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PensionerTalk

JULY 2012

EDITOR'S NOTE

Dear Pensioner

It's been a very eventful 2012 at the Fund! We concluded our Trustee Elections this year at the end of March. Read more inside to find out who the new Trustees of the Fund are. Thank you to all of you who took the time to exercise your vote.

We also completed the Evidence of Survival form exercise at the end of April. With each year, we are always grateful to all of you for ensuring you complete the forms. We will communicate shortly on what will take place with the Evidence of Survival exercise for next year.

As we embrace the changes in the management of the Fund with a new Board of Trustees, we have also embraced change in the way we administer the Fund's business. We have been busy all year preparing for the implementation of a new state of the art fund administration system, which will increase our efficiencies in the way we work and ensure the Fund's administration is cost effective.

Products and services are always being improved to make our lives easier and more convenient. The advent of internet and telephone banking is an example of one of these innovations that make our lives easier. In this edition we help you find ways to make sure you are able to enjoy the convenience of these services, while using them safely.

We hope this edition of PensionerTalk will be useful to you. Enjoy!

Regards
The Editor

Fund Installs a New Administration System

In the second half of 2011, the Fund embarked on a massive IT Roadmap project. This project comprised 15 different sub-projects, the core project of which is the replacement of the Fund's administration system.

To ensure that the IT Roadmap project progressed smoothly, the Fund enlisted the services of a firm of consultants, Deloitte, to assist with managing the project and specifically the implementation of the new system and the change management processes that come with such a project.

In terms of the main project of replacing our administration system, the Fund will replace the current administration system with a new system called "Omni". The Omni system is a modern pension fund administration system that is provided by a local company, Global ASP, but comes with international backing and experience. This system is used globally by major pension funds and insurance companies, so we are assured that we are getting a tried and tested system capable of managing the volumes that the Fund administration generates.

The Fund moves over to the new system in two phases during July and August 2012. As the Fund moves
(Cont'd on page 2)

A NEW BOARD STEERS THE SHIP

The Fund conducted Trustee elections earlier this year to elect new Trustees for the Board of the Fund, who will be in office for the next four years. During this election process pensioners had the chance to vote for the pensioner-elected Trustees. Members also had the opportunity to vote for their member-elected Trustees, and the employer had the opportunity to select the employer-appointed Trustees. The processes to elect pensioner- and member-elected Trustees and to select the employer-appointed Trustees were parallel processes and began with a nomination process, followed by the actual voting, in which many of you participated.

Following the election process, here are the names of the members of the EPPF Board of Trustees to serve for the next four years:

Member-Elected Trustees

Ms. Flavonia Madlala
Mr. Gert Kruger
Mr. David Macatha (Union-elected - NUM)
Mr. Michael Mojapelo (Union-elected – NUMSA)
Mr. Ivan Smith (Union-elected – Solidarity)

Pensioner-Elected Trustees

Mr. Ted Green
Dr. Wessel Swart

Employer-appointed

Mr. Hlengani Mathebula (Chairperson)
Mr. Shafeeq Abrahams
Ms. Lavinia Khangala (Independent Trustee)
Ms. Jacqui Kilani
Ms. S M Mamorare
Ms. B Smith
Adv. N. K. Tsholanku

The Fund's Board of Trustees comprises the 14 Trustees named above and they began their new term of office on 1 June 2012. Thank you to all of you for taking the time to cast your vote. We wish the new Board of Trustees a productive tenure in office



EPPF staff training on the Omni system

(from page 1)

over to the new system, there will be freeze periods, where no processing of claims on the system will take place. This will impact on the turnaround times for the processing of claims such as retirements and resignations, and we may still experience delays after implementation in the processing of claims. The Fund is, however, confident that the new system will be up and running with minimal disruptions. We request your patience and understanding in this regard.

The new Omni system will be able to run the defined benefit system on which the Fund currently operates. The system is also capable of running a defined contribution system. In the long term, the system will offer significant savings in our administration costs and greater efficiencies in the way we work.



Access to grant for pensioners

Did you know that if you are a pensioner in receipt of a pension below a certain amount, you may qualify for an Older Person's Grant from the state to supplement your income? This grant is provided by the government through the South African Social Security Agency (SASSA).

To qualify for the Older Person's Grant, which used to be called the Old Age Pension you must:

- ▶ Be 60 years or older;
- ▶ Be a South African citizen or a permanent resident;
- ▶ Not be in receipt of any other social grant for yourself;
- ▶ Not be cared for in a state institution; and
- ▶ Not earn more than R47 400 per year or own assets worth more than R792 000 if you are single. If you are married, your combined income with your spouse must not be more than R94 800 per year and you and your spouse must not have assets worth more than R1 584 000.

If you meet the qualifying criteria, the maximum amount you will receive is R1 200 per month. If you are older than 75 years, you will receive R1 200 plus R20.

How to apply for a grant:

- ▶ You must go to your nearest SASSA office to apply for a grant and take the following with you:
- ▶ Your bar-coded South African ID
- ▶ If you do not have an ID you must complete an affidavit on a standard SASSA form in the presence of a Commissioner of Oaths who is not a SASSA official; or
- ▶ Provide a sworn statement signed by a reputable person like a councilor, traditional leader, social worker, minister or school principal.
- ▶ Proof of residence;
- ▶ Proof of marital status (if applicable); and
- ▶ Proof of your income and /or your dividends (if any).

The grant will lapse if you pass away, are admitted to a state institution, do not claim your grant for three consecutive months, or are absent from the country.

The grant may or may not be approved and it may take up to three months to receive a response on your application.

This information was obtained from www.services.gov.za. Please visit this website for more information on the Older Person's Grant, or contact your nearest SASSA office.

EPPF Subscribes to the Principles of Responsible Investing

Did you know that the Fund is a signatory to the United Nations Principles for Responsible Investing (UNPRI). We spoke to Linda Mateza from the Fund's Investment Management Unit to get to know a bit more about what this means for the Fund and its investments.

Tell us what the UNPRI is about and why the Fund became a signatory?

In keeping with the global best practice for fiduciaries (people looking after the trust monies of others), the Fund became a signatory to the United Nations Principles for Responsible Investing (UNPRI) in October 2009. As a signatory to the Principles, the Fund has committed to being an active asset owner and to incorporating Environmental, Social and Governance (ESG) issues into its ownership policies and practices in the management of its investments.

The Principles for Responsible Investing are:

1. Incorporate ESG issues into investment analysis and decision-making processes. (In a South African context, ESG issues include corporate governance, Black Economic Empowerment, transformation, housing and infrastructure, education and skills shortage, HIV/AIDS, and energy and power)
2. Be active owners and incorporate ESG issues into our ownership policies and practices.
3. Seek appropriate disclosure on ESG issues by entities in which we invest.
4. Promote acceptance and implementation of the Principles within the investment industry.
5. Work together to enhance our effectiveness in implementing the Principles.
6. Report on our activities and progress towards implementing the Principles.

In addition to the above principles, the Fund is also a signatory to the Code for Responsible Investing in South Africa (CRISA).



Linda Mateza of the Investment Management unit

Tell us about the Fund's Statement of Responsible Investing and how this links to the Fund being a UNPRI signatory?

Being a UNPRI signatory means being an active and responsible investor. As a fiduciary and long term investor, the Fund has an obligation to invest in a responsible manner. The Fund has a Statement of Responsible Investing, which sets out the Fund's approach to integrating ESG factors into how its investments are managed.

The Fund's responsible investing vision is to:

- ✓ Ensure that its members have a secure retirement by managing the Fund's assets in a sustainable manner.
- ✓ Make a positive societal impact within the community in which its members and beneficiaries live and work.
- ✓ Make a positive impact on companies in which the Fund invests, and in so doing assist the greater South African economy to positively better the lives of all who live in it.

Why is it important for Fund to have a Responsible Investing Policy and be signatory to UNPRI?

The Fund is one of the largest pension funds in South Africa and a significant holder of South African shares. The Fund's Board of Trustees views being a responsible investor as being consistent with its fiduciary duty and believe that ESG factors lead to improved long-term performance. The Fund also strongly believes that responsible investing requires the attention and dedication of a company's officers and directors, and its owners.

The Fund is not simply a passive holder of shares but regards itself as a "shareowner," and therefore takes the responsibility that comes with company ownership seriously. The Fund also regards itself as a good corporate citizen. As such, and in light of transformation and developments in South Africa, the Fund believes that its role as an active shareowner is important in:

Enhancing corporate governance and resultantly, the performance of companies it owns.

Playing a role in the corporate restructuring and growth of the South African economy.

Playing a role in enhancing transformation and Broad-Based Black Economic Empowerment (BBBEE) in South Africa as a prudent fiduciary.

Enhancing the sustainability of the companies in which it invests.

The UNPRI's 6th Principle talks about reporting on our corporate engagement and proxy voting activities and progress towards implementing the UNPRI principles. Tell us about how the Fund goes about its corporate engagement and exercising its proxy voting?

The Fund has appointed an external service provider that provides voting recommendations, proxy research, and proxy voting management and implementation for the Fund's investments in listed JSE shares, in accordance with the Fund's Proxy Voting Policy and Guidelines. Proxy voting is a key aspect of the governance processes that guides annual, general and special meetings of corporations, where shareholders vote on critical issues.

Proxy issues can be divided into two areas within the overall voting framework:

1. Issues that a company is obligated to place before shareholders annually, or intermittently, with the purpose of obtaining shareholder approval to meet the requirements of either the Companies Act or the JSE Listings Requirements.
2. Issues that are not placed before shareholders specifically, but are of governance significance. These may include voting against the financial statements, the re-election of directors, or decisions about the company's capital structure.

The Fund, through its consultant, engages with corporations on issues such as communication and disclosure, financial and economic performance, effective leadership, respect for shareholders' rights, meeting stakeholder obligations, and embracing the challenges of the business environment in which they operate.

How does EPPF report on its corporate engagement and proxy voting activities and how often does the reporting occur?

The Fund's Strategic Investment Committee receives quarterly reports on the Fund's proxy voting and corporate engagement activities. The Fund receives a comprehensive Responsible Ownership Report every year, and publishes the salient points from this report for the Fund's stakeholders' information.

By becoming a signatory to the UNPRI, the Fund has demonstrated that it takes its fiduciary duties and its commitment to responsible investing seriously.

To read more about the Fund's responsible investing activities, go to our website on www.eppf.co.za to read the Fund's Responsible Ownership Report.



DECEASED PENSIONERS

It is always with sadness that we inform you of the passing on of fellow EPPF pensioners. The list below is of pensioners who passed away between February 2012 and June 2012.

| SURNAME | NAME | DATE OF PASSING |
|---------------------|--------------------------------|-----------------|
| AAU | THABISO ISAAH | 20120408 |
| ATKINS | GLYNNE COLIN | 20120322 |
| BARNARD | HESTER GERBRECHT | 20120505 |
| BENNETT | HENRY AUBREY | 20120303 |
| BEZUIDENHOUT | EILEEN AGATHA | 20120330 |
| BEZUIDENHOUT | GEZINA ELIZABETH | 20120303 |
| BLACKIE | PIETER WILLEM | 20120503 |
| BOEIJE | WILLEM STEPHANUS | 20120517 |
| BOTHA | PETRUS ALBERTUS | 20120312 |
| BOTHA | ADAM BARNARD | 20120301 |
| BRADY | ENID | 20120228 |
| BRAND | JOHN FREDERICK | 20120306 |
| BRITS | CAREL NICOLAAS | 20120413 |
| BRONKHORST | WILLEM JOHANNES | 20120308 |
| BRUINS | MAVIS W | 20120229 |
| BURNETT | RAYMOND | 20120511 |
| BUTHELEZI | DATATA IDA | 20120221 |
| CARR | JOY | 20120220 |
| CELE | IZOGI ALSON | 20120516 |
| CILLIERS | JACOBA WILHELMINA | 20120501 |
| CLAASSENS | CHRISTIAAN JOHANNES | 20120307 |
| COETZER | ANDRIAS ANTHONIE | 20120407 |
| COKE | BLANCHE ETHEL LORNA | 20120315 |
| DANIELS | EDWARD MICHAEL | 20120503 |
| DAVIES | ALBERT EDWARD | 20120414 |
| DAYILE | NTOMBIZIHLANGENE | 20120319 |
| DE KOCK | FRANCINA SOPHIA | 20120502 |
| DEETLEFS | NOEL | 20120207 |
| DIRE | FANIE NORMAN | 20120215 |
| DISEKO | NEHEMIAH LEKAILE | 20120303 |
| DLAMINI | MOLOYI PHILLIP | 20120228 |
| DLAMINI | ELIZABETH NOMBEKO | 20120425 |
| DU PREEZ | MAVIS LOUISA | 20120424 |
| DWENGA | NTOBENKO SYDWELL | 20120224 |
| DYASI | STATI | 20120209 |
| ELDERS | MAGDELENA MARIA JENNETHA | 20120508 |
| ELIAS | SOFIA FRANCINA | 20120210 |
| ESHMADE | ROGER LENNOX | 20120513 |
| FRITZ | JOHANNES JACOBUS | 20120418 |
| GAMA | ELDA | 20120430 |
| GININDA | NANI ALBINE | 20120304 |
| GONCALVES | ANTONIO DA COSTA | 20120422 |
| GROBLER | ANDRIES JACOBUS | 20120307 |
| GUMEDE | JABULILE ETTIE | 20120604 |
| GWABENI | RUBEN FREINKEL | 20120315 |
| HARMSE | WILLEM JOSEPHUS JACOBUS PETRUS | 20120424 |
| HATTON | RHONA CHRISTINA | 20120327 |
| HENRICO | DANIEL JOHANNES | 20120201 |
| HERBST | MAGDALENA JOHANNA | 20120512 |
| HOLMES | THOMAS FRANCIS | 20120503 |
| HORN | CATHARINA JOHANNA | 20120516 |
| HUBBARD | HAROLD EDWARD | 20120429 |
| HUDDLESTON | JOHN ALFRED | 20120217 |
| JANSEN VAN RENSBURG | HENDRIK JOHANNES | 20120430 |
| JANSEN VAN RENSBURG | CORNELIA GERTRUIDA | 20120426 |
| JANSEN VAN RENSBURG | SANDRA MIRIAM | 20120325 |
| JELLE | STUTA CHRISTINA | 20120416 |
| JONES | MARY MCCULLOCH | 20120212 |
| JOUBERT | SYLVIA MAY | 20120202 |
| JOUBERT | FLORENCE | 20120205 |
| KERR | JOAN | 20120417 |
| KGOLWANYANE | PETRUS MAAMA | 20120415 |
| KGWARE | MATSHEDISO LAZARUS | 20120522 |
| KHAWULA | SIPHIWO RICHARD | 20120207 |
| KHOZA | MABANGE MACKSON | 20120517 |
| KHUMALO | MDUNUSELWA | 20120517 |
| KHUMALO | JOHANNES | 20120529 |
| KLEYNHANS | CHRISTIAAN HENDRIK | 20120225 |
| KOCKOTT | AUBREY VICTOR | 20120521 |
| KOLO | GAQILE RABANYANA | 20120413 |
| KRAUSE | CHRISTINA | 20120610 |
| KRAUSE | CHRISTINA | 20120610 |
| LEGABE | ORAPELENG SIMON | 20120429 |
| LEKHULENI | ZANDIWE ANNE | 20120427 |
| LIEDEMAN | SACKS | 20120228 |
| LISENYANE | THULO PETRUS | 20120503 |
| LOTZ | COLLEEN DAWN | 20120529 |
| LUBISI | MNDAU LAWRENCE | 20120322 |
| LUBISI | ELIZA MINAH | 20120317 |
| LUSHOZI | BHEKABANTU DERICK | 20120407 |
| LUTSHETE | VELILE BEN | 20120512 |
| MABILO | SEBOKWANE | 20120312 |
| MABUZA | VUTSHAE IDA | 20120228 |
| MADIKANE | WILLIAM | 20120415 |
| MADONSELA | MAKHANDA SOLOMON | 20120204 |
| MADONSELA | SIYAPHI DINAH | 20120307 |
| MAHLAELA | NGWANAMOKGALAKE | 20120516 |
| MAHLAKWANE | ALPHEUS | 20120216 |
| MAHLAKWANE | JOSEPHINE MOKGAEJI | 20120330 |
| MAKHUBO | BUSISWE CATHERINE | 20120228 |
| MAKOLA | MAGWAHE | 20120522 |
| MALAKA | SESHIANE JOHANNES | 20120504 |
| MALAMBILE | WILLIAM KHATAZA | 20120409 |
| MALAPI | MAUD MANDISA | 20120516 |
| MALATJI | MOYE SOLOMON | 20120510 |
| MALATSI | MADUME JOHANNES | 20120203 |
| MALINDE | KALEKILE ALFRED | 20120416 |
| MALUMLA | ESTHER | 20120322 |
| MANAMELA | CHOENE SIMON | 20120419 |
| MANAMELA | NCHUPU JOSEPH | 20120326 |
| MAPHAKATHI (MAKALE) | MALEWASE EMMA | 20120225 |
| MAPUMULO | MZWANDILE BONGINKOSI | 20120407 |
| MAQUNGQULU | SIKEFU | 20120404 |
| MARAI | JACOBUS ADRIAAN | 20120301 |
| MAREMELA | RAISIBE REBECCA | 20120221 |
| MARSHALL | ARCHIBALD MC ALPINE | 20120509 |
| MARTINUS | JOSEPH JOHANNES | 20120211 |
| MARX | JOHANNES RUDOLPH | 20120501 |
| MASHELE | ESTHER TSAKANI | 20120219 |
| MASITENYANE | LENGAU JOHN | 20120213 |
| MASUMPA | MDAKWENI ISAAC | 20120313 |
| MATHIBELA | KATE PHINDILE | 20120217 |
| MATSAUNG | MAMPENYANE DANIEL | 20120401 |

| | | | | | |
|----------------|----------------------|----------|--------------------|---------------------------|----------|
| MATTHYSEN | HERMAN | 20120311 | PIETERSE | HERMANUS FREDERIK | 20120508 |
| MAVIMBELA | NTOMBIKANINA GLADYS | 20120220 | PIETERSEN | NITA WILHELMINA ENA | 20120302 |
| MBAMBO | JABULANI JOHANNES | 20120401 | PONIECKI | MAREK TADEUSZ STANISLAW | 20120216 |
| MBOBI | TATI ISAAC | 20120319 | POSTHUMUS | SAREL JOHANNES JACOBUS | 20120514 |
| MCOYANA | NONTSIZI MIRRIAM | 20120421 | POTGIETER | ADRIANA CATHARINA | 20120311 |
| MDUDU | SIMANGELE RICHMAN | 20120508 | POWELL | MARIA MAGDALENA ELIZABETH | 20120502 |
| MELATO | SOLOMON BOE | 20120312 | RADEBE | MALEHLONOLO SANA | 20120507 |
| METISO | MPHANGWA SEARGENT | 20120425 | RAJOLA | MAKUTHULA | 20120510 |
| MGIDI | SOYI KLEINBOOI | 20120404 | RAKWENA | MONTSHO LUCAS | 20120422 |
| MHLANGA | SIMANGELE MARIA | 20120528 | RAMPAI | SEONYA AARON | 20120306 |
| MIKATUNI | MARANDELA FHEDZISANI | 20120512 | RAMURUNDO | TOVHOWANE SAMUEL | 20120224 |
| MJOLI | MTONZIMA AMOS | 20120309 | ROUX | WOUTER | 20120512 |
| MKESHANE | NOGCINILE CYNTHIA | 20120503 | SARS | STANLY PETER | 20120424 |
| MKHABELA | GADABEZE JOHN | 20120507 | SCHMAHL | JAN DANIEL JACOBUS | 20120323 |
| MKHABELA | PHETHELAPHI | 20120302 | SEDGWICK | ALICE BERTHA | 20120223 |
| MKHIZE | VUSUMUZI EDMUND | 20120214 | SELEKA | NKELE MARIA | 20120305 |
| MNDAWENI | CHRISTINA | 20120209 | SEPTEMBER | LEONARD JOHAN | 20120313 |
| MNGWENGWE | MBONGENI | 20120505 | SEPURU | LESETJA SOLOMON | 20120416 |
| MOAPEA | THOMAS | 20120421 | SERAPELO | RAMANTI ISRAEL | 20120526 |
| MOEKETSI | MOKOROANE SOLOMON | 20120521 | SEROKA | BASINI MOSES | 20120229 |
| MOFOKENG | MSEBENZI ERIC | 20120403 | SHILI | ANNA | 20120215 |
| MOKOENA | JOSEPH PHOKO | 20120325 | SHONGWE | MORAKANA FLORAHH | 20120514 |
| MOLEFE | SEAJA JAMES | 20120204 | SIBIYA | MFUNDISI SIMON | 20120321 |
| MOLLER | HENDRIK PHILLIPPUS | 20120311 | SITHEBE | KATE | 20120327 |
| MORCOM | NORMA | 20120307 | SKOSANA | NOZAMEZILE CATHRINE | 20120415 |
| MORCOM | NORMA | 20120307 | SMIT | GERTRUIDA JACOMINA | 20120209 |
| MOTEELE | SOLASE | 20120425 | SMITH | WYNAND | 20120203 |
| MOTHOGWANE | CHOEUNG MOSES | 20120321 | SONNEKUS | MARTHINUS JESAJAS | 20120221 |
| MPIYONKE | RODNEY SILULAMI | 20120308 | STOLTZ | WILLIAM JAMES | 20120325 |
| MPULO | NICHOLAS | 20120323 | SUTHERLAND | CORNELIUS JOHANNES | 20120221 |
| MTETWA | PATRICK DIYO | 20120316 | THABEDE | SIPHO ELIAS | 20120415 |
| MTHETHWA | LINDIWE GLADYS | 20120417 | THONTSI | THATHIWE PATHIWE | 20120415 |
| MTIMKHULU | MOTLALENTOA JACOB | 20120327 | THURGOOD | JOYCE LYNETTE | 20120424 |
| MTSHALI | KHOZANGAYE TALINA | 20120409 | TURNER | ALBERT CECIL | 20120220 |
| MTSWENI | GJJI SIMON | 20120320 | VAN DEN HEEVER | GERHARDUS JACOBUS | 20120303 |
| MUHLENBERG | ANITA MAUREEN | 20120228 | VAN DER WALT | ISAK DAVID | 20120312 |
| MUNYAI | MAFANEDZA JACKSON | 20120306 | VAN DER WALT | CYNTHIA DAWN | 20120221 |
| MUNYAI | NTSIENI PAUL | 20120317 | VAN DER WESTHUIZEN | JAMES | 20120209 |
| MVUNDLA | DUDUZILE GOODNESS | 20120325 | VAN DYK | MECHIEL HENDRIK | 20120530 |
| MYCROFT | LESLIE GEORGE | 20120307 | VAN HEERDEN | MARIA SOPHIA CAROLINA | 20120413 |
| NAUDE | SUSANNA CATHARINA | 20120417 | VAN NIEKERK | MARJORIE DEVINA | 20120229 |
| NDALA | AARON LESIBANE | 20120316 | VAN OORDT | ELSKE | 20120410 |
| NDLANGISA | VITALIS PHUZUSHUKELA | 20120328 | VAN ROOI | JAN | 20120218 |
| NDLOVU | VELEPHI NOKUTHULA | 20120303 | VAN WYK | JOHN GEORGE | 20120211 |
| NETSHITOTSHENI | NYAWESEDZA | 20120428 | VAN ZYL | MARTHA ALLETTA | 20120504 |
| NGCOBO | ZWELIBANZI ANDERSON | 20120527 | VENTER | COENRAAD JOHANNES | 20120501 |
| NGUBANE | MZONDENI GEORGE | 20120311 | VILJOEN | JOHANNES DIDERICK | 20120208 |
| NGXONGO | BEKUNDWANDWE | 20120224 | VISAGIE | ARRIE | 20120407 |
| NKAMBULE | MCOSHENI MICA | 20120327 | VORSTER | PIETER JOHANNES | 20120401 |
| NKOSI | BANIKA ALPHIOS | 20120224 | WATLING | ALFRED CLARENCE | 20120409 |
| NKOSI | SIPHIWE SINUNU | 20120416 | WEBSTER | JOYCE BEATRICE | 20120401 |
| NONYONDLA | LUNGILE | 20120226 | WEYERS | JOHANNA MARIA | 20120508 |
| NTISE | MARIA MODIEHI | 20120503 | WILLIAMS | SOLOMON JOHANNES | 20120416 |
| NTULI | DAVID BOY | 20120201 | WILSON | JULIA NATALIE | 20120403 |
| NXUMALO | SIFO SAXON | 20120409 | WILSON | JULIA NATALIE | 20120403 |
| ONEWANG | OBITSENG MARY | 20120402 | WINDVOGEL | ALBERTUS FREDERIK | 20120507 |
| PAULSE | OCKERT | 20120303 | ZITHA | MAGUBEVU ABSOLOM | 20120402 |
| PERRY | NORMAN | 20120214 | ZULU | SIKONYANE DALTON | 20120514 |
| PHADI | MORETLWANE MARIA | 20120202 | ZULU | MARTHA DUDUDU | 20120304 |
| PHAKATHI | VELAPHI ANDRIAAS | 20120303 | ZWANE | KIWO THOMAS | 20120516 |
| PHUKUNTSI | MOTLOGELWA DANIEL | 20120324 | ZWANE | HLAMKILE MINAH | 20120408 |



Protect yourself from Telephone and Internet Banking Fraud

Many of us use banking services, and some even make use of internet banking and telephone banking. While making use of these services, it is important to keep your information and money safe. Here are a few tips on the kinds of precautions you should take when making use of telephone and internet banking.

Review your bank statements regularly.

Never reveal your ATM pin to anyone. You should also not reveal your internet banking passwords to anyone, not even staff at the bank.

When using internet banking, ensure that the site has a security certificate for internet banking. This is to ensure that the site is considered safe and secure for you to make transactions on.

If you have a temporary password, make sure it is changed to a password that is known to you and no one else, and is easy for you to remember.

If you suspect that someone may have access to your ATM pin or internet banking password, change it immediately.

If you make use of a personal computer for your internet banking, ensure that you have adequate internet security and anti-virus software on your computer.

Try your best not to log on to internet banking on public computers, such as internet cafes. If you do not have access to your own personal computer, rather make use of the computer terminals inside a bank branch to perform your internet banking transactions.

Do not use the internet browser facility on your computer to store your internet banking passwords.

Visit your bank's website for more information on how to use the bank's internet banking and telephone banking facilities safely.

This information was obtained from the Banking Ombudsman website. Visit www.obssa.co.za for more information.



IMPORTANT CONTACT DETAILS ...

Toll free Contact Centre: 0800 11 45 48

Fax Number: 011 709 7529

Walk-In Contact Centre & Physical Address:

Moorgate House, Hampton Park South, 24 Georgian Crescent, Bryanston East, 2152

Witbank Regional Office: 013 693 3240/3918

Email: info@eppf.eskom.co.za

Website: www.eppf.co.za

Postal Address: Private Bag 50, Bryanston, 2021

Medical Aid Administration: 011 709 7535

Funeral Claim: 011 544 8891/83333

OUR EMAIL ADDRESS HAS CHANGED

Please note that the Fund's email address has now changed. For any enquiries, comments or feedback, please send your emails to info@eppf.co.za.



While every effort has been made to ensure the accuracy of the information in this newsletter, if any discrepancy occurs between the Rules of the Fund and any information or statement in this publication, the Rules of the Fund will prevail.

The articles and topics discussed in this publication are for information purposes only and are not intended to be, do not constitute, nor should they be construed as financial advice. It is strongly recommended that you consult an accredited financial advisor before taking up any financial products.