



**MANUAL IN TERMS OF SECTION 51
OF THE PROMOTION OF ACCESS TO
INFORMATION ACT 2 OF 2000
OF THE
CONSOLIDATED RETIREMENT FUND
FOR LOCAL GOVERNMENT**

4 December 2024

1. INTRODUCTION AND PURPOSE

- 1.1 The Consolidated Retirement Fund for Local Government ("**the Fund**") is a pension fund duly registered in terms of the Pension Funds Act 24 of 1956 ("**PFA**") and is a public body in terms of the Promotion of Access to Information Act 2 of 2000 ("**the Act**").
- 1.2 The purpose of this manual is to give effect to the right of access to information as enshrined in the Constitution of the Republic of South Africa in respect of information held by the Fund.
- 1.3 This manual contains the information of the records that the Fund holds and sets out the process to be followed in accessing information from the Fund.

2. CONTACT DETAILS OF THE FUND

Principal Executive Officer – Information Officer	Mr Raymond Wentworth
Chief Financial Officer - Deputy Information Officer	Mr Grant Biggs
Registered address	CRF Building, 3rd Floor, 4 Bridal Close, Tyger Falls, Bellville, 7530
FSCA registered number	12/8/32689/2
Tel	0861 273 863
WhatsApp	021 915 3500
Email	PAIA@crfund.co.za
Website	www.crfund.co.za

3. THE INFORMATION REGULATOR'S GUIDE ON HOW TO EXERCISE ANY RIGHT CONTEMPLATED IN THE ACT

- 3.1 The Information Regulator updated and published a guide on its website that is user-friendly and available to any person who wishes to exercise any right in terms of the Act and the Protection of Personal Information Act 4 of 2013 ("**the POPIA**").

3.2 The guide is available in all official languages and in braille.

3.3 The guide can be obtained upon written request to the Fund's Information Officer and the website of the Information Regulator: https://inforegulator.org.za/wp-content/uploads/2020/07/PAIA-Guide-English_20210905.pdf. The Fund shall charge a fee for the printing of hard copies.

3.4 The Guide contains, *inter alia*, a description of the -

3.4.1 objects and purpose of the Act and POPIA;

3.4.2 manner and the form of a request for access to a record of both public and private bodies;

3.4.3 assistance available from the Information Regulator in terms of the Act and POPIA; and

3.4.4 remedies available in law to a requester regarding an act or failure to act in respect of a right or a duty conferred or imposed by the Act or POPIA.

3.5 The Information Regulator's details:

Physical address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
Postal address	PO Box 31533, Braamfontein, Johannesburg, 2017
Telephone number	010 023 5200
Website	https://inforegulator.org.za/

3.6 Complaints to the Information Regulator in respect of the Act or the POPIA, must be submitted in the prescribed manner as set out on the website of the Information Regulator.

4. INFORMATION HELD BY THE FUND THAT IS AVAILABLE WITHOUT A REQUEST IN TERMS OF THE ACT

Description of records	Manner of access for inspection
Rules of the Fund	On website
Fund's registration documents	Request via email
The Fund's forms	On website
Fund's annual reports	On website
Fund's privacy policy	On website
<p>Fund's former members/members/participating employers/living annuitants/ pensioners/potential beneficiaries/beneficiaries/nominees:</p> <ul style="list-style-type: none"> • New member application form containing Personal Information and the related supporting documents including, <i>inter alia</i>, identity document • Beneficiary and funeral nomination form • Payment instructions, claim forms and related correspondence • Member's statements • Medical and insurance related records in respect of risk benefits • Payment letters and bank account information • Section 37D of the PFA deduction and withholding payment information, including but not limited to court orders such as maintenance, divorces and information about alleged misconduct of members and acknowledgment of liability • Housing loan applications and confirmations including guarantees • The Pension Fund Adjudicator determinations • Financial advice/benefit counselling information • Annuity option forms • Commutation of pension/living annuity calculation 	<p>Request via email or arrange inspection at the Fund's registered offices.</p> <p>These records are private and only available to the former members/members/living annuitants/ pensioners/ potential beneficiaries/beneficiaries/ nominees.</p> <p>Any request made by a third party (regardless of whether made on behalf of a former members/members/living annuitants/pensioners/ potential beneficiaries/beneficiaries/nominees) must be made on application in terms of this Manual.</p>

<ul style="list-style-type: none"> • Member’s contribution records • Unclaimed benefits information • Benefit statements • Tax directives • Claim progress • Contribution and fund return record • Investment mandates and statements • Fund’s Code of Conduct • Fund’s Conflict of Interest Policy • Communication Policy • Payment letters • Documentation received from respective participating employers • Other Personal Information as defined in the POPIA. 	
<p>Financial:</p> <ul style="list-style-type: none"> • Financial statements • Summary of actuarial valuation • Actuarial valuation reports • Annual reports 	<ul style="list-style-type: none"> ➤ On website ➤ On website ➤ Request via email ➤ On website

5. INFORMATION HELD BY THE FUND TO BE REQUESTED IN TERMS OF THE ACT

Category	Description of records
Board and Fund operations	Board and committee agenda items
	Board resolutions and related documents
	Board minutes of meetings and audio recordings
	Fund’s policies to the exclusion of the policies listed in item 4 hereof.
	Records regarding the operation of the Fund
	Board election outcomes
	Personal Information of the Trustees and other Fund officials and employees
	Correspondence, agreements and other related documents in respect of the Fund’s service providers
	Investment performance and returns
	Actuarial documents

	Fees, expenses and accounting records
	Legal opinions and litigation
	Complaint records including Pension Fund Adjudicator complaints
Regulatory authorities	Name and addresses
	Regulatory authorities' representative's personal information such as full name and contact details
	Recordings of in-person/virtual workshops and training/meetings
	Banking details
	Correspondence and reports
	Returns
Employer	Employer name and addresses
	Banking details
	Employer representatives' personal information such as full name and contact details
	Recordings of in-person/virtual workshops and training/meetings
	Agreement(s) and correspondence between the Fund and the Employer
Section 14 Transfers/Liquidations	Calculations
	Tax application forms, directives, certificates
	Payment letters
	Copy of Section 14 application lodged (transferor fund)
	Copy of Section 14 certificate(transferee and transferor funds)
Death Benefits	Death certificates and autopsy reports of former members and other related third parties in respect of Section 37C of the PFA investigation
	Disposal of death benefits forms
	Death Claim forms
	Financial Needs Analysis forms
	Other Section 37C of the PFA investigation documents including additional affidavits and reports
Contributions	Contribution schedules
	Correspondence
	Records of criminal and civil proceedings with reference to Section 13A of the PFA
	Report to Financial Sector Conduct Authority
	Personal information of spouse, ex-spouse and/or children and caregivers

Divorces/Maintenance and employer claims – Section 37D	Other Personal Information of spouse, ex-spouse and/or children including contact details
	Correspondence
	Orders
	Admission of liability

6. APPLICABLE LEGISLATION (AS AMENDED FROM TIME TO TIME) IN RESPECT OF WHICH THE FUND HOLDS RECORDS THAT MAY BE ACCESSED BY CERTAIN PERSONS

Constitution of the Republic of South Africa 1996
Pension Funds Act 24 of 1956
Financial Advisory and Intermediary Services Act 37 of 2002
Financial Institutions (Protection of Funds) Act 28 of 2001
Financial intelligence Centre Act 38 of 2001
Financial Sector Regulation Act 9 of 2017
Income Tax Act 58 of 1962
Insurance Act 18 of 2017
Long-term Insurance Act 52 of 1998
Maintenance Act 99 of 1998
Divorce Act 70 of 1979
Prevention of Organised Crime Act 121 of 1998
Promotion of Access to Information Act 2 of 2000
Promotion of Administrative Justice Act 3 of 2000
Protection of Personal Information Act 4 of 2013

7. PROCEDURE TO BE FOLLOWED TO REQUEST INFORMATION OR RECORDS LISTED IN ITEM 5 HEREOF

7.1 The requester must complete the prescribed form available on the Information Regulator’s website (link to the website is set out in this manual above). If the requester does not make use of the prescribed form or does not complete the form properly, the request may be rejected or refused or delayed (if insufficient information is provided).

- 7.2 The completed form must be submitted to Fund's Information Officer via email (the email address set out in this manual above).
- 7.3 In the event that the requester is unable to read or write, the requester is advised to contact the Fund's Information Officer for assistance (telephone number is set out in this manual above).

8. PERIOD TO DECIDE ON REQUEST FOR INFORMATION OR RECORDS

- 8.1 Once the Fund has received the completed prescribed form, it will be reviewed and considered by the Fund's Information Officer in accordance with the Act, and the Fund will revert to the requester within a period of 30 days of receipt of the request as to whether the request will be granted or refused. Where a requester is a third party requesting information of a Data Subjectⁱ, the Information Officer shall within the 30 day period enquire from the Data Subject whether he/she consents to the disclosure/access to the information requested by a third party.
- 8.2 The abovementioned period may be extended for a further period of not more than 30 days if the request relates to a large number of information or records or requires a search for information or records or if the Data Subject in respect of a request by a third party, has not responded with regards to his/her consent.
- 8.3 The decision of the Fund's Information Officer is final and if the requester is not satisfied with the decision, he/she may exercise the below mentioned remedies.

9. REMEDIES AVAILABLE TO THE REQUESTER IF NOT SATISFIED WITH DECISION

- 9.1 If the requester is not satisfied with the Fund's decision (including refusal of access or access fee charged), the requester may lodge a complaint with the Information Regulator. The complaint must be lodged within 180 days of receipt of the Fund's decision.
- 9.2 The complaint must be made in writing using the prescribed form. Please see the guide issued by the Information Regulator regarding complaints for more information.

9.3 A requester may only apply to a court for appropriate relief in circumstances where he/she has exhausted the internal complaints procedure before the Information Regulator.

10. FEES

10.1 If the requester is granted access to the records that he/she requested and he/she is not exempted from paying any fees, the Fund may charge fees as set out in item 10.2, relating to the following categories.

10.2 Fees charged by the Fund to access information or records:

Item	Description	Fee
1.	Request fee, payable by every requester	R100.00
2.	Photocopy of A4-size page	R1.50 per page or part of the page
3.	Printed copy of A4-size page	R1.50 per page or part of the page
4.	For a copy in a computer-readable form on: <ul style="list-style-type: none"> • a flash drive (provided by the requester) • a compact disc (CD) if the requester provides the CD to us • a compact disc (CD) if we give the CD to the requester 	R40.00 R40.00 R60.00
5.	For a transcription of visual images, for an A4-size page or part of the page	This service will be outsourced. The fee will depend on the quotation from the service provider.
6.	For a copy of visual images	This service will be outsourced. The fee will depend on the quotation from the service provider.
7.	For a transcription of an audio record, per A4-size page	R24.00
8.	For a copy of an audio record on a flash drive (provided by the requester) For a copy of an audio record on compact disc (CD) if the requester provides the CD to us For a copy of an audio record on compact disc (CD) if we give the CD to the requester	R40.00 R40.00 R60.00
9.	For each hour or part of an hour (excluding the first hour) reasonably required to search for, and prepare the record for disclosure	R100.00

	The search and preparation fee cannot exceed	R300.00
10.	Deposit: if the search exceeds 6 hours	One-third of the amount per request calculated in terms of item 2 to 8.
11.	Postage, email or any other electronic transfer	Actual expense, if any.

11. EFFECTIVE DATE

11.1 This revised Policy is effective from **4 December 2024**.

12. REVIEW OF THE POLICY

12.1 This policy shall be reviewed annually or more frequently if circumstances require it.

ⁱ As defined in the POPIA.