

**MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS
TO INFORMATION ACT 20/2000 (“the ACT”)**

For

HOLCIM SOUTH AFRICA PROVIDENT FUND

By

ARTHUR ELS CONSULTING ACTUARIES CC

(Reg no CK2003/035214/23)

(FAIS Licence 26/10/15981)

HOLCIM SOUTH AFRICA PROVIDENT FUND

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 (“the ACT”)

The Holcim South Africa Provident Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Ms Wilhelmina Elizabeth Schnetler
2. The Financial Services Board PF Number of the Fund is: 12/8/30515/1
3. The registered address of the Fund is: Holcim House, Corner 14th Ave & Hendrik Potgieter Street, Constantia Park, Roodepoort 1715
4. The postal address PO Box 6367, Weltevredenpark, 1715, South Africa
5. The contact telephone number for the Fund is: (011) 670-5500
6. The contact facsimile number for the Fund is: (011) 670-5793
7. The e-mail address of the Head of the Fund is: wilna.schnetler@holcim.com

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. The Human Rights Commission may be contacted at:

Address: Private Bag 2700 Houghton 2041,
 Telephone: (011) 484-8300
 Facsimile: (011) 484-0582
 Website: <http://www.sahrc.org.za>

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 OF 1956

- (a) The following records of the Fund are available on demand by a member of the Fund:
- (i) the registered rules of the Fund (including amendments):
 - (ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access shall be as determined from time to time.

- (b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

- (i) the documents referred to in C(a) above;
 - (ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
 - (iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
 - (iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.
- (c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address: 446 Rigel Avenue Pretoria
 Telephone: (012) 428-8000
 Facsimile: (012) 347-0221
 Website: <http://www.fsb.co.za>

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect 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 a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerized statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate – where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution – Disposal of benefit **(deaths only)**
- Insurance received – statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / calculations (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate – where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Pensioners:**Annuity/Traditional Funds**

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions – calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews – correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc. (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)

- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, changes to death benefit structure, changes to fund structure etc.
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communications with SARS and FSB

PRESCRIBED FORMS

REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY
(Section 53(1) of the Promotion of Access to Information Act, 2000
(Act No. 2 of 2000))

[Regulation 10]

A. Particulars of private body

The Head:

B. Particulars of person requesting access to the record

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| <p>(a) The particulars of the person who requests access to the record must be given below.</p> <p>(b) The address and/or fax number in the Republic to which the information is to be sent must be given.</p> <p>Proof of the capacity in which the request is made, if applicable, must be attached.</p> |
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Full names and surname:

Identity number:

Postal address:

Fax number:

Telephone number:

E-mail address:

Capacity in which request is made, when made on behalf of another person:

C. Particulars of person on whose behalf request is made

<p>This section must be completed ONLY if a request for information is made on behalf of another person</p>

Full names and surname:

Identity number:

D. Particulars of record

- | |
|--|
| <p>(a) 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.</p> <p>(b) If the provided space is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.</p> |
|--|

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

E. Fees

- | |
|---|
| <ul style="list-style-type: none"> (a) A request for access to a record, other than record containing personal information about yourself, will be processed only after a request fee has been paid. (b) You will be notified of the amount required to be paid as the request fee. (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 for exemption from payment of fees:

F. Form of access to record

<p>If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.</p>
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Disability:	Form in which record is required:
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Mark the appropriate box with an X.

Notes:

- | |
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| <ul style="list-style-type: none"> (a) Compliance with your request in the specified form may depend on the form in which the record is available. (b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form. (c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested. |
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1.	If the record is in written or printed form:				
	Copy of record*		Inspection of record		
2.	If record consists of visual images				
	(this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)				
	View of images		Copy of the images*	Transcription of the images*	
3.	If record consists of recorded words or information which can be reproduced in sound:				
	Listen to the soundtrack (audio cassette)		Transcription of soundtrack* (written or printed document)		
4.	If record is held on computer or in an electronic or machine-readable form:				
	Printed copy of record*		Printed copy of information derived from the record*	Copy in computer readable form* (stiffy or compact disc)	
	<ul style="list-style-type: none"> If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? 			YES	NO
Postage is payable					

G. Particulars of right to be exercised or protected

If the provided space is inadequate, please continue on a separate folio and attach it to this form.

The requester must sign all the additional folios.

1. Indicate which right is to be exercised or protected:
2. Explain why the record requested is required for the exercise or protection of the aforementioned right.

H. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

Signed at Thisday of20

SIGNATURE OF REQUESTER/PERSON
ON WHO'S BEHALF REQUEST IS MADE