BONDVERSE

PAIA Manual

bondverse.co.za · A Group of Verse Companies Brand · Last updated: 15 September 2026

1. Introduction

This Manual is published in terms of section 51 of the Promotion of Access to Information Act 2 of 2000 (PAIA), as amended by the Protection of Personal Information Act 4 of 2013 (POPIA). It provides guidance on how to request access to records held by BondVerse (bondverse.co.za), part of the Group of Verse Companies.

PAIA gives effect to the constitutional right of access to information held by private bodies, where that information is required for the exercise or protection of any rights.

2. Contact Details of the Business

BondVerse — A Group of Verse Companies Brand
Website: bondverse.co.za
Email: info@bondverse.co.za
Phone / WhatsApp: +27 78 709 3864

Requests for access to records may be directed to the head of the business at the contact details above.

3. Guide to the Use of PAIA

The Information Regulator (South Africa) has published a guide, as required by section 10 of PAIA, explaining how to exercise your rights under the Act. The guide is available from the Information Regulator:

Information Regulator (South Africa)
JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Email: enquiries@inforegulator.org.za
Website: https://inforegulator.org.za

4. Records Automatically Available

The following records are freely available without a formal PAIA request: the content of the BondVerse website (bondverse.co.za); the Privacy Policy; the Terms and Conditions; the Legal & Compliance statement; and this PAIA Manual.

5. Records Held in Terms of Other Legislation

BondVerse holds records in accordance with legislation applicable to its operations, which may include, where applicable: the Companies Act 71 of 2008; the Income Tax Act 58 of 1962; the Value-Added Tax Act 89 of 1991; the Protection of Personal Information Act 4 of 2013; the Promotion of Access to Information Act 2 of 2000; the Consumer Protection Act 68 of 2008; the Electronic Communications and Transactions Act 25 of 2002; and the National Credit Act 34 of 2005 (to the extent applicable to credit-related processes).

6. Categories of Records Held

BondVerse holds records in the following broad categories:

Client records: names, contact details, and application information supplied by clients through the website or directly, for the purpose of bond origination services.
Operational records: correspondence, service records and agreements relating to the provision of services.
Financial records: accounting and invoicing records kept in terms of tax and company legislation.
Website records: limited technical and analytics data generated through use of the website.

7. How to Request Access to Records

A request for access to a record must be made on the prescribed form (Form 2 — Request for Access to Record, available from the Information Regulator's website) and addressed to the head of the business at the contact details in section 2.

The requester must: provide sufficient detail to identify the record(s) requested; indicate the form of access required; provide a postal or email address for the response; and identify the right the requester seeks to exercise or protect, with an explanation of why the record is required for that purpose.

BondVerse will respond to a request within 30 (thirty) days of receipt, as required by PAIA. This period may be extended once by a further 30 days in the circumstances permitted by the Act.

8. Fees

A request fee may be payable by requesters other than personal requesters, as prescribed in the PAIA regulations. Where access is granted, an access fee may be charged for the reproduction, search and preparation of records. The applicable fee schedule is available from the Information Regulator.

If a request is likely to require more than six hours of search and preparation time, a deposit of up to one third of the access fee may be required before the request is processed.

9. Grounds for Refusal

BondVerse may refuse access to a record on the grounds set out in Chapter 4 of Part 3 of PAIA, including where access would involve the unreasonable disclosure of personal information of a third party; where a record contains privileged information; where disclosure would breach a duty of confidence owed to a third party; or where the record contains commercial information of a third party or of BondVerse, the disclosure of which would likely cause harm.

10. Processing of Personal Information

BondVerse processes personal information for the purpose of providing bond origination services, as described in our Privacy Policy (available at bondverse.co.za). Data subjects may be clients, prospective clients, and persons who contact the business.

Personal information may be shared with banks and lending institutions to which applications are submitted at the client's request, and with related service providers (such as bond registration attorneys) strictly as needed to process an application. BondVerse does not sell personal information to third parties.

11. Availability of This Manual

This Manual is available: on the BondVerse website (bondverse.co.za); and on request by email to info@bondverse.co.za. It is reviewed and updated from time to time.

12. Updates

This Manual may be updated periodically. The latest version will always be available on the website. Material updates will be reflected in the 'Last updated' date on the cover page.