



SIMEKA

member of  **Sanlam** group

**PAIA MANUAL
OF
Stellenbosch University Retirement Fund**

Registration No. 12/8/30965

**Prepared in accordance with Section 51 of the
Promotion of Access to Information Act, 2 of 2000.**

26 November 2020

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Date

Japie Kotze

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Signature

Jacob Johannes Sarel Kotze

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Principal Officer

1. INTRODUCTION

The Promotion of Access to Information Act, 2 of 2000 (“PAIA”) was enacted on 3 February 2000. The purpose of the legislation is to give effect to the constitutional right of access to information held by any private or public body that is required for the exercise or protection of any rights.

Where a request is made in terms of PAIA, the body to which the request is made is obliged to release the information, except where PAIA or other legislation expressly provides that the information may or must not be released.

As a private body defined in PAIA, the Fund is required to compile a manual to provide a reference as to the records held and the process which needs to be followed to access such records.

This manual is intended to foster a culture of transparency, accountability and good governance, by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights.

2. CONTACT DETAILS OF THE FUND

Name of fund	Stellenbosch University Retirement Fund
Registration number of fund	12.8/30965
Street address	Stellenbosch University, Victoria Street, Stellenbosch
Postal address	Stellenbosch University, Private Bag X1 Matieland.
Telephone number	+27 (0) 21 808 2754
E-mail address	jjsk@sun.ac.za
Fund’s website	Not applicable
Call Centre	Not applicable
Contact person of fund name	Jacob Johannes Sarel Kotzé
E-mail address	jjsk@sun.ac.za

3. ACCESS TO THE GUIDE ON HOW TO USE PAIA

The South African Human Rights Commission has compiled a guide to help a person who wishes to exercise any rights granted in PAIA. The guide is available from the South African Human Rights Commission who can be contacted at:

The South African Human Rights Commission
PAIA Unit: The Research and Documentation Department

Postal address:	Private Bag 2700, Houghton, 2041
Telephone:	+27 11 877 3627
Facsimile:	+27 11 484 0582
Website:	www.sahrc.org.za
E-mail:	Tshepang Sebulela: tsebulela@sahrc.org.za

4. LEGISLATION IN TERMS OF WHICH RECORDS ARE HELD BY THE FUND

- Divorce Act, 70 of 1979
- Maintenance Act, 99 of 1998
- Pension Funds Act, 24 of 1956
- Trust Property Control Act, 57 of 1988
- Long-term Insurance Act, 52 of 1998
- Financial Advisory and Intermediary Services Act, 37 of 2002
- Income Tax Act, 58 of 1962

This list is not exhaustive.

5. HOW TO ACCESS RECORDS HELD BY THE FUND

A **requester** is any person making a request for access to a record of the Fund. There are two types of requesters, a personal requester and other requesters:

PERSONAL REQUESTER

A retirement fund member is a personal requester. A personal requester is a requester who is seeking access to a record containing personal information about themselves.

All the member's information pertaining to the Fund is available to him/her upon request, as well as:

- Fund rules and certificate of registration
- Financial statements of the Fund (latest revenue account and balance sheet)
- The last statutory valuation of the Fund (unless the Fund is valuation exempt)
- Policy documents relating to fidelity cover and risk cover (death, disability benefits and funeral cover)

Procedure to obtain this information and/or records from the Fund

The information can be obtained in one of the following ways:

- By writing a letter or sending an email to the Fund

The Fund will voluntarily provide the requested information or give access to any record with regard to the requester's personal information. No fees will be charged in respect of information relating to the personal requester (member).

OTHER REQUESTER (THIRD PARTY)

This requester (someone other than a fund member) is entitled to request access to information on third parties. However, the Fund is not obliged to voluntarily grant access. The requester must fulfill the prerequisite requirements for access in terms of PAIA by completing the request form and paying the fee.

RECORDS HELD BY THE FUND WHICH MUST BE FORMALLY REQUESTED VIA THE PAIA REQUEST FORM BEFORE THE INFORMATION IS SUPPLIED TO A MEMBER AND/OR A THIRD PARTY (UNLESS THE RECORDS PERTAINS TO THE PERSONAL INFORMATION OF A PERSONAL REQUESTER)

Claims (withdrawals, retirements, deaths and disabilities)
• Claim forms (for exits from the Fund) and payment instructions
• Benefit calculations/statements
• Tax applications
• Tax directives
• IT 88 notifications
• Duplicates of tax certificates
• Section 37D instructions
• Copy of any other court order against benefits
• Letter of confirmation of payment
• Copy of cheque (or cheque/EFT payment reference)
• Beneficiary nomination form (death claims)
• Declaration of qualifying partner (death claims)
• Board of management's resolution on distribution of death benefits

• Insurance benefit statement by insurer (death claims)
• Copy of death certificate
• Statement by employer and employee (disability claims)
• Acceptance/declination letter (disability claims)
Member data
• Membership data
• Contribution records
• Member individual investment choice option forms
• Flexible benefit member option forms
Section 14 transfers/liquidations
• Calculations
• Option forms (where applicable)
• Tax application forms
• Tax directives
• Tax certificates (Duplicate - where applicable)
• Letter of confirmation of payment (liquidation only)
• Copy of section 14 application lodged
• Copy of section 14 certificate
Pensioners
• Special tax directives, including IT 88's, garnishee orders, etc.
• Calculations of commutation of pensions
• Letter of pension increase
• Certificate of existence of pensioner
• Death certificates
• Annuity option forms
• Board of management instruction regarding payments
• Contracts of outsourcing of pensioners
• Proof of study of beneficiaries
Disability
• Medical records and opinions (where applicable)
• Certificate of continued disability
• Escalator notification
• Letter of confirmation of payment
• EFT payment reference
• Proof of recovery documentation
• Letter of suspension/reinstatement from underwriter
Accounting records
• Cashbooks and bank reconciliations
• General ledgers
• Trial balances
• Documentation of audit and working papers
• Bank statements
• EFT files (ACB whilst still applied)
• Deposit slips (where applicable)
General records
• Minute books
• Board of management registers
• Board of management details
• Policy documents relating to GLA, PHI, dread disease, stated benefits, funeral, etc.

• Documentation relating to the review of insurance
• Agendas of all meetings
• Investment manager mandates or policies of insurance depending on the nature of the investment
• Statements detailing the asset values for the Fund
• Communication sent to members of the Fund
• Contracts with service providers
• Correspondence to board of management members regarding Fund matters
• Correspondence to members/pensioners
• Confirmation as to appointments of Fund
• Copies of Pension Fund Adjudicator complaints lodged against the Fund and Fund's response thereto
• Communication with SARS and FSCA
• Participating employer details
• Housing loan forms, record of payments, settled claims and approvals
• Investment strategy documents
• Claim forms and confirmation letters for funeral benefit
• Surplus apportionment exercise documents

Request procedure

- The requester must use the prescribed form in terms of PAIA and submit it to the Fund. This request must be made to the address, or e-mail address of the Fund. The form needed to apply for access to information can be found on the website www.sahrc.org.za or attached hereto.
- The requester must provide sufficient detail on the request form to enable the Fund to identify the record and the requester. The requester should also indicate which form of access is required (for instance if the requester is blind, the access will not be via email).
- The requester must identify the right that is sought to be exercised or to be protected and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of another person, the requester must submit proof of the capacity in which the requester is making the request to the satisfaction of the Fund.

6. FEES

- 6.1 PAIA provides for two types of fees namely:
 - 6.1.1 A request fee, which will be a standard fee; and
 - 6.1.2 An access fee, which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs.
- 6.2 When the request is received by the Fund, it will by notice require the requester, other than a personal requester, to pay the prescribed request fee (if any), before further processing of the request.
- 6.3 If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the Fund will notify the requester to pay as a deposit the prescribed portion of the access fee which would be payable if the request is granted.
- 6.4 The Fund will withhold a record until the requester has paid the fees as prescribed.
- 6.5 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 request form.
- 6.6 If a deposit has been paid in respect of a request for access, which is refused, then the Fund must repay the deposit to the requester.

7. DECISION

- 7.1 The Fund 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.
- 7.2 The 30 day period within which the Fund has to decide whether to grant or refuse the request, may be extended for a further period of not more than 30 days if the request is for a large number of information, or the request requires a search for information and the information cannot reasonably be obtained within the original 30 day-period. The Fund will notify the requester in writing should an extension be sought.
- 7.3 Should the Fund decline access to the information requested, the requester may lodge an internal appeal to the board of management of the Fund.

8. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for the Fund to refuse a request for information relates to the –

- 8.1 mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;
- 8.2 mandatory protection of the commercial information of a third party, if the record contains:
 - 8.2.1 trade secrets of that third party;
 - 8.2.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
 - 8.2.3 information disclosed in confidence by a third party to the Fund, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- 8.3 mandatory protection of confidential information of third parties if it is protected in terms of any agreement;
- 8.4 mandatory protection of the safety of individuals and the protection of property;
- 8.5 mandatory protection of records which would be regarded as privileged in legal proceedings; and
- 8.6 the financial activities of the Fund.

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

Should, after a diligent search, the record requested not be found, the Fund will by way of affidavit give notification that it is not possible to give access to that record.

9. AVAILABILITY OF THE MANUAL

A copy of this manual is available for inspection free of charge at the Fund's registered office.

Copies are also available from the SAHRC.