



# **GERMISTON MUNICIPAL RETIREMENT FUND**

## **PAIA MANUAL**

**Prepared in terms of section 51 of the  
Promotion of Access to Information Act  
2 of 2000 (as amended)**

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## 1. LIST OF ACRONYMS AND ABBREVIATIONS

- |     |                    |   |
|-----|--------------------|---|
| 1.1 | <b>“DIO”</b>       | Deputy Information Officer;                                       |
| 1.2 | <b>“IO“</b>        | Information Officer;  |
| 1.3 | <b>“Minister”</b>  | Minister of Justice and Correctional Services;                    |
| 1.4 | <b>“PAIA”</b>      | Promotion of Access to Information Act No. 2 of 2000(as Amended); |
| 1.5 | <b>“POPIA”</b>     | Protection of Personal Information Act No.4 of 2013;              |
| 1.6 | <b>“Regulator”</b> | Information Regulator; and  |
| 1.7 | <b>“Republic”</b>  | Republic of South Africa  |
| 1.8 | <b>“GMRF”</b>      | Germiston Municipal Retirement Fund                               |

## 2. PURPOSE OF PAIA MANUAL

This PAIA Manual is useful for the public to-

- 2.1 check the categories of records held by GMRF which are available without a person having to submit a formal PAIA request;
- 2.2 have a sufficient understanding of how to make a request for access to a record of the GMRF, by providing a description of the subjects on which the GMRF holds records and the categories of records held on each subject;
- 2.3 know the description of the records of the GMRF which are available in accordance with any other legislation;
- 2.4 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;

- 2.5 know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- 2.6 know if the GMRF will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.7 know the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.8 know the recipients or categories of recipients to whom the personal information may be supplied;
- 2.9 know if the GMRF 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
- 2.10 know whether the GMRF has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

### **3. KEY CONTACT DETAILS FOR ACCESS TO INFORMATION OF THE GERMISTON MUNICIPAL RETIREMENT FUND**

#### **3.1. Chief Information Officer**

Name: Helena Elizabeth Maria Smith  
Tel: 011 873 0901  
Email: principal@gmrf.co.za

#### **3.2. Deputy Information Officer**

Name: Nadine Roets  
Tel: 011 873 0901  
Email: admin@gmrf.co.za

### 3.3 Access to information general contacts

Email: members@gmrf.co.za

### 3.4 Office

Postal Address: Postnet Suite #083  
Private Bag X1037  
Germiston  
1400

Physical Address: Cnr. Rendell and Nagington Road  
Wadeville  
Germiston

Telephone: 011 873 0900

Email: reception@gmrf.co.za

Website: www.gmrf.co.za

## 4. GUIDE ON HOW TO USE PAIA AND HOW TO OBTAIN ACCESS TO THE GUIDE

4.1. The Regulator has, in terms of section 10(1) of PAIA, as amended, updated and made available the revised Guide on how to use PAIA ("Guide"), in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA and POPIA.

4.2. The Guide is available in each of the official languages and in braille.

<https://info regulator.org.za>

4.3. The aforesaid Guide contains the description of-

4.3.1. the objects of PAIA and POPIA;

- 4.3.2. the postal and street address, phone and fax number and, if available, electronic mail address of-
  - 4.3.2.1. the Information Officer of every public body, and
  - 4.3.2.2. every Deputy Information Officer of every public and private body designated in terms of section 17(1) of PAIA<sup>1</sup> and section 56 of POPIA<sup>2</sup>;
- 4.3.3. the manner and form of a request for-
  - 4.3.3.1. access to a record of a public body contemplated in section 11<sup>3</sup>; and
  - 4.3.3.2. access to a record of a private body contemplated in section 50<sup>4</sup>;
- 4.3.4. the assistance available from the IO of a public body in terms of PAIA and POPIA;
- 4.3.5. the assistance available from the Regulator in terms of PAIA and POPIA;
- 4.3.6. all remedies in law available regarding an act or failure to act in respect of a right or duty conferred or imposed by PAIA and POPIA, including the manner of lodging-
  - 4.3.6.1. an internal appeal;

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<sup>1</sup> Section 17(1) of PAIA- *For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate such number of persons as deputy information officers as are necessary to render the public body as accessible as reasonably possible for requesters of its records.*

<sup>2</sup> Section 56(a) of POPIA- *Each public and private body must make provision, in the manner prescribed in section 17 of the Promotion of Access to Information Act, with the necessary changes, for the designation of such a number of persons, if any, as deputy information officers as is necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.*

<sup>3</sup> Section 11(1) of PAIA- *A requester must be given access to a record of a public body if that requester complies with all the procedural requirements in PAIA relating to a request for access to that record; and access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.*

<sup>4</sup> Section 50(1) of PAIA- *A requester must be given access to any record of a private body if-*

- a) *that record is required for the exercise or protection of any rights;*
- b) *that person complies with the procedural requirements in PAIA relating to a request for access to that record; and*
- c) *access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.*

- 4.3.6.2. a complaint to the Regulator; and
- 4.3.6.3. an application with a court against a decision by the information officer of a public body, a decision on internal appeal or a decision by the Regulator or a decision of the head of a private body;
- 4.3.7. the provisions of sections 14<sup>5</sup> and 51<sup>6</sup> requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;
- 4.3.8. the provisions of sections 15<sup>7</sup> and 52<sup>8</sup> providing for the voluntary disclosure of categories of records by a public body and private body, respectively;
- 4.3.9. the notices issued in terms of sections 22<sup>9</sup> and 54<sup>10</sup> regarding fees to be paid in relation to requests for access; and
- 4.3.10. the regulations made in terms of section 92<sup>11</sup>.
- 4.4. Members of the public can inspect or make copies of the Guide from the offices of the public and private bodies, including the office of the Regulator, during normal working hours.

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<sup>5</sup> Section 14(1) of PAIA- The information officer of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 4 above.

<sup>6</sup> Section 51(1) of PAIA- The head of a private body must make available a manual containing the description of the information listed in paragraph 4 above.

<sup>7</sup> Section 15(1) of PAIA- The information officer of a public body, must make available in the prescribed manner a description of the categories of records of the public body that are automatically available without a person having to request access

<sup>8</sup> Section 52(1) of PAIA- The head of a private body may, on a voluntary basis, make available in the prescribed manner a description of the categories of records of the private body that are automatically available without a person having to request access

<sup>9</sup> Section 22(1) of PAIA- The information officer of a public body to whom a request for access is made, must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

<sup>10</sup> Section 54(1) of PAIA- The head of a private body to whom a request for access is made must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

<sup>11</sup> Section 92(1) of PAIA provides that –“The Minister may, by notice in the Gazette, make regulations regarding-

- (a) any matter which is required or permitted by this Act to be prescribed;
- (b) any matter relating to the fees contemplated in sections 22 and 54;
- (c) any notice required by this Act;
- (d) uniform criteria to be applied by the information officer of a public body when deciding which categories of records are to be made available in terms of section 15; and
- (e) any administrative or procedural matter necessary to give effect to the provisions of this Act.”

4.5. The Guide can also be obtained-

4.5.1. upon request to the Information Officer;

4.5.2. from the website of the Regulator (<https://www.justice.gov.za/infoereg/>).

4.6 A copy of the Guide is also available in the following two official languages, for public inspection during normal office hours-

4.6.1 English and Afrikaans

**5. CATEGORIES OF RECORDS OF THE GERMISTON MUNICIPAL RETIREMENT FUND WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO MAKE A FORMAL APPLICATION**

Description of category of records	Manner of access to Records
<p><i>Available to all members, beneficiaries and participating employers for inspection:</i></p> <ul style="list-style-type: none"> <li>a. Rules of the Fund and amendments</li> <li>b. Fund's registration and approval documents</li> <li>c. Investment policy statement</li> <li>d. Fund Code of Conduct</li> <li>e. Fund Conflict of Interest Policy</li> <li>f. Communication policy</li> <li>g. Data protection policy</li> <li>h. Member brochure</li> <li>k. Fund general member communications</li> </ul>	<p><i>Please contact the Fund's administrator to arrange inspection if not available on website</i></p>
<p><i>Available to each member of the Fund:</i></p> <ul style="list-style-type: none"> <li>• The last benefit statement issued by the Fund for the requestor</li> <li>• Benefit "quote"</li> <li>• The relevant requestor's own member records</li> <li>• Claim progress</li> </ul>	<p><i>Please request this from the Fund's administrator</i></p> <p>member@gmrf.co.za reception@gmrf.co.za</p> <p>Telephone no: 011 873 0989 011 873 0900/01</p>

<ul style="list-style-type: none"> <li>• Contribution history and fund return history related to yourself</li> </ul>	
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**6. RECORDS WHICH ARE AVAILABLE IN ACCORDANCE WITH ANY OTHER LEGISLATION**

Category of Records	Applicable Legislation
PAIA Manual	Promotion of Access to Information Act 2 of 2000

**7. DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT BY THE GERMISTON MUNICIPAL RETIREMENT FUND**

Subjects on which the body holds records	Categories of records
Strategic Documents, Plans, Proposals	Annual Reports, Strategic Plan, Annual Performance Plan.
Human Resources	- HR policies and procedures - Employees records

**8. PROCESSING OF PERSONAL INFORMATION**

**8.1 Purpose of Processing Personal Information**

- (a) Mainly to provide benefits in terms of its rules for its members and former members as well as the dependants of such persons upon the death of a member. These benefits are provided on withdrawal or retirement from the Fund, upon the death of a member or in certain circumstances due to the ill-health of the member.
- (b) To receive contributions from the employer(s) who participate in the Fund and/or the members of the Fund and to process information about those contributions related to the members.
- (c) To allocate those contributions to investments or, if the rules permit, allow members to make certain choices as regards investment options.

- (d) To manage and oversee the insured benefits of the Fund and the attendant policies.
- (e) In order to investigate and then exercise its discretion concerning the allocation of lump sum death benefits or to provide pensions (depending on the rules).
- (f) To process divorce and maintenance orders.
- (g) To provide housing loans or guarantees for housing loans.
- (h) To exercise a discretion as regards withholding or deduction from benefits.
- (i) To comply with information requests by the Fund's regulators and to provide information and reporting as required by law and regulators.
- (j) To manage or oversee transfers into and out of the Fund of members.
- (k) To manage registration, liquidation and rule amendments of or for the Fund.
- (l) To manage Fund officials, potential Fund officials, service providers, operators and the officials and employees of service providers and operators so as to facilitate or manage their appointment, removal, assessment, monitoring, fitness for office, service capability, delivery, performance and other relevant factors.
- (m) To direct, control and oversee the operations, administration and investments of the Fund and to comply with duties set out in the Pension funds Act (and its successors), including section 7D of this Act and other relevant law.
- (n) To ensure the Fund's board and committees meet regularly, prepares agenda, minutes, resolutions and other Fund documentation and administration.
- (o) To provide relevant and appropriate communication to the members of the Fund and other stakeholders.
- (p) To manage requests for information and complaints related to the Fund.
- (q) To maintain, amend, consolidate or otherwise manage the Rules and other documentation of the Fund.

**8.2 Description of the categories of Data Subjects and of the information or categories of information relating thereto**

We hold the following personal information for the following categories of data subject. Some of this personal information is special personal information and some of it is children's personal information.

Category of data subject	Category or personal information we hold for them
Members of the Fund	Membership records with details and dates of joining and leaving the fund, identity or other numbers, dates of birth, age, nationality, retirement age, employment capacity, occupation or level at employer, employee numbers, employer details, any member information prescribed to be held by the Financial Sector Conduct Authority (FSCA), members' contact details, including cell phone numbers and addresses, contributions received with respect to them, contributions statements from employer including remuneration, pensionable salary,

	<p>taxable salary, cost to company information, tax numbers, leave record, reason for leaving employment, fund investment choices, transfers received from other funds for the member, minimum individual reserves or accounts, employment status and reasons for leaving employment; health and disability information, reports and records related to a disability member, divorce and maintenance information and orders (including information contained therein about ex-spouses, partners, ex-partners, living arrangements, spouses, family and children), unclaimed benefits, housing loans and guarantees by fund and other financial service providers to members, housing purchases and building projects of members. Trade union, bargaining council or employer association information if relevant. Details of immoveable property/residence of members or members' spouse, mortgage over property and/or pledge of members' benefits, terms of housing loan repayment and default. Medical scheme or medical scheme subsidy information. Elections regarding payment of benefits, investment of benefits when the member leaves the fund, Member's financial advisor details.</p> <p>Tax payable with respect to member, tax directives and applications, PAYE, knowledge of members' tax affair e.g., if they are not in order.</p> <p>Bank account details.</p> <p>Misconduct at employer, allegations and reports, including forensic reports from employer. Litigation, compensation and other legal claims (including CCMA) information related to their employer. Reporting of alleged criminal activity of member by employer to SAPS. Action by SAPS or NPA against member. Criminal activity, theft, fraud, misconduct, dishonest behaviour of member. Disciplinary proceedings against members. Information about financial prejudice to members, including family and details about other income sources and financial information.</p>
<p>Beneficiaries and potential beneficiaries of the Fund, children of member, ex-spouse, spouse of member, other family members and life partners of member (for example dependants as defined in the Pension funds or nominees as</p>	<p>Identity number, age, percentage nomination, relationship to member, sex-life information.</p> <p>Address and other contact information, banking records, employment status, occupation, financial (assets and income statements), children, family members, living</p>

contemplated in section 37C of that Act and actually nominated by members. Including persons nominated on nomination of beneficiaries' forms.)	arrangements, account numbers and details, criminal behaviour, divorce and maintenance information, partner, spouse and ex-partner and spouse information, caregiver, health, medical records, life expectancy information, education, training, paternity. Other information required to determine dependency.
Ex-spouses or spouses of members	Their representatives, contact details, identity or other numbers, age, marital status, membership of a fund, pension interest amount, bank account information, tax information and information disclosed in divorce and maintenance orders.
Former members of the Fund	Unclaimed benefit information Member records
Board members and other Fund officials	Full names, identity or other number, date of birth, nationality, occupation, contact details, and date of appointment, conflicts and declarations of interest, board memberships, in some cases other employment or provisions of services information and remuneration information, training, education, qualifications, experience, fit and proper requirements information, criminal record, professional body membership and disciplinary information, name of employer, directorships, prescribed person information, FICA information, reasons for removal from office. Bank account details.
Service provider companies and persons within those companies. Contractors and agents of the Fund as well as their directors and management	Company name, company registration number, FICA information, any due diligence or tender information, including previous criminal behaviour or other forms of misconduct, fit and proper information. Contractual arrangements, errors and omissions, information about claims or litigation, conflicts and declarations of interest, qualifications, licenses, professional body membership, prescribed information. Bank account details. Directors and management identity or other number, contact details, fit and proper requirements information, legal, compliance and regulatory information.
Participating employers of the Fund including their directors, management and consultant's directors and shareholders	Company name, company registration number, FICA information, pay-points. Litigation, compensation and other legal claims (including CCMA) information. Information about persons responsible for contributions. Bargaining council information.

### **8.3 The recipients or categories of recipients to whom the personal information may be supplied**

The Fund may provide certain of the personal information of data subjects to the following persons for purposes of the Fund, for example to the extent that they may provide services contracted to the Fund, to perform statutory duties, to comply with or facilitate court orders, to determine complaints and to regulate and supervise the Fund:

- the Fund's Consultant;
- the Fund's auditors;
- the Fund's insurers;
- the Fund's legal providers;
- the Fund's tracing agents;
- the Fund's actuary and valuator;
- the Fund's lump sum death benefit appointee
- the employers participating in the Fund
- the consultant of the employer
- the FSCA, Prudential Authority, South African Reserve Bank, the Information Regulator and relevant Authorities and Regulators;
- the South African Revenue Services, the Financial Intelligence Centre and other government entities;
- Ombud (for example the Pension Funds Adjudicator) as well as the Financial Services Tribunal;
- basic lump sum death benefit related personal information of beneficiaries to other beneficiaries;
- spouses, ex-spouses of members and their representatives;
- court appointees;
- the Board and other Fund officers;
- other persons lawfully entitled to receive Fund personal information.

### **8.4 Planned transborder flows of personal information**

The Fund does not transfer personal information out of South Africa unless a member, beneficiary or payee is outside of South Africa and their own personal information is provided to them.

### **8.5 General description of Information Security Measures to be implemented by the responsible party to ensure the confidentiality, integrity and availability of the information**

The Fund and its operators employ appropriate, reasonable software such as Data Encryption, Anti-virus and Anti-malware and organisational measures to prevent

loss of, damage to or unauthorised destruction of personal information and unlawful access to or processing of personal information

## 9. AVAILABILITY OF THE MANUAL

9.1 A copy of the Manual is available-

9.1.1 on [www.gmrf.co.za](http://www.gmrf.co.za)

9.1.2 office of the Germiston Municipal Retirement Fund for public inspection during normal business hours;

9.1.3 to any person upon request and upon the payment of a reasonable prescribed fee; and

9.1.4 to the Information Regulator upon request.

## 10. UPDATING OF THE MANUAL

The Principal Officer of Germiston Municipal Retirement Fund will on a regular basis update this manual.

*Issued by*



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*Principal Officer and Information Officer of the Fund*

6 Feb 2026.