COVAL OPS (PTY) LTD PAIA MANUAL

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1. DEFINITIONS

“Information Officer"	shall mean Ryno Postma as appointed in terms of PAIA and POPIA.
“CoVal”	means Coval Ops (Pty) Ltd, including its subsidiaries, and, for the purposes of this agreement, the specific entity that is a party to this agreement. For all POPIA-related obligations CoVal shall be regarded as the responsible party/operator as applicable
“Data Subject”	means the person to whom personal information relates.
"PAIA"	shall mean the Promotion of Access to Information Act 2 of 2000, as amended.
"POPIA"	Protection of Personal Information Act 4 of 2013, as amended.
“Requester”	the person or entity submitting a request in terms of PAIA to CoVal for access to records held by CoVal

2. INTRODUCTION

2.1 CoVal is a SaaS provider that delivers a business valuation platform designed to support professional valuation services for SMEs, startups and related market transactions. CoVal’s software enables users to create company profiles, input financial and operational data, apply multiple valuation methods (including DCF and market multiples), generate dynamic and transparent valuation reports, and download or share deliverables with clients. The platform incorporates expert guidance, market intelligence and configurable reporting features to increase efficiency, consistency and insight in the valuation process. This Manual has been prepared and published in terms of POPIA and PAIA. It sets out the process for accessing information held by CoVal in its capacity as a private body as defined under these laws.

2.2 In terms of PAIA, any person may request access to records held by CoVal if such records are required for the exercise or protection of their rights. Where a request

is made by a public body, it must demonstrate that the request is made in the public interest. This Manual is available on request at ryno.postma@covalapp.com or via CoVal's website at www.covalapp.com

3. PURPOSE OF THE MANUAL

This PAIA Manual is useful for the public to-

3.1 check the categories of records held by a body which are available without a person having to submit a formal PAIA request.

3.2 have sufficient understanding of how to make a request for access to a record of the body, by providing a description of the subjects on which the body holds records and the categories of records held on each subject.

3.3 know the description of the records of the body 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 who will assist the public with the records they intend to access.

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

3.6 know if the body will process personal information, the purpose of processing personal information and the description of the categories of data subjects and of the information or categories of information relating thereto.

3.7 know the description of the categories of data subjects and of 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 the body 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

3.10 know whether the body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

4. CONTACT DETAILS AND INFORMATION

4.1 **Chief Information Officer**

Name: HEINRICH BEUKES

Email: legal@covalapp.com

4.2 **Access to information general contacts**

Email: legal@covalapp.com

4.3 **National or Head Office**

72 10th St, Parkmore, Sandton, 2196, South Africa

Email: legal@covalapp.com

Website: www.covalapp.com

5. THE PAIA GUIDE AVAILABLE AT

5.1 In terms of Section 10 of PAIA, a guide to PAIA has been published on how to access information in terms of PAIA. These guides can be accessed in your language at the following link: https://inforegulator.org.za/paia-guidelines/.

5.2 See attached form **"request access to the guide".**

5.3 Contact the information regulator about any queries regarding the Guide, PAIA or POPIA:

Their details:

Telephone number: (010) 023 5200

Complaints email: PAIAComplaints@inforegulator.org.za

General enquiries: enquiries@inforegulator.org.za

Website: www.justice.gov.za/inforeg

Postal address: P.O. Box 3153, Braamfontein, Johannesburg, 2017

Physical address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

6. DESCRIPTION OF RECORDS OF COVAL AVAILABLE WITHOUT REQUEST FOR ACCESS

In terms of section 51 (1) (c) of PAIA certain records about CoVal are made automatically available on the CoVal website. These records are freely accessible to the public and may be viewed, downloaded and copied for personal use. All materials remain subject to intellectual property rights. However, because it is freely available it is not necessary to submit a formal request to access them.

7. DESCRIPTION OF RECORDS WHICH ARE AVAILABLE IN TERMS OF ANY OTHER LEGISLATION

These include, but are not limited to records held by virtue of provisions of the -

- Basic Conditions of Employment Act, 75 of 1997

- Broad-Based Black Economic Empowerment Act, 53 of 2003
- Companies Act, 71 of 2008
- Compensation for Occupational Injuries and Diseases Act, 130 of 1993
- Competition Act, 89 of 1998
- Constitution of the Republic of South Africa, 108 of 1996
- Credit Agreement Act, 75 of 1980
- Criminal Procedure Act, 51 of 1977
- Debt Collectors Act, 114 of 1998
- Deeds Registries Act, 47 of 1937
- Electronic Communications and Transactions Act, 25 of 2002
- Employment Equity Act, 55 of 1998
- Financial Advisory and Intermediary Services Act, 37 of 2002
- Financial Intelligence Centre Act, 38 of 2001
- Financial Markets Act, 19 of 2012
- Identification Act, 68 of 1997
- Income Tax Act, 58 of 1962
- Insolvency Act, 24 of 1936
- Inspection of Financial Institutions Act, 18 of 1998
- Intellectual Property Laws Amendment Act, 38 of 1997
- Labour Relations Act, 66 of 1995
- Long-term Insurance Act, 52 of 1998
- National Credit Act, 34 of 2005
- National Payment Systems Act, 78 of 1998
- National Water Act, 36 of 1998
- Occupational Health and Safety Act, 85 of 1993
- Patents, Designs and Copyright and Merchandise Marks Act, 17 of 1941
- Pension Funds Act, 24 of 1956
- Prescription Act, 68 of 1969
- Prevention of Organised Crime Act, 121 of 1998
- Regulation of Interception of Communications and Provision of Communication-Related Information Act, 70 of 2002
- Short-term Insurance Act, 53 of 1998
- Skills Development Act, 97 of 1998
- Skills Development Levies Act, 9 of 1999
- Transfer Duty Act, 40 of 1949
- Trademark Act, 194 of 1993
- Unemployment Insurance Act, 63 of 2001
- Unit Trust Control Act, 54 of 1981
- Value-Added Tax Act, 89 of 1991

8. DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT

The following records may further be requested by the data subject. However, a request made in terms of PAIA for records in any of the categories below may be refused in accordance with any of the grounds of refusal as set out in PAIA.

8.1 Company Records:

- 8.1.1 Documents of incorporation
- 8.1.2 Memorandum of Incorporation
- 8.1.3 Minutes of Management meetings
- 8.1.4 Records relating to the appointment of directors/auditor/secretary/ public officer and other officers.
- 8.1.5 Share Register and other statutory registers
- 8.1.6 Operational records
- 8.1.7 Software records
- 8.1.8 Databases
- 8.1.9 Intra-Company correspondence

8.2 Financial Records:

- 8.2.1 Annual Financial Statements
- 8.2.2 Tax Returns
- 8.2.3 Accounting Records
- 8.2.4 Audit Records
- 8.2.5 Banking Records
- 8.2.6 Bank Statements
- 8.2.7 Electronic banking records
- 8.2.8 Asset Register
- 8.2.9 Rental Agreements
- 8.2.10 Financial Agreements
- 8.2.11 Invoices

8.3 Tax Records:

- 8.3.1 PAYE Records
- 8.3.2 Corporate Tax Records
- 8.3.3 Documents issued to employees for income tax purposes
- 8.3.4 Records of payments made to SARS on behalf of employees

8.4 All other statutory compliances:

8.4.1 VAT

8.4.2 Skills Development Levies

8.4.3 UIF

8.4.4 Workmen's Compensation

8.5 Personnel Documents and Records:

8.5.1 Employment contracts

8.5.2 Employment Equity Plan (if applicable)

8.5.3 Disciplinary records

8.5.4 Salary records

8.5.5 Disciplinary code

8.5.6 Leave records

8.5.7 Training records

8.5.8 Training Manuals

8.6 Agreements or Contracts:

8.6.1 Letters of Intent, Memorandum of Understanding, Memorandum of Agreement

8.6.2 Customer Terms of Service

8.6.3 Third Party Terms of Service and Contracts

8.6.4 Supplier Agreements

8.6.5 Independent Contractor Agreements

8.6.6 Non- Disclosure Agreements

8.7 Regulatory Documents:

8.7.1 Certifications

8.7.2 Licenses

8.7.3 Authorities, resolutions and powers of attorney

8.8 Customer Information:

8.8.1 Contact Details of natural persons within the User of the software

8.8.2 Correspondence with Customers

8.8.3 Sales Records

8.8.4 Transaction Metrics and Information

8.8.5 Marketing information

8.9 Categories of Data Subjects and their personal information

Entity Type	Personal Information Processed
Clients: Natural Persons	Names; contact details; physical and postal addresses; date of birth; ID number; information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, and birth of the person. Information relating to the education or the medical, financial, tax, criminal, or employment history of the person. Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment of the person; and confidential correspondence
Clients – Juristic Persons / Entities & Trusts	Names of contact persons; Name of Legal Entity; Physical and Postal address and contact details; Financial information; Registration Number; Founding documents; Tax related information; authorised signatories, beneficiaries, ultimate beneficial owners
Clients – Foreign Persons / Entities	Names; contact details; physical and postal addresses; date of birth; Passport number Tax related information; information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, and birth of the person. Information relating to the education or the medical, financial, tax, criminal, or employment history of the person. Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment of the person; and confidential correspondence
Contracted Service Providers	Names of contact persons; Name of Legal Entity; Physical and Postal address and contact details; Financial information; Registration Number; Founding documents; Tax related information; authorised signatories, beneficiaries, ultimate beneficial owners;

	and confidential correspondence
Employees / Directors / Shareholders / Members	information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, and birth of the person. Information relating to the education or the medical, financial, tax, criminal, or employment history of the person. Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment of the person;

9. PROTECTION OF PERSONAL INFORMATION

9.1 It is always our policy to respect and protect our clients' and staff's rights to privacy and the confidentiality of their personal information collected, processed, and stored by us.

9.2 We will only require and process your personal Information for the purposes of rendering our services to you in a competent and professional manner. This means it will only be processed for the purposes collected and we will ensure that the information obtained is adequate, relevant, and not excessive.

9.3 It is our policy that our clients' personal information will only be obtained, processed, and stored in terms of the conditions for lawful processing of personal information as set out in Chapter 3 Part A of POPIA. These conditions are: -

Condition 1 – Accountability
Condition 2 – Processing limitation
Condition 3 - Purpose specification
Condition 4 – Further processing limitation
Condition 5 – Information quality
Condition 6 – Openness
Condition 7 – Security safeguards
Condition 8 – Data Subject participation

9.4 Due to the nature of CoVal's SaaS business, including providing SME and M&A valuation, financial analysis, and reporting services, it may be necessary to share certain personal and/or sensitive information obtained from Users with core infrastructure providers (Vercel, Neon/AWS) and our integration partner Sage. This sharing is strictly to enable CoVal to provide its services, process client requests, generate reports, and comply with applicable laws and regulatory obligations, including POPIA. No other third

parties are involved in the processing of client data unless explicitly authorised.

9.5 CoVal will not share any personal or sensitive information with third parties unless we are satisfied that they maintain sufficient safeguards to protect client privacy, in line with CoVal's commitments under POPIA and, where applicable, GDPR or other applicable date laws. These safeguards include data security, purpose limitation, and confidentiality measures.

9.6 Where a User selects the "Market Contributor" designation in the SME & M&A Database, they provide explicit consent for CoVal to extract transaction-specific metrics, including the entity name and financial multiples, into the database. This data is treated separately from Aggregated Data and may be used for benchmarking, market analysis, and the establishment of global SME transaction standards.

9.7 The Customer acknowledges and agrees that CoVal may provide data from the SME & M&A Database to a Strategic Data Partner, who is authorised to process, vet, and enrich the data for commercial use, benchmarking, and reporting. The Customer's election as a Market Contributor constitutes a license to use the contributed data for these purposes.

9.8 To ensure the protection of client data, CoVal maintains the following security measures, which measures are re-evaluated upon annual review and in terms of a risk-based approach:

- Encryption: All data is encrypted in transit as well as at rest using AES-256 encryption.
- Access Control: Access to the production database is strictly limited to three authorised personnel. Entry requires a formal internal request and approval process.
- Infrastructure Compliance: CoVal utilises infrastructure providers (AWS, Vercel, and Neon) that are fully SOC 2 and ISO 27001 compliant, ensuring that the physical and network security layers of our platform meet international industry standards.

9.9 All processing of personal and sensitive data is conducted in compliance with POPIA and, where applicable, GDPR, and data is handled securely in accordance with CoVal's privacy and data protection policies. Purpose limitation, security safeguards, and client consent are strictly observed in all data-sharing, benchmarking, and processing activities.

9.10 In terms of the personal information in our possession and/or control our clients have the following rights in order to protect and safeguard their personal information: -

9.10.1. The Right to Access of their personal information.

9.10.2. The Right to Object to the processing of their personal information.

9.10.3. The Right to have their personal information Corrected or Deleted.

9.10.4. The Right to Object to have their personal information processed for the purpose of Direct Marketing.

9.10.5. The Right to Complain to the Information Regulator.

9.10.6. The Right to be Informed: -

9.10.6.1. that their personal information is being collected.

9.10.6.2. that their personal information has been accessed by or acquired by unauthorised person/s.

9.11 You may contact the information officer to exercise these rights at any time.

9.12 It is further our policy that we will assist our clients as far as possible to exercise any of their rights set out above.

9.13 Personal account data is deleted 2 years after account inactivity unless a longer period is required to maintain access to valuation data, which is retained for 5 years to meet professional Standards. Market Contributor Data is retained indefinitely once published as per the User's consent which consent may be withdrawn at any given stage.

10. PURPOSE OF PROCESSING

10.1 At CoVal, we only collect personal information that is necessary for us to provide quality software and valuation services and to meet our legal and regulatory obligations. Your information helps us to serve you better, protect your interests, and ensure compliance with South African laws.

10.2 We may use your information for the following purposes:

10.2.1 **Providing Services**

- To deliver our SaaS services, including SME & M&A valuations, business analysis, and reporting.
- To provide client-specific support, respond to requests, and process complaints.
- To manage our relationships with clients, keeping them informed about our services, solutions, and relevant updates.
- To appoint and work with qualified service providers, partners, and Strategic Data Partners where necessary to deliver or enhance our services.

10.2.2 **Sharing useful information**

- to provide resources and updates relevant to you.

10.2.3 **Working with trusted partners**

- to appoint qualified service providers where needed.

10.2.4 **Legal and compliance duties**

- To comply with applicable laws, regulatory requirements, tax obligations, and contractual obligations.
- To verify client identities, perform risk assessments, and enforce or defend legal rights of CoVal and its affiliates.

- To monitor communications, transactions, and internal processes for quality assurance, training, fraud prevention, and forensic purposes.
- To manage employee, supplier, and dealer relationships in general, including processing personal information for employment, contractual, or compliance purposes.

10.2.5 **Risk and security**

- to perform risk assessments, manage information security, and support business planning.

10.2.6 **Data Management and Improvement**

- To keep client and other data subject records accurate, up-to-date, and complete.
- To better understand the needs of our clients, employees, and partners, allowing us to improve our services and user experience.
- To process customer credit information and, where necessary, enforce debts or obligations.

10.2.7 **Quality and fraud prevention**

- to monitor communications for training, quality, and fraud prevention.

10.2.8 **Protecting rights**

- to enforce or defend our legal rights and those of our affiliates.

10.2.9 **Managing our relationship with you**

- to keep you informed about our services and solutions.

10.2.10 **Fulfilling legal disclosures**

- to comply with agreements, laws, and authorised requests.

10.2.11 **Additional purposes**

- as expressly authorised by you or communicated in notices from us.

10.3 Data Subjects and Personal Information Processed:

Entity Type	**Personal Information Processed**
Clients: Natural Persons	Names; contact details; physical and postal addresses; date of birth; ID number; information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, and birth of the person. Information relating to the education or the medical, financial, tax, criminal, or employment history of the

	person. Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment of the person; and confidential correspondence
Clients – Juristic Persons / Entities & Trusts	Names of contact persons; Name of Legal Entity; Physical and Postal address and contact details; Financial information; Registration Number; Founding documents; Tax related information; authorised signatories, beneficiaries, ultimate beneficial owners
Clients – Foreign Persons / Entities	Names; contact details; physical and postal addresses; date of birth; Passport number Tax related information; information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, and birth of the person. Information relating to the education or the medical, financial, tax, criminal, or employment history of the person. Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment of the person; and confidential correspondence
Contracted Service Providers	Names of contact persons; Name of Legal Entity; Physical and Postal address and contact details; Financial information; Registration Number; Founding documents; Tax related information; authorised signatories, beneficiaries, ultimate beneficial owners; and confidential correspondence
Employees / Directors / Shareholders / Members	information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, and birth of the person. Information relating to the education or the medical, financial, tax, criminal, or employment history of the person. Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online

	identifier or other particular assignment of the person;

11. DISCLOSURE TO THIRD PARTIES

11.1 CoVal respects your privacy and will only share your personal or sensitive information in limited circumstances, including when:

11.1.1 You provide consent for us to do so.

11.1.2 It is required to provide our services or fulfil a contract with you, including delivering SaaS services, valuations, reporting, or responding to your requests.

11.1.3 We are legally or regulatorily obliged to share the information.

11.1.4 It is necessary to protect legitimate interests, whether yours, ours, or those of a third party.

11.2 As part of providing our SaaS services, analytics, and SME & M&A database functionality, we may need to share certain personal or sensitive information with:

11.2.1 Core infrastructure providers (Vercel, Neon/AWS) and our integration partner Sage to enable platform functionality.

11.2.2 Strategic Data Partners for processing, enrichment, benchmarking, or reporting, with your explicit consent if you participate as a Market Contributor.

11.3 We will never share your information with third parties unless we are satisfied that they have adequate safeguards in place to protect your privacy and handle your data with the same commitment to confidentiality, security, and compliance that CoVal maintains under POPIA and GDPR.

12. TRANSBORDER/CROSS BORDER FLOWS

At times, CoVal may need to transfer personal information to service providers or product partners located outside of South Africa. When we do so, we will make sure that your information is handled with the same level of protection required under South African law. This means we will only share information across borders in line with the safeguards set out in Section 72 of POPIA. See further the Data Processing Addendum.

13. REQUESTS UNDER POPIA

13.1 If you would like to:

13.1.1 Object to the processing of your personal information.

13.1.2 Correct or delete your personal information.

13.2 you need to complete the prescribed forms annexed hereto:

13.2.1 POPIA Form 1 – to object to processing.

13.2.2 POPIA Form 2 – to request correction or deletion.

Your request must be submitted in writing.

13. REQUESTS UNDER PAIA

13.1 If you want to request access to a record held by CoVal, you must:

13.1.1 Complete the request for access form.

13.1.2 Send the completed form to the Information Officer at the contact details listed above.

13.2 Provide enough detail for the Information Officer to:

13.2.1 identify the records you are requesting.

13.2.2 Confirm who you are.

13.2.3 Understand which right you wish to exercise or protect, and why the record is needed.

13.2.4 If you are making the request on behalf of someone else, you must also provide proof of your authority to act for that person.

13.3 Important Note

13.3.1 PAIA allows the Information Officer to refuse access in certain cases (for example, where the information is confidential or legally protected).

13.3.2 The Information Officer will carefully consider your request and inform you whether access has been granted or refused see attached outcome of request and fees payable form.

14 PAIA REQUEST FEES

15.1 When you make a request under PAIA, there may be costs involved. These are set by law and are not determined by CoVal.

15.2 Types of Fees

15.2.1. Request Fee – a standard, non-refundable administration fee. This must be paid before your request will be considered.

15.2.2. Access Fee – if your request is approved, this covers the cost of: Copying or reproducing the record, time spent searching for and preparing the record and postage or delivery costs.

15.3 Once you submit your request, the Information Officer will inform you:

15.3.1. Whether a request fee applies.

15.3.2. What amount needs to be paid before your request is processed.

15.4 If finding or preparing the record takes longer than the time allowed in the PAIA

regulations, you may be asked to pay a deposit toward the access fee.

15.5 CoVal may withhold the record until the full fee has been paid.

15.6 The full list of prescribed fees is included in the outcome of request and fees payable form.

16. POPIA FEES

16.1 You have the right to ask CoVal free of charge, whether we hold any of your personal information.

16.2 You may also request a description of:

16.2.1 The personal information we hold about you.

16.2.2 The identity (or category) of any third parties who have access to that information.

17. THE REQUEST PROCESS

17.1 CoVal will let you know within 30 days whether your request has been approved or refused.

17.2 If your request involves a large number of records or requires extensive searching, we may extend the response time by an additional 30 days. This extension is only used when meeting the original deadline would unreasonably interfere with our operations or if the records are not stored at our offices.

17.3 If your request is refused and you disagree with the decision, you may apply to a Court within 180 days of receiving the refusal.

18. REFUSAL OF REQUEST

18.1 CoVal may refuse access to certain records in line with PAIA, including:

17.3.1 To protect the privacy of a third party;

17.3.2 To protect commercial or confidential information of a third party;

17.3.3 To protect sensitive or privileged records;

17.3.4 To ensure the safety of individuals or property;

17.3.5 To protect CoVal's commercial information or activities;

17.3.6 To protect research information of a third party; and

17.3.7 Any other legally valid reason under PAIA.

18.2 However, as an exception to the above, a request must be granted if:

18.1.1. The record shows evidence of a serious legal contravention, or

18.1.2. There is a serious and imminent public safety or environmental risk, and disclosure clearly benefits the public more than it harms anyone.

19. GENERAL

19.1. This manual is available in electronic and hard copies in English. The hard copies are available at the head office of CoVal. The electronic version of this manual is available on CoVal's website.

19.2. This manual will be reviewed and updated, if necessary, on a periodic basis.