

Please complete the following information for capture onto the HR system.

SECTION 1: BIOGRAPHICAL DETAILS

Surname:	Khumalo		
First Names:	Neliswa Nqobile		
Known Name:	Nelly		
Date Of Birth:	03 June 1996		
Place Of Birth:	Pongola		
Nationality:	South African		
Gender:	Male	<input type="checkbox"/>	Female <input checked="" type="checkbox"/>
ID Number:	9606030515089		
Marital Status:	Single		
No. Of Children:	01		

SECTION 2: ADDRESSES
PERMANENT RESIDENCE:

House number & Street	108 11 th road MyHome apartment
2 nd address line	Kew
Postal Code	2090
City	Johannesburg
Telephone number	
Cellular number	0780155886

EMERGENCY ADDRESS:

House number & Street	Same as Above
2 nd address line	
Postal Code	
City	
Telephone number	

POSTAL ADDRESS:

House number & Street Same as above

2nd address line

Postal Code

City

Telephone number

SECTION 3: FAMILY / RELATED PERSONS
SPOUSE/S:

	1.	2.	3.
Last name			
First name			
Gender			
Date of birth			

CHILDREN:

	1.	2.	3.
Last name	Moloto		
First name	Hleloluhle		
Gender	Female		
Date of birth	10 October 2019		

CHILDREN:

	4.	5.	6.
Last name			
First name			
Gender			
Date of birth			

EMERGENCY CONTACT:

Last name Ndlangamandla

First name Dumsile

Gender Female

Relationship Mother

Contact No 073 857 4937

SECTION 4: EMPLOYMENT EQUITY DECLARATION

The Information recorded in this section is to be used to assist in SAB's compliance with The Employment Equity Act No. 55 of 1998.

- The term **Africans, Coloureds, Indians and Whites** indicates people who are citizens of the Republic of South Africa (RSA) by birth or descent. This includes people who became citizens of RSA through naturalization prior to 27 April 1994; or would have been entitled to become citizens of RSA by naturalization but were prevented from doing so as a result of the Apartheid policy and therefore only acquired RSA citizenship after 27 April 1994.
- The term **Foreign Nationals** refers to people who do not have RSA citizenship and / or who fall outside of the above definitions in (a);
- In terms of the legislation people who are Chinese as categorized as Coloured

Please indicate which category you belong to:

White: ☐ Indian: ☐ African : ☒ Coloured: ☐

Foreign National: Yes ☐ No ☒

If you are not a citizen by birth or descent, please indicate the date you obtained your citizenship: _____

Disability

'People with disabilities' are defined in the Act as people who have long-term or recurring physical or mental impairments, which substantially limit their prospects of entering into, or advancement in employment.

Please note that people have the right to disclose or not to disclose their disability.

Person with a Disability? Yes ☐ No ☒

If yes, please indicate the nature of your disability: _____

SECTION 5: TAX INFORMATION

 Tax Office: Alberton

 Tax Number: 0444837264

 Tax Directive:

Yes ☐

No ☒

 If yes, then original tax directive should be supplied

Tax on End of Year Bonus
 (Employees in Grades A to PE only)

The Company provides you with the opportunity to spread the tax on your End of Year bonus over the whole tax year. This would mean that every month as of March you would pay one eleventh of the tax on your End of Year Bonus, so that you can get the full amount of the bonus paid out in December.

If you are interested in the scheme, please authorise us to include you by indicating "Yes" in the row below. **Please also note that once you have decided to participate in this option you are bound for the remainder of the year.**

Would you like your Annual Bonus to be taxed in advance?

Yes ☐

No ☐

 Not applicable to employees in Levels FA and above

SECTION 6: BANKING DETAILS

Please supply banking details for direct deposits of salaries and expense claims.

 Bank Nedbank

 Branch Nedbank universal

 Branch Code 198765

 Account No. 1174690488

 Account Type

Savings ☐

Cheque/Current ☐

☒

 Transmission

☐

SECTION 7: FREE BEER

Employees in Grades 1-D receive 1 case in a short period and 2 cases in a long period.
Employees in Grades E plus receive 2 cases in a short period and 3 cases in a long period.

	Brand	Brand	Brand
Short Period:	<i>BF Craneberry-rose</i>	<i>Black label</i>	
Long Period:	Flying Fish Lemon	Castle Lite	
Shift Beer (if applicable)			
Other Beer (if applicable)			

Select from the following brands:

Black Label	Flying Fish Lemon		
Castle Lager	Flying Fish Apple		
Castle Lite	BF Craneberry-Rose		
Hansa Pilsner	Lion lager		
Redds			
BF Mango Goji			

SECTION 8: PREVIOUS EMPLOYERS

Previous Employer: _____

Position: _____

Date: From: _____ To: _____

Previous Employer: _____

Position: _____

Date: From: _____ To: _____

Previous Employer: _____

Position: _____

Date: From: _____ To: _____

SECTION 9: ATTACHMENTS

Please attach certified copies of the following documents to the Sign on pack:

- Driver's Licence
- Front page of your ID document
- Marriage Certificate/s
- Front page of your spouse/s ID document
- Child/children's birth certificates
- Qualifications

Neliswa Khumalo

EMPLOYEE NAME



SIGNATURE

20 April 2021

DATE

NN

NN

SECTION 10: MEDICAL AID CONTRIBUTIONS AT RETIREMENT

As an employee of South African Breweries Limited, you are required to join SAB Medical Aid Society (SABMAS), unless you elect to remain a registered dependant of your spouse's / partner's medical aid scheme and therefore may not join SABMAS. This is in terms of the Conditions of your Employment and the Medical Schemes Act.

In terms of the Medical Schemes Act you have the right to retain your membership of SABMAS on retirement.

The retention of your membership will be subject to the condition that you will be personally responsible for the payment of the full monthly contribution due to SABMAS from the date of your retirement.

The Company will not be responsible for the payment or subsidy of any contribution on your behalf to the scheme from the date of your retirement.

I HAVE READ THE CONTENTS OF THIS SECTION AND HEREBY ACCEPT THE CONDITIONS AS CONTAINED HEREIN.

Neliswa Khumalo

FULL NAME OF MEMBER



SIGNATURE OF MEMBER



SIGNATURE OF WITNESS

20 April 2021

DATE

SECTION 11: CONFIDENTIALITY UNDERTAKING

WHEREAS THE SOUTH AFRICA BREWERIES ("SAB") has employed

___Neliswa Khumalo_____ (*insert individual's name*)

(*"the employee"*) in the position of ___Learnership_____ (*insert position*); and

WHEREAS the employee shall in the course of his/her employment receive from SAB and/or be exposed to, by virtue of his/her employment with SAB, certain confidential information including but not limited to the following ("the Confidential Information");

- trade secrets, trademarks, patents, secret processes, designs, formulae, systems, training materials, know-how, test procedures and results and statements of work in relation to the business of SAB;
- information concerning SAB's clients, markets, agents, buyers, users, suppliers, channels, routes and/or methods of supply and/or delivery, sub-contractors, materials, logistic support systems, and facilities;
- technical information and processes, manufacturing techniques and processes in relation to the business of SAB;
- information regarding SAB's present or future business operations, projects, activities, plans, strategies, marketing plans, products, pricing structures, dealings, general financial affairs, and all other marketing, sales, financial or business information of SAB;
- information regarding SAB's employees, including any human resources policies and/or processes, remuneration of employees and any other personal information regarding SAB's employees;
- information regarding SAB's market shares, brand shares and volumes;
- information regarding any disputes (whether litigious or not) in which SAB is involved and/or which are related to the business of SAB, including but not limited to the parties to the dispute, the nature of the dispute, SAB's strategy and/or approach to the dispute, any evidence and/or documents related to the dispute, any correspondence with SAB's legal advisers, any witness' statements, any affidavits, any legal opinion related to the dispute, whether given orally or in writing, and any other information related to the dispute;
- any other information that is by its nature confidential and relates to the business of SAB;

but excluding information which:

- is or becomes generally available to the public without the employee acting in breach of his/her confidentiality obligations and/or contract of employment;
- is lawfully obtained by the employee from a third party unconnected with SAB without breach of his/her confidentiality obligations and/or his/her contract of employment; or
- is disclosed in compliance with the requirements of the law;

AND WHEREAS the Information is proprietary and/or secret.

NOW THEREFORE the employee agrees and undertakes as follows:-



1. The employee shall treat as secret and confidential and shall not, either during his/her employment with SAB or at any stage thereafter, use to the detriment or prejudice of SAB or, except in the proper course of the employee's duties, divulge to any third party any Confidential Information relating to SAB and/or its associated companies which may have come to his/her knowledge, either directly or indirectly, during the course of his/her employment.

2. In the event that the employee is uncertain as to whether any information is to be treated as confidential in accordance with the provisions of this undertaking, s/he will treat it as confidential until clearance in writing is obtained from SAB.
3. Without derogating from the generality of the foregoing, the employee shall not disclose any Confidential Information to any unauthorised party. An "unauthorised party" is any third party who is not in the normal course of SAB's business and/or by virtue of a legal requirement, entitled to receive the Confidential Information.
4. The employee shall not make any copies (electronic or otherwise) of any Confidential Information, unless authorised to do so by SAB. In addition, the employee shall not remove any documents or materials containing any Confidential Information from the SAB premises where the employee is based unless authorised to do so by SAB.
5. The employee shall utilise the Confidential Information only for the purpose for which it is furnished to him/her.
6. At all times during his/her employment with SAB, the employee shall promptly advise SAB when the employee has become aware or suspicious of any unauthorized disclosure or use of any Confidential Information, and shall promptly take all necessary measures to prevent any unauthorized disclosure or use of any Confidential Information.
7. All documents, drawings, specifications and/or files containing any Confidential Information shall be kept in a safe place and shall be returned to SAB upon termination of the employee's employment with SAB for any reason whatsoever or otherwise at the request of SAB.
8. The employee acknowledges and agrees that the Confidential Information shall remain the property of SAB and that s/he shall not acquire any right, title or interest in or to the Confidential Information.
9. The employee understands and accepts that any breach of this undertaking may cause irreparable harm to SAB. Any breach of this undertaking during the employee's employment with SAB shall entitle SAB to take appropriate disciplinary steps against the employee.
10. The provisions of this undertaking shall survive the termination of the employee's employment with SAB for any reason whatsoever and shall remain in full force and effect notwithstanding such termination.
11. This confidentiality undertaking shall be governed by and construed in accordance with the laws of the Republic of South Africa.

Thus done and **signed**


 _____ by Neliswa Khumalo (EMPLOYEE) at
 on 20 April 2021 (DATE)

As witness:

1.  _____ 2.  _____

SECTION 12: ALCOHOL POLICY ACCEPTANCE

I Neliswa khumalo . agree as follows:

- a) I have read and understand the terms and conditions of the Alcohol Policy ("the Policy").
- b) I am aware that the terms and conditions of the Policy have the force and effect of SAB Company rules and that I may be held liable in my personal capacity for any losses sustained by SAB as a result of my violation of the terms and conditions of the Policy.
- c) I am aware that the Annexes attached thereto form part of the terms and conditions of the Policy, and I have acquainted myself with the contents of thereof.
- d) I agree to be bound by the terms and conditions of the Policy, including any amendments thereto.



SIGNATURE

20 April 2021

DATE

SECTION 13: APPROPRIATE USE POLICY ACCEPTANCE

I Neliswa Khumalo . agree as follows:

- a) I have read and understand the terms and conditions of the Appropriate Use Policy ("the Policy") published on The South African Breweries Limited ("SAB") intranet (beernet):
http://beernet/bis_security/procedures_policies/Information%20Systems%20AUP.doc
- b) I am sufficiently trained in the use of computer systems in order to comply with the terms and conditions of the Policy.
- c) I am aware that the terms and conditions of the Policy have the force and effect of SAB Company rules and that I may be held liable in my personal capacity for any losses sustained by SAB as a result of my violation of the terms and conditions of the Policy.
- d) I am aware that the Annexes attached thereto form part of the terms and conditions of the Policy, and I have acquainted myself with the contents of thereof.
- e) I am aware of the fact the SAB will remove my user ID, mailbox and personal directories from the system if I fail to log onto SAB's system for a period of sixty (60) days. It is my responsibility to ensure that the necessary back-ups of e-mails and data in my personal directory have been made.
- f) I will notify SAB Helpdesk immediately should I become aware of any changes that contravene any of the terms and conditions of the Policy.
- g) I undertake, within five (5) working days of signature of the Policy, to ensure that any software or data resident on my Personal Computer or Server that is in breach of the terms and conditions of the Policy is removed.
- h) I agree to only use SAB authorised protocols, being TCP/IP. I will not use other protocols including, but not limited to, Netbeui, IPX/SPX etc.
- i) I agree that I have no expectation of privacy in accordance with the terms and conditions of the Policy.
- j) I agree to be bound by the terms and conditions of the Policy, including any amendments thereto.



SIGNATURE

20 April 2021

DATE

SECTION 14: CODE OF CONDUCT

INTRODUCTION


The purpose of this document is to provide a frame work for acceptable behaviour of all SAB employees. The document embodies guidelines more fully set in the following sections:

- SAB Corporate Code of Conduct
- SAB Personal Code of Conduct
- Communications Confidentiality in SAB
- Code of Competitive Practice
- Ethical Standards of Behaviour
- 10 Principles

A brief summary of each of the documents is provided herein below.

As an SAB employee I accept to behave at all times in the way outlined in this document, and that I will acquaint myself and comply with all Policies and Procedures in place at SAB from time to time and should I violate this code, that I would be subjected to internal disciplinary procedures.

EMPLOYEE DETAIL:

Surname:	Khumalo
Initials:	NN
Department:	Solutions (Sales)
Site:	
Region:	
Signature:	

(PLEASE INITIAL EACH PAGE)

SAB Corporate Code of Conduct

The SAB Corporate Code of Conduct engenders values that reflect SAB's reputation of being:

- Open and frank in all dealing and disclosures;
 - Non-sectional and non political;
 - Socially and environmentally responsible;
 - Beyond reproach in the quality of its product and services;
 - Jealous of its standing as regards integrity and credibility;
 - Consistent in honouring its legal and moral obligations;
 - Aware of the need to foster loyalty and long enduring relationships
 - A leader in the appreciation of best practices in Corporate Governance
- Accordingly, SAB acts in such a manner so as to reinforce enlightened and humane employment practices and, in particular aims to:
- Eliminate discrimination;
 - Recognise the employee's inalienable right to organise themselves and to negotiate their conditions of employment;
 - Promote training and development of skills
 - Promote participative management

Type text here

Personal Code of Conduct

The code assumes that the personal behaviour of employees of SAB Ltd will harmonise with that implied by the Corporate Code of Conduct.

An employee will be regarded as breaching the Personal Code of Conduct in the event that the employee:

- Engages in any formal business activity, other than that of the Company, without the authority of the Director of General Manager.
- Fails to respect the confidential nature of information obtained exclusively as a result of his employment in the Company.
- Behaves in the employees' personal life in a way which results in:
 - Being unable to continue to conduct activity on behalf of the Company with credibility;
 - The reputation of the Company being tarnished;
 - The economic well-being of the Company being detrimentally affected;
- Becomes involved in party politics without the continuing consent of his employer; and
- Enters into any contract (written or oral) which could reasonably foreseeably, give rise to a conflict of duties or interests.

Communications Confidentiality

The SAB Communications Confidentiality Policy aims to ensure that SAB proprietary and confidential information is protected and not disclosed to parties for whom it was not intended.

Accordingly:

- SAB information, whether in written or verbal form, is private; SAB activities and plans which have not been publicly announced are not to be disclosed;
- Individual Managers are personally responsible for the safe-keeping and appropriate restriction of information which flows to them in the form of reports, correspondence or work schedules; a properly designed and maintained system of records is essential. Managers are accountable for the dissemination of information on a “need-to-know” basis and the periodic destruction of old records;
- SAB’s working relationship with third parties and consultants often requires disclosure of information. Disclosures to third parties should only be made after the party has given a commitment to professional confidentiality;
- All SAB employees should observe the restricted channels whereby information regarding SAB is communicated beyond the confines of its business;
- Official statements to the media are restricted to four SAB spokespersons: The Managing Director, Marketing Director, Public Affairs Manager and Communications Manager. Where applicable, in regard to matters of local nature, Operations Director and General Managers are obliged to deal with media directly. The Human Resources Director will comment on labour issues;
- When in doubt media enquiries and questions of confidentiality should be referred to the Public Affairs Managers or Communications Manager;
- Figures relating to market shares, brand shares and volumes may not be published or given to third parties.
- SAB’s Public Relations Agency, the Public Affairs Manager and the Communications Manager are responsible for ensuring that information published in staff and trade journals are not of a confidential nature.
- If a presenter at a symposium or conference is either introduced as an SAB representative and/or is covering topics particular to SAB (for example, initiatives, programmes, technology, management practices, etc.), then it is required that the paper presented be sanctioned by the relevant Director prior to delivery. For example if the paper covers the topic of training with SAB, the Human Resources Director need to authorise such paper.
- SAB’s public communications, in whatever form, must avoid criticism of opposition companies and products.

Code of Competitive Practice

SAB believes that the maintenance of competition is essential for the proper functioning of a free enterprise economy, encouraging enterprise, efficiency, quality and choice. The stifling of competition, whether by public regulation or through private initiative, is detrimental to the public interest. A Company such as SAB needs to be particularly sensitive to its role in this regard since its behaviour may have a significant effect on the industry.

SAB is cognisant of the fact that, in the everyday conduct of business affairs, a paradox may arise whereby the indisputable goal of striving for greater market share may simultaneously be viewed as anti-competitive behaviour as the effect of such action is to weaken the market power of competitors. In recognition of this paradox, SAB declares that its action at all times will be aimed at winning market share through superior product and service performance and not through direct attacks on the market position of competitors.

The undertakings made by SAB in this Code of Competitive Practice should be understood in the context of this commitment and in the light of statements contained in

Section II: COMPETITIVE VALUES of the Competition Compliance Manual.

The terms and concepts described in this Code are explained more fully in the Competition Compliance Manual.

While the Company reserves the right to engage in vigorous competition with competitors, and to respond to any challenges posed by them, SAB undertakes to refrain from any commercial practices where the intention is to lessen competition to the detriment of consumers.

Restrictive Horizontal Practices

SAB will not enter into any restrictive horizontal practices with any **competitor** which has the effect of substantially preventing or lessening competition, unless the pro-competitive gains outweigh that effect.

In any event SAB will not engage in:

- Price fixing;
- Market sharing
- Collusive tendering with any competitors

Restrictive Vertical Practices

SAB will not enter into vertical agreements with **suppliers or customers** which have the effect of substantially preventing or lessening competition in a market, unless justified by objective economic criteria.

To this end, SAB undertakes to refrain from minimum resale price maintenance, unless such prices are recommended to the customer.

Abuse of Dominance

Whether or not it is found to be "dominant" in terms of the Competition Act, SAB will not engage in any of the activities which are regarded as being an abuse of a dominant position in the beer industry.

To this end, SAB will refrain from the following practices:-

- Excessive pricing
- Refusing to give a competitor access to an essential facility when it is economically feasible to do so. It must be noted that SAB does not consider any of its existing facilities to fall within the definition of "essential facility"
- Engaging in an exclusionary act which is not justified to pro-competitive criteria. Such acts include:
 - Requiring or inducing a supplier or customer to not deal with a competitor
 - The refusal to supply "scarce goods" to a competitor when supplying those goods is economically feasible
 - Typing the sale of goods and services to separate goods or services which have no relation to the object of a contract
 - Selling goods below their marginal or average variable cost
 - Buying-up a scarce supply of intermediate goods or services required by a competitor.

Price Discrimination

SAB believes that segmenting channels for the purpose of better servicing its customers is an acceptable practice. Within such segmentation SAB will refrain from offering one customer and not another:

- (a) Different prices for the same goods or services;
- (b) Different discounts, allowances, rebates and credits;
- (c) The provision of a supplementary service to a customer; or
- (d) Preferential payment terms for such a supplementary service

SAB may differentiate on objective criteria within a segment, for example, to offer a promotion to only the top100 on-premise outlets by volume.

Price discrimination does not occur with regard to:

- (a) Volume discounts and rebates
- (b) Price war scenarios
- (c) Endangered goods or business.

Mergers and Acquisitions

The Company will comply with all its obligations to the competition authorities regarding any future mergers and acquisitions.

Ethical Standards of Behaviour

SAB binds itself to a set of ethical standards which will govern the Company's behaviour at all times.

To this end, SAB undertakes the following:-

Behaviour towards competitors

- SAB will not denigrate its competitors or its competitors' products;
- SAB will not denigrate any officials or staff members employed by competitors;
- SAB will not attempt to gain competitive advantage through the use of personal attacks on competitors.

Behaviour towards the public

- SAB will be governed at all times by the law of the land, and in particular the provisions of the Liquor Act and the Competition Act.
- In all marketing and advertising campaigns SAB will strictly adhere to the guidelines set out in the SAAC Code of Advertising Practice for the Liquor Industry and will not engage in misleading or deceptive advertising of any kind.
- SAB believes that it has a corporate social responsibility to the population at large. To this end, SAB will:-
 - Continue and expand its corporate social responsibility programmes aimed at securing the basic needs and improving the quality of life of disadvantaged sectors of the population;
 - Promote the equitable distribution of economic opportunities across the population, particularly through the fostering of black small business;
 - Continue its commitment to the internal Equity programme aimed at overcoming the imbalance of the apartheid system and providing opportunities to employees from disadvantaged backgrounds.

The above principles will govern SAB's commercial and ethical behaviour at all times, and any infractions, whether intentional or involuntary, will be investigated and corrected as a matter of priority. SAB commits itself to these principles as an expression of its commercial good faith, its belief in a healthy competitive environment and in acknowledgement of its corporate ethical and social responsibility.

Extraneous employment

No employee shall, without the permission of the Company in writing be directly or indirectly employed for gain in any business or pursuit other than that of the Company. Permission for extraneous part-time employment will only be granted provided the Company is satisfied that the activity is not contrary to the Company's interests and provided Management is satisfied that the employee's efficiency will in no way be impaired by the proposed activity.

ABInBev

10 Principles

Dream

1. Our shared Dream energizes everyone to work in the same direction: Bringing people together for a better world.

People

2. Our greatest strength is our people. Great people grow at the pace of their talent and are rewarded accordingly.
3. We recruit, develop and retain people who can be better than ourselves. We will be judged by the quality of our teams.

Culture

4. We are never completely satisfied with our results, which are the fuel of our company. Focus and zero-complacency guarantee lasting competitive advantage.
5. The consumer is the boss. We serve our consumers by offering brand experiences that play a meaningful role in their lives, and always in a responsible way.
6. We are a company of owners. Owners take results personally.
7. We believe common sense and simplicity are usually better guidelines than unnecessary sophistication and complexity.
8. We manage our costs tightly, to free up resources that will support sustainable and profitable top line growth.
9. Leadership by personal example is at the core of our culture. We do what we say.
10. We never take shortcuts. Integrity, hard work, quality, and responsibility are key to building our company.

Our Dream:
Bringing people together for a better world

**PROVIDENT FUND
NEW ENTRANT FORM**
(Applicable to all new entrants to the Fund)

Please return the completed and signed form by e-mail to your Benefit Funds Administrator or alternatively fax to 086 681 4363

SECTION 1: FUND

 Indicate Fund Contributing to: ☐ SAB Staff Provident Fund |

SECTION 2: PERSONAL PARTICULARS

Region:	<input type="text"/>	Employee number:	<input type="text" value="16602840"/>		
Surname:	<input type="text" value="Khumalo"/>	Initials:	<input type="text" value="NN"/>	Title:	<input type="text" value="Miss"/>
Full Names:	<input type="text" value="Neliswa Ngobile"/>				
Date of Birth:	<input type="text" value="0"/> <input type="text" value="3"/> <input type="text" value="0"/> <input type="text" value="6"/> <input type="text" value="9"/> <input type="text" value="6"/>	Date Joined Company:	<input type="text" value="2"/> <input type="text" value="5"/> <input type="text" value="0"/> <input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="1"/>		
Identity number:	<input type="text" value="9"/> <input type="text" value="6"/> <input type="text" value="0"/> <input type="text" value="6"/> <input type="text" value="0"/> <input type="text" value="3"/> <input type="text" value="0"/> <input type="text" value="5"/> <input type="text" value="1"/> <input type="text" value="5"/> <input type="text" value="0"/> <input type="text" value="8"/> <input type="text" value="9"/>				
Tax Number:	<input type="text" value="0"/> <input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="3"/> <input type="text" value="7"/> <input type="text" value="2"/> <input type="text" value="6"/> <input type="text" value="4"/>				
Gender <input checked="" type="checkbox"/> :	<input type="text" value="M"/>	<input type="text" value="F"/> <input checked="" type="checkbox"/>	Marital Status: <input type="text" value="Single"/>		
Cell phone number:	<input type="text" value="0780155886"/>	E-mail address:	<input type="text" value="Nnkhumalo96@gmail.com"/>		

SECTION 3: PLEASE NOTE THE FOLLOWING IMPORTANT POINTS

- Contributions for new entrants will automatically be invested into the default portfolio (Life Stage Model) and you will then have the opportunity to choose your investment portfolio(s), once you have taken counsel from a financial advisor.
- There will be no fee charged for this first investment switch, as long as you make the choice within the first 3 months of membership.
- Any investment switch after the first 3 months will be charged for at the amount as approved by the Trustees.

SECTION 4: ADDITIONAL VOLUNTARY CONTRIBUTIONS

 Indicate additional contribution required, please select the appropriate box below ☒ :

<input type="text" value="0%"/> <input checked="" type="checkbox"/>	<input type="text" value="1%"/>	<input type="text" value="3%"/>	<input type="text" value="5%"/>
---	---------------------------------	---------------------------------	---------------------------------

I understand that the onus is on me to ensure that Payroll Department received the original form.

 Signed at Parklane on Signature  .

FOR OFFICE USE:

Annual Pensionable Salary: _____

Employee No: _____

PROVIDENT FUND DEPENDANT AND/OR BENEFICIARY NOMINATION FORM

Please return the completed and signed form by e-mail to your Benefit Funds Administrator or alternatively fax to 011 881 8270

MEMBER DETAILS

Surname	Khumalo	Employee No.	16602840	Please tick which fund you are in <input checked="" type="checkbox"/>	SAB Staff Provident Fund
First Names	Neliswa Nqobile	Region		<input checked="" type="checkbox"/>	

NOMINATION

As a member of the above mentioned Fund, I hereby revoke all my previous nominations and request the Fund, in the event of my death, to pay the amount which may become payable by the Fund as a result of my death, or such portion thereof as is specified below, to the person(s) mentioned below, subject to rules of the Fund and the death benefits distribution protocol adopted by the Trustees.

Dependants: The person(s) that are actually dependant on me for financial care and support. (This means you support this person(s) financially on regular basis). Include all person(s) for whom you are legally or morally liable for their care and support, such as immediate family, siblings, parents, ex-spouse(s), illegitimate children, and etc.

Surname	Name	Relationship	Date of Birth/Identity No.													Address	Contact No.	Share of Benefit
Moloto	Hleluluhle	Daughter	1	9	1	0	1	0	0	6	6	5	0	8	1	Pongola		70%
																		%
																		%
																		%
																		%
																		%
																		%
																		%

Beneficiaries: These are person(s) excluding the person(s) mentioned above, whom you would like the Trustees of the Fund to consider for a share of your Death Benefit (this may include charitable organizations).

Surname	Name	Relationship	Date of birth/Identity No.													Address	Contact No.	Share of Benefits
Ndlangamandla	Dumsile	Mother	6	9	1	2	0	8	0	5	1	1	0	8	2	Pongola	0738574937	30%
																		%
																		%
																		%
																		%

I understand that the onus is on me to ensure that Payroll Department receives the original form.

Signed at ...Parklane on Signature 

Take careful note that should your circumstances change with regard to your Dependants & Beneficiaries, you need to complete a new Dependant & Beneficiary Nomination Form which will supercede the current document. This form applies to your Death Benefit arising from your membership of any SAB retirement fund. The proceeds do not form part of your estate. In the event of your death, the Trustees of the Fund are required to dispose of the Benefit in terms of the Pension Funds Act, this form will greatly assist the Trustees in understanding your wishes in this regard. However, the Trustees may, if they consider the circumstances warrant it, adjust the allocation that you have put forward.

**PROVIDENT FUND
DEPENDANT AND/OR BENEFICIARY NOMINATION FORM**

DISPOSAL OF LUMP SUM DEATH BENEFITS (THIS EXPLANATION IS NOT A LEGAL DOCUMENT - THE WORDING OF ACT IS DEFINITIVE)

In terms of the Pension Fund Act, a member's dependants and persons who are not dependants but who are nominated by the member must be taken into account by the Trustees when they decide in what shares lump sum benefits are to be paid on the death of a member of a registered pension or provident fund.

PLEASE LIST YOUR DEPENDANTS AND ANY NOMINEES ON THE OTHER SIDE OF THIS FORM AFTER YOU HAVE READ THE FOLLOWING NOTES.

Briefly, the position is as follows:

- a) the following categories of persons will be dependants;
 - i. person for whose maintenance the member is legally liable;
 - ii. person whom the Trustees consider to have been dependent upon the member at the time of his/her death;
 - iii. the spouse and children (both minor and major) of the deceased member; and
 - iv. persons for whose maintenance the member would have become legally liable if he or she had not died (example an unborn child);
- b) if there are dependants and no nominees, payment must be made to, or for the benefit of, one, some or all of those dependants in such proportions as the Trustees shall determine;
- c) if there are no dependants but the member has nominated one or more persons who are not dependants to receive part or all of the benefits, the Trustees shall determine the payment of debts in the deceased estate if the member's estate is insolvent;
- d) if there are dependants and the member has nominated one or more person who are not dependants to receive part or all of benefit, the Trustees shall determine the proportion which is to be paid to each dependant and the proportion paid to each nominee (a nil proportion may be allocated);
- e) only if there are no dependants, and then only to the extent that payment is not due to a nominee, shall any balance remaining be paid to the deceased member's estate or, where appropriate, the Guardian's Fund;
- f) Trustees have the right to pay to a trust for the benefit of a minor dependant or minor nominee or to pay lump sums in the form of instalments over a period of time;
- g) if there are both dependants and nominated beneficiaries, such nomination must have been made on or after 30 June 1989. Nominations made prior to that date are not valid.
- h) lump sums can be paid in the form of instalments over a period of time to major dependants or nominees, if agreed in writing with the dependant or nominee.

NOTES:

- i. Any income tax payable will be deducted before lump sum benefits are allocated to dependants and nominees;
- ii. the fact that a person is classified as a dependant or nominee does not mean that the Trustees must award him or her any benefit from the fund;
- iii. an institution (e.g. an old-age home) can be chosen as a nominee;
- iv. the requirements set out above do not apply to pensions payable to spouses or dependants in terms of specific provisions of the rules: such pensions are payable as described in the rules;
- v. the requirements set out above do not apply to free-standing Group Life Assurance Funds;
- vi. prior to 19 April 1996 major children did not automatically qualify as dependants.

