



## NATIONAL TERTIARY RETIREMENT FUND

BROOKLYN BRIDGE, 1<sup>st</sup> FLOOR – STEVEN HOUSE, 570 FEHRSEN STREET, BROOKLYN, PRETORIA  
Φ PRIVATE BAG X41, BRAAMFONTEIN, 2017 Φ TEL: 010 549 1100/1/2 Φ EMAIL: NTRF@momentum.co.za

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### **PRIVACY STATEMENT OF THE NATIONAL TERTIARY RETIREMENT FUND FOR FUND MEMBERS**

The National Tertiary Retirement Fund (“the Fund”, “we”, “us”, “our”) treats personal information we collect and process as private and confidential.

#### **Collection**

We collect personal information relating to you as a Fund member, and in some cases your family members and other potential beneficiaries, from your employer in the Fund. In some cases, we will collect personal information directly from you (or from the responsible adult, in the case of children).

#### **We use your personal information to:**

- provide you with the benefits that you are entitled to in terms of the Rules of the Fund, of which you are a member;
- follow your instructions and give effect to your choices, where you have options under the Fund Rules;
- process your personal information associated with the provision of retirement benefits (this includes opening and maintaining your “account” as a Fund member, giving effect to transactions such as contribution payments, transfers-in or investment switches, administering claims for Fund benefits where applicable, and communicating with you), and to provide you with associated benefits such as those provided on death or disability (for which purpose we require information about your remuneration as well as your age and gender, among other things);
- provide you with regular communications about the Fund, your retirement savings in the Fund, your benefit entitlements, and other related matters; and
- comply with applicable legislation, including the Pension Funds Act.

Without your personal information, we would not be able to provide the benefits that you are entitled to as a Fund member, or the services that you need from the Fund.

#### **Your consent**

Because we obtain most of the personal information we need from your employer (and because you may already have been a member of the Fund for some time), we have not asked you directly to consent (agree) that we can hold or process your personal information for the purposes set out above. This is because you have rights and interests as a member of the Fund, and we need your personal information to give effect to your rights and interests - we cannot do this without holding and processing this information.

Where we do collect personal information directly from you, we will ask for your consent and explain why we need the personal information and what we will do with it. The same applies when we collect personal information about a child, from the parent or guardian, or other responsible adult.

### **Third parties, and disclosure of information**

We rely on certain third parties to provide services to the Fund. When we do this, and when this means they will hold and process your personal information, we require that they agree to our privacy principles and practices or apply at least equivalent standards of their own to ensure that your personal information is accurate, kept safe, and only used for legitimate Fund-related purposes.

The most important of these Fund related service providers are:

- The administrator of the Fund;
- The Fund's auditors;
- The Fund's actuaries;
- The Fund's consultants, and other professional advisors such as lawyers;
- The insurance companies who insure the death, disability and related benefits that are provided to members of the Fund.

We will not disclose your personal information to external organisations that are not Fund related parties, unless you give us your consent, or unless we are required to do so by law, or if it is necessary to protect your rights and interests as a member of the Fund.

### **Transfer across borders**

Sometimes we, or our service providers, will store and process your personal information in other countries. When this happens, we, or our service providers, will ensure that the party which is storing and processing the personal information is legally or contractually required to conform to standards regarding the security and privacy of personal information that are substantially the same as those that apply in South Africa.

### **Securing your personal information**

Our security systems and processes, and those of our service providers, are designed to prevent loss, unauthorised destruction, damage and/or access to your personal information by unauthorised third parties.

### **Access to your personal information**

As a member of the Fund, you may:

- (a) ask us to give you a description of your personal information that we hold; and
- (b) ask us to correct or update your personal information.

(Please see the Fund's Manual in terms of the Promotion of Access to Information Act for more details on this – this Manual is available at <https://www.ntrf.co.za/> or from the Fund's Information Officer, whose details are given at the end of this document.)

We may, if allowed by law, charge a fee for this.

## **Retention of correspondence**

If you communicate with us by e-mail or in writing, we and our administrator (and other parties with whom you communicate directly, such as the insurer of the death and disability benefits) may retain a copy or record of the correspondence, where allowed by law, to protect your rights and interests in the event that a dispute arises.

## **Recording of voice calls**

We, and our service providers, communicate with you through different methods and channels. If allowed by law, our administrator (and other parties with whom you communicate directly, such as the insurer of the death and disability benefits) may record and monitor voice calls to make sure that they comply with their, and our, legal and regulatory responsibilities and internal policies, and to protect your rights and interests in the event that a dispute arises. Where we or our service providers do so, you will be advised at the outset that the call will be recorded.

## **Your rights**

We will take note of your rights under applicable privacy and data protection laws, especially your right to object, on reasonable grounds, to certain types of processing.

## **Right to change this privacy statement**

We may change this privacy statement. We will publish all changes on our website. The latest version of our privacy statement will replace all earlier versions, unless it says differently.

## **Queries and complaints**

If you have any queries or complaints about privacy, please contact the Fund's Information Officer:

**Information officer:** PJ van der Merwe  
**Address:** Brooklyn Bridge, 1<sup>st</sup> Floor Steven House, 570 Fehrsen Street, Brooklyn, Pretoria  
Private Bag X41, Braamfontein, 2017  
**Telephone:** 010 549 1101  
**E-mail:** [jacquesvdm@retfunds.co.za](mailto:jacquesvdm@retfunds.co.za)

If you are unhappy with the Fund's response and want to make a formal complaint about the way in which the Fund has handled your personal information (or if you want to learn more about your rights under South Africa's Protection of Personal Information Act 2013), you can contact the Information Regulator, an independent regulatory authority established under South Africa's Protection of Personal Information Act (POPIA).

The Information Regulator (South Africa)  
JD House  
27 Stiemens Street  
Braamfontein, Johannesburg  
Website: [www.justice.gov.za/inforeg/](http://www.justice.gov.za/inforeg/)  
E-mail: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za) or [inforeg@justice.gov.za](mailto:inforeg@justice.gov.za)

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**National Tertiary Retirement Fund Privacy Statement**