Articles of Association Internal telephone list(s) and list of employees
Financial Documents	**General** Tax Records PAYE Records UIF Records SDL Records Management Accounts Asset Register **Banking** Current accounts Financial reporting
Learning and Education	Training Material Training Records and Statistics
Operational Documents and Records	Promotional material Marketing call reports Written policies regarding business plan/ activities Product / Service specification Work Instruction manuals Customer database Customer application forms Payment in respect of goods / services based on C.O.D / 30 day and longer Sales record **Documentation with regard to:**

	Business Plans Strategy Vision Mission Action Plans Company Profile Customer complaints / assessments / both
Client Services Records	Client correspondence Client contracts Client standard business documentation
Human Resources	Pay / salary status Leave records Educational history Letter of appointment / employment agreement Legal documentation Records relating to salary increases Disciplinary records Performance management records Medical history of employees Tax records Training records Training manuals Written Company policies Written Employment Equity Plan Workplace Skills Development Plan Registration with a SETA Personality test records Psychometric testing records **Monthly contribution of employees:** Provident fund Unemployment fund Records of deductions from employees Identification records for security purposes

	Safety Records: Record of incidents Records of corrective action Records relating to Occupational Health & Safety Act
Information technology records	Licenses Software programs Software applications Internal company e-mails Internet connectivity reports

8. RECORDS REQUIRED IN TERMS OF LEGISLATION

Records are kept in accordance with legislation applicable to Starfish Debt Consultants (Pty) Ltd, which includes but is not limited to, the following –

Companies Act 71 of 2008
Income Tax Act 58 of 1962
Tax Administration Act, 2011
Securities Transfer Tax Act, 2007
Securities Transfer Tax Administration Act, 2007
Labour Relations Act, 66 of 1995
Employment Equity Act, 55 of 1998
Electronic Communications and Transactions Act 36 of 2005
Basic Conditions of Employment Act, 75 of 1997
Broad Based Economic Empowerment Act, 53 of 2003
Constitution of the Republic of South Africa, 108 of 1996
Companies Act, 61 of 1973
National Credit Act, 34 of 2005
Consumer Protection Act, 68 of 2008
Value Added Tax Act, 89 of 1991
Income Tax Act, 58 of 1962
Financial Intelligence Centre Act, 38 of 2001
Protection of Personal Information Act, 4 of 2013

Reference to the above-mentioned legislation shall include subsequent amendments and secondary legislation to such legislation.

9. PROCESSING OF PERSONAL INFORMATION

9.1 Purpose of Processing Personal Information

Record keeping purposes;
Compliance purposes;
Staff administration and job applicants;
Service delivery purposes;
Handling complaints;
Procurement process;
Health and Safety purposes;
Monitor access, secure and manage our premises and facilities;
Help improve quality products and services;
To administer legal contractual purposes;
To recover debt;
To transact with suppliers.
Debt Review applications

9.2 Description of the categories of Data Subjects and of the information or categories of information relating thereto

Categories of Data Subjects	Personal Information that may be Processed
Customers / Clients	**These include, but are not limited to the following:** Full Name Surname ID number Address Banking details Income Tax Number Contact number Physical Address Email address Postal address Credit reports Payslips
Directors/ Shareholders	**These include, but are not limited to the following:** Full Name Surname ID number Address Banking details Income Tax Number Contact number Race
Employee	**These include, but are not limited to the following:** Name Surname ID number Email address Gender Nationality Marital Status Telephone number Next of Kin details

	Banking details Address Qualifications PAYE Information UIF Information Medical Information Tax number

9.3 The recipients or categories of recipients to whom the personal information may be supplied

Payroll administrators
Training providers
Clock in system administrators
Verification agencies
Provident fund administrators
Auditing
Criminal checks agencies
Information Security service providers
Credit Bureaus
Credit Providers
Attorneys
Courts

9.4 Planned transborder flows of personal information

None

9.5 General description of Information Security Measures to be implemented by the responsible party to ensure the confidentiality, integrity and availability of the information

The Company has implemented the following Information Security Measures to ensure the confidentiality, integrity and availability of all information residing on our IT Systems: Confidentiality of all information is accomplished by limiting authorized access on all information to specified personnel only. This is done by means of secure logins by employees only from The Company managed devices. All backups of data are encrypted. The server physical access is limited to IT personnel only. Integrity is maintained with user access controls to limit all actions with data. We have local and cloud backups that is fully encrypted. The backups can only be accessed by authorized personnel. DLP (Data Loss Prevention) policies are in place to prevent misuse of data. Availability is achieved through advanced failover cluster servers, DR site and Cloud backups, and a local NAS containing all the backups. The Company is making use of ESET AntiVirus on all Computers and Servers. The firewall has IDS (Intrusion Detection system) and IPS (Intrusion prevention system) in place that protects the servers from being hacked and any data loss.

10. REQUEST PROCEDURE FOR OBTAINING INFORMATION

Access to records held by Starfish Debt Consultants (Pty) Ltd

Records held by Starfish Debt Consultants (Pty) Ltd may be accessed by request only once the prerequisites for access have been met.

The requester must fulfil the prerequisites for access in terms of The Act, including the payment of a requested access fee.

The requester must comply with all the procedural requirements contained in The Act relating to the request for access to a record.

The requester must complete the prescribed Form 2 (Annexure B) and submit same as well as payment of a request fee and a deposit, if applicable, to the Information Officer at the postal or physical address, fax number or electronic mail address as stated herein.

The prescribed form must be filled in with enough particulars to at least enable the Information Officer to identify –

- The record or records requested;
- The identity of the requester,
- Which form of access is required, if the request is granted;
- The postal address or fax number or email address of the requester.

The requester must state that they require the information in order to exercise or protect a right, and clearly state what the nature of the right to be exercised or protected is. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.

Starfish Debt Consultants (Pty) Ltd will process the request within 30 days, unless the requester has stated a special reason that would satisfy the Information Officer that circumstances dictate that the above time periods are not complied with.

The requester shall be informed whether access has been granted or denied in the form of Form 3 (Annexure C). If, in addition, the requester requires the reason for the decision in any other manner, they must state the manner and the particulars so required.

If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request, to the reasonable satisfaction of the Information Officer.

If an individual is unable to complete the prescribed Form because of illiteracy or disability, such a person may make the request orally.

11. FEES

When the Information Officer receives the request, such Officer shall, by notice, require the requester to pay the prescribed request fee (if any), before any further processing of the request.

If the search for the record has been made in the preparation of the record for disclosure, including arrangements to make it available in the requested form, and it requires more than the hours prescribed in the regulation for this purpose, the Information Officer shall notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.

The Information Officer shall withhold a record until the requester has paid the Fees as indicated.

A requester, whose request for access to a record has been granted, must pay an access fee for reproduction and for search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure, including making arrangements to make it available in the requested form.

If a deposit has been paid in respect of a request for access, which is refused, then the Information Officer concerned must repay the deposit to the requester.

The fees applicable to a request for information are set out in Annexure A hereto.

The requester must pay the prescribed fee before any further processing can take place.

12. GROUNDS FOR REFUSAL OF ACCESS TO INFORMATION

The main grounds for Starfish Debt Consultants (Pty) Ltd to refuse a request for information relates to the:

- Mandatory protection of the privacy of a third party that is a natural person that would involve the unreasonable disclosure of personal information of that natural person;
- Mandatory protection of the commercial information of a third party, if the record contains:
    - Trade secrets of that third party;
    - Financial, commercial, scientific or technical information, disclosure of which could likely cause harm to the financial or commercial interests of that third party;
    - Information disclosed in confidence by a third party to the Private Body, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- Mandatory protection of confidential information of third parties if it is protected in terms of any agreement;
- Mandatory protection of confidential information of the protection of property;
- Mandatory protection of records that would be regarded as privileged in legal proceedings;
- The commercial activities of Starfish Debt Consultants (Pty) Ltd which may include:
    - Trade secrets of Starfish Debt Consultants (Pty) Ltd
    - Financial, commercial, scientific or technical information, disclosure which could likely cause harm to the financial or commercial interest of Starfish Debt Consultants (Pty) Ltd ;
    - Information which, if disclosed could put Starfish Debt Consultants (Pty) Ltd at a disadvantage in negotiations or commercial competition;
    - A computer program, owned by Starfish Debt Consultants (Pty) Ltd and protected by copyright.
- The research information of Starfish Debt Consultants (Pty) Ltd or a third party, if its disclosure would reveal the identity of Starfish Debt Consultants (Pty) Ltd, the researcher or the subject matter of the research and would place the research at a serious disadvantage;

Requests for information that are clearly frivolous or vexatious, or which would involve an unreasonable diversion of resources shall be refused.

13. DECISION

Starfish Debt Consultants (Pty) Ltd will within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.

The requester shall be informed whether access has been granted or denied in the form of Form 3 (Annexure C). If, in addition, the requester requires the reason for the decision in any other manner, they must state the manner and the particulars so required.

The 30 day period within which Starfish Debt Consultants (Pty) Ltd has to decide whether to grant or refuse the request, may be extended for further period of not more than 30 days if the request is for a large amount of information, or the request requires a search for information held at another office of Starfish Debt Consultants (Pty) Ltd and the information cannot reasonably be obtained within the original 30 day period. Starfish Debt Consultants (Pty) Ltd will notify the requester in writing should an extension be sought.

AVAILABILITY OF THE MANUAL

The manual of Starfish Debt Consultants (Pty) Ltd is available at the premises of Starfish Debt Consultants (Pty) Ltd as well as on the website of Starfish Debt Consultants (Pty) Ltd.

Signed by: _____

Date: _____

ANNEXURE A:

The table below sets out the fees applicable to any request for a record of information held by

Item	**Description**	**Amount**
1.	The request fee payable by every requester	R 140.00
2.	Photocopy/printed black & white copy of A4-size page	R 2.00 per page or part thereof
3.	Printed copy of A4-size page	R 2.00 per page or part thereof
4.	For a copy of computer-readable form on: (i) Flash drive (to be provided by the requestor) (ii) Compact Disk: a. If provided by requester b. If provided to the requester	 R 40.00 R 40.00 R 60.00
5.	For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on quotation from service provider.
6.	For a copy of visual images	
7.	Transcription of an audio record, per A4-size page	R 24.00
8.	For a copy of audio recording on: (i) Flash drive (to be provided by the requestor) (ii) Compact Disk: a. If provided by requester b. If provided to the requester	 R 40.00 R 40.00 R 60.00
9.	To search for and prepare the record for disclosure, for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation. Not to exceed a total cost of	R 145.00 R 435.00
10.	Deposit: If search exceeds 6 hours	One third of the amount per request calculated in terms of items 2 to 8.
11.	Postage, email or any other electronic transfer	Actual expense, if any.

ANNEXURE B: FORM 2

REQUEST FOR ACCESS TO RECORD
[Regulation 7]

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

TO: The Information Officer
_____
_____
_____
_____
(Address)

E-mail address: _____

Fax number: _____

*Mark with an **"X"***

☐ Request is made in my own name ☐ Request is made on behalf of another person.

PERSONAL INFORMATION				
Full Names				
Identity Number				
Capacity in which request is made *(when made on behalf of another person)*				
Postal Address				
Street Address				
E-mail Address				
Contact Numbers	Tel. (B):		Facsimile:	
	Cellular:			

Full names of person on whose behalf request is made *(if applicable):*				
Identity Number				
Postal Address				
Street Address				
E-mail Address				
Contact Numbers	Tel.(B)		Facsimile	
	Cellular			

PARTICULARS OF RECORD REQUESTED

Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located. (*If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)*

Description of record or relevant part of the record:	
Reference number, if available	
Any further particulars of record	

TYPE OF RECORD *(Mark the applicable box with an "**X**")*	
Record is in written or printed form	
Record comprises virtual images *(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)*	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	
FORM OF ACCESS *(Mark the applicable box with an "**X**")*	
Printed copy of record *(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)*	
Written or printed transcription of virtual images *(this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)*	
Transcription of soundtrack *(written or printed document)*	
Copy of record on flash drive *(including virtual images and soundtracks)*	
Copy of record on compact disc drive*(including virtual images and soundtracks)*	
Copy of record saved on cloud storage server	

MANNER OF ACCESS *(Mark the applicable box with an "**X**")*	
Personal inspection of record at registered address of public/private body *(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)*	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format *(including transcriptions)*	
E-mail of information *(including soundtracks if possible)*	
Cloud share/file transfer	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED *If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.*	
Indicate which right is to be exercised or protected	
Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES	
a) A request fee must be paid before the request will be considered. *b) You will be notified of the amount of the access fee to be paid.* *c) The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.* *d) If you qualify for exemption of the payment of any fee, please state the reason for exemption*	
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	**Facsimile**	**Electronic communication** ***(Please specify)***

Signed at _____ this _____ day of _____ 20 _____

_____

Signature of Requester / person on whose behalf request is made

---

FOR OFFICIAL USE

Reference number:	
Request received by: (State Rank, Name and Surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

_____

Signature of Information Officer

ANNEXURE B: FORM 3

OUTCOME OF REQUEST AND FEES PAYABLE

[Regulation 8]

Note:

1. *If your request is granted the—*
   (a) amount of the deposit, (if any), is payable before your request is processed; and
   (b) requested record/portion of the record will only be released once proof of full payment is received.
2. *Please use the reference number hereunder in all future correspondence.*

Reference number: _____

TO: _____
_____
_____
_____

Your request dated _____, refers.

1. You requested:

Personal inspection of information at registered address of public/private body *(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)* is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Annexure A.	

OR

2. You requested:

Printed copies of the information *(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)*	
Written or printed transcription of virtual images *(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)*	
Transcription of soundtrack *(written or printed document)*	
Copy of information on flash drive *(including virtual images and soundtracks)*	
Copy of information on compact disc drive*(including virtual images and soundtracks)*	
Copy of record saved on cloud storage server	

3. To be submitted:

Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format *(including transcriptions)*	
E-mail of information *(including soundtracks if possible)*	
Cloud share/file transfer	
Preferred language: *(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)*	

Kindly note that your request has been:

☐ Approved

☐ Denied, for the following reasons:

4. Fees payable with regard to your request:

Item	Description	Amount	Number of pages/items	Total:
1.	The request fee payable by every requester	R 140.00		
2.	Photocopy/printed black & white copy of A4-size page	R 2.00 per page or part thereof		
3.	Printed copy of A4-size page	R 2.00 per page or part thereof		
4.	For a copy of computer-readable form on: (i) Flash drive (to be provided by the requestor) (ii) Compact Disk: a. If provided by requester b. If provided to the requester	R 40.00 R 40.00 R 60.00		
5.	For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on quotation from service provider.		
6.	For a copy of visual images			
7.	Transcription of an audio record, per A4-size page	R 24.00		
8.	For a copy of audio recording on: (i) Flash drive (to be provided by the requestor) (ii) Compact Disk: a. If provided by requester b. If provided to the requester	R 40.00 R 40.00 R 60.00		
9.	To search for and prepare the record for disclosure, for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation. Not to exceed a total cost of	R 145.00 R 435.00		
10.	Deposit: If search exceeds 6 hours	One third of the amount per request calculated in terms of items 2 to 8.		
11.	Postage, email or any other electronic transfer	Actual expense, if any.		
	TOTAL:			

5. Deposit payable (if search exceeds six hours):

☐ Yes ☐ No

Hours of search		Amount of deposit *(calculated on one third of total amount per request)*	

The amount must be paid into the following Bank account:

Name of Bank: _____
Name of account holder: _____
Type of account: _____
Account number: _____
Branch Code: _____
Reference No.: _____
Submit proof of payment to: _____

Signed at _____this _____day of _____20 _____

_____
Information officer