



Financial  
**SAFEGUARD**



More about



Retirement:  
Claim unclaimed  
pension fund benefits

## Introduction

You can claim your unpaid pension fund benefits!

Have you been retrenched, laid off or did you resign from your employer? Did you receive your pension or provident fund benefits? If not, you can now claim your unclaimed pension fund benefits.





## 1. Introduction

### 1.1 What is an unclaimed benefit?

The Pension Funds Act, 1956 defines an unclaimed benefit as any benefit not paid by a fund to a member, former member or beneficiary within 24 months of the date on which, as stipulated in the fund rules, it became legally due and payable.

In order for you to qualify as a member of a fund, you would have been required to belong and contribute to the fund on a regular basis. If the following is true, you may be entitled to a benefit if:

- You were employed for a period of time
- You belonged to a Pension or Provident Fund
- You were paying towards the Pension or Provident fund on a monthly basis
- Deduction for retirement benefits were made from your monthly salary

### 1.2 Who can claim unclaimed benefits?

The following persons who have not already received their pension fund benefits can claim their unclaimed benefits, namely:

- A member or former members of a retirement fund and
- Beneficiaries of a member of a pension or provident fund, if the member has passed away or is unable to claim the benefit for whatever reason and a benefit is payable to the member's beneficiaries.
- Benefit due to former members in terms of a surplus appointment scheme;
- A pension or annuity not paid to a pensioner of a fund.

### 1.3 What must you do to access your unclaimed benefit?

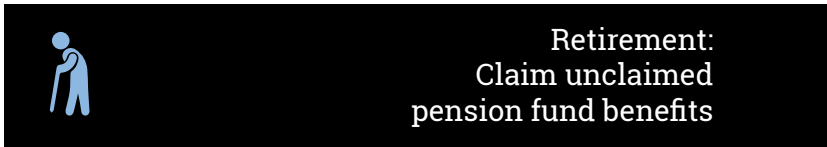
Contact the pension fund you belonged to. Alternatively, call the Financial Sector Conduct Authority's Call Centre on 0800 20 (FSCA) 37 22, and you will be provided with the contact details of the pension or provident fund to enable you to claim your unclaimed pension fund benefit. You could also visit the FSCA website at [www.fsca.co.za](http://www.fsca.co.za) and do a search by yourself for unclaimed benefits that may be due to you or someone else.

### 1.4 What documents / information will be required for the purposes of processing an application for unclaimed benefits?

Amongst others, the documents below may be required by the pension or provident fund for the purposes of processing an application for the payment of unclaimed benefits.



# More about



Member / Former members	Dependants / Guardians / Caregivers
Any document that will show which pension or provident fund you belonged to, such as a wage or salary advice (pay slip) or your pension or provident fund benefit statement.	Any document that will show which pension or provident fund the member belonged to, such as a wage or salary advice (pay slip) or a pension or provident fund benefit statement.
Any latest document or correspondence such as a letter from your pension or provident fund.	Any latest document or correspondence from the member's pension or provident fund, such as a letter.
Your ID number and contact details	Any documentation that can prove that you are the dependant or legal guardian or caregiver of the member, such as an unabridged birth certificate in cases of natural guardians (i.e. parent of the minor child on whose behalf the benefit is claimed). Proof of the member's death will also be necessary. E.g. death certificate.
	The ID number of the member.
	Your ID number and contact details, as well as the details of anyone on whose behalf you are claiming.
	The details of the minor child on whose behalf the benefit is claimed.
	Marriage certificate.

## 2. Contact details

### The Pension Funds Adjudicator (PFA)

If you have a complaint against your pension, provident, preservation or retirement fund that you have not been able to resolve with your employer, you may lodge a complaint with the PFA in writing.

41 Matroosberg Road, Ashlea Gardens  
 Ext 6, 0081  
 Call centre: 086 066 2837  
 Tel: 012 346 1738 / 012 748 4000

Fax: 086 693 7472  
 E-mail: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)  
 Website: [www.pfa.org.za](http://www.pfa.org.za)

### Ombudsman of Financial Services Providers (FAIS Ombud)

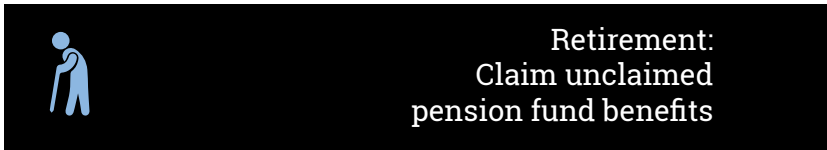
Do you have a complaint against a product provider or financial advisor?

Enquiries on status of complaints:  
[enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za)  
 Tel: 012 762 5000 / 012 470 9080

Fax: 012 348 3447 / 012 470 9097 /  
 086 066 3247v  
 E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
 Website: [www.faisombud.co.za](http://www.faisombud.co.za)



# More about



## Government Employee Pension Fund (GEPF)

The GEPF manages and administers pensions and other benefits for government employees in South Africa. If you have any complaints regarding your pension and you work for South African government, contact the GEPF:

Toll-free if you are calling from a landline:  
0800 117 669  
Fax: 012 326 2507

E-mail: [Enquiries@gepf.gov.za](mailto:Enquiries@gepf.gov.za)  
Website: [www.gepf.gov.za](http://www.gepf.gov.za)

### 2.1 Unlicensed tracers

If you believe you or a family member may have pension/provident fund benefits that are available for you to claim but you do not know who to contact regarding such a claim, your first stop should be the FSCA.

The FSCA will be able to check where you can find your benefit **free of charge** if you provide them with the necessary information.

The FSCA is aware that certain individuals are charging money for these tracing services, which include upfront administration fees and percentages of the member's benefit, and you are urged NOT to make use of these tracing agents.

How do you know if your tracing agent is legitimate?	
A legitimate tracing agent will contact you. You do not need to go and check if you have a benefit, as they will contact you.	A legitimate tracing agent will have most of your details on record, and will usually know where you worked and to which fund you belonged.
A tracing agent will not be able to do the calculation of your benefit, as this information is <b>only</b> provided to the fund and the administrator, and only they will know the amount you are due.	A legitimate tracing agent is paid by the fund, and will <b>never</b> ask you for money. They provide this service free of charge to you.

Be VERY careful of individuals and scammers pretending to be tracing agents for the funds, which will only take your money and provide you with nothing in return. There is no one who has access to your pension/provident fund information or to the various funds systems, only the relevant fund/administrator can be able to provide you with such information and only they can make any calculation on your benefit amount and how much should be paid to SARS.

The FSCA provides tracing of pension fund benefits free of charge. This means that you are not required to pay money for any of the FSCA services. The FSCA works with all registered funds/ administrators to ensure that people receive the benefits due to them. All you need to do is provide us with minimum information as indicated above.

For more information or queries relating to unclaimed pension fund benefits or for reporting unlawful conduct or unfair treatment in relation to pension funds and provident funds contact the FSCA on:

- 0800 20 (FSCA) 3722 or visit [www.fsc.co.za](http://www.fsc.co.za)

If you are unsure if a tracing agent is legitimate, contact the FSCA, where a friendly staff member will be happy to check for you.