

WEBINAR 2 OF 2025
23 APRIL 2025

AGENDA

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WHAT IS NON-COMPLIANCE?

What is non-compliance

Non-compliance refers to the failure of participating employers to adhere to the rules and regulations of the Fund including but not limited to the:

- Timely submission of contribution schedules with member data
- Payment of contributions

NB: Contributions must also be equivalent to the schedule provided to the Fund.



What constitutes non-compliance?

- The FSCA Conduct Standard 1 of 2022 introduced changes to contributions, schedules and the reporting which has been effective since March 2023.
- The standard stipulates that every employer must pay the monthly contributions to the Fund on time.
- All contributions must be accompanied by an accurate schedule that clearly stipulates how the Administrator should allocate the contributions among the members listed on the schedule.

What constitutes non-compliance

As required by the FSCA Conduct Standard 1 of 2022. The schedules must contain the following information:

1. The name of the fund
2. The fund registration number
3. The period in respect of which the contribution is payable
4. the name and address of the employer



What constitutes non-compliance

5. where an employer has multiple pay-points, the pay-point which made the deduction
6. the contact person responsible at the employer or pay-point dealing with enquiries relating to contribution statements and payment of contributions
7. the identity of the person envisaged in section 13A(8) of the Act, as requested from the employer by the fund in terms of section 13A(9)(a) of the Act;



What constitutes non-compliance

in respect of each member, the following must be included in the schedule:

- full name;
- date of membership;
- date of birth
- South African identity number or passport number;
- employer pay or industry number;
- **income tax number;**
- contact number, including (where available) cellular phone number;



What constitutes non-compliance

- e-mail address (where available);
- postal address;
- residential address;
- annual pensionable emoluments;
- percentage and amount of contributions;
- split between member and employer contribution; and
- details of any additional voluntary contributions paid.



Non-compliance Checklist

Action	Compliant	Non-Compliant
Non-registration with the Fund at the date of trading		X
Fails to pay the contributions on or before the 20th day of every month		X
Non-payment of late payment interest (LPI)		X
Submits contributions with no matching schedule		X
Submits missing contributions and accurate schedules		x
Under declaring the number of members to the Fund		x
Submits wrong contribution rate		x

Cases of Non-Compliance

Non-compliance has many angles to it. The Fund has discovered that there are various causes for employers to become non-compliant namely:

- Employers who deduct contributions from members every month and not pay these over to the Fund.
- Employers who under declare the number of employees they have in their company so they can contribute less
- Employers who enter into unlawful arrangements with employees where the employer must not deduct contributions from their salaries



IMPACT OF NON-COMPLIANCE



**FINANCIAL IMPACT ON
THE MEMBERS**



**MEMBERS NEGATIVELY
AFFECTED DURING THE
CLAIMS PROCESS**



**IMPACT ON THE
EMPLOYER INCLUDING
CRIMINAL PROCESSES**



IMPACT ON THE FUND



ACTIONS TAKEN BY THE FUND TO ADDRESS NON- COMPLIANCE

ACTIONS



**LODGING OF
COMPLAINTS
WITH THE OPFA**



**ISSUING LETTERS
OF DEMANDS TO
EMPLOYERS**



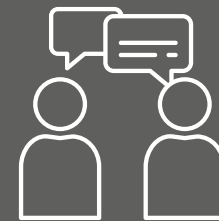
**ISSUE DIRECT
COMMS TO
MEMBERS**



**ASSISTING
WITH CRIMINAL
PROSECUTIONS
AGAINST DIRECTORS**



**LEGAL
PROCESSES
TO RECOVER
OUTSTANDING
CONTRIBUTIONS**



**AOD,
THE FUND IS
WILLING
TO ENGAGE**



HOW TO CHECK IF YOUR EMPLOYER IS COMPLIANT

IS YOUR EMPLOYER COMPLIANT?

The Fund, together with the Administrator, is committed to ensuring transparency and accountability regarding member contributions.

Several measures have been developed to enable members to regularly check if their employer is compliant.

- Members are encouraged to register on the TSRF Member Portal.
- By registering, members can view whether their contributions are up to date.



MEMBER PORTAL

- The TSRF Member Portal is designed to put you in control of your financial future, offering a secure and convenient way to manage your Fund details with ease. By signing up for the portal, you will be able to:

1. Check your fund balance
2. Check if your contributions are up to date
3. Share your beneficiary nomination form
4. Download your benefit statements
5. Read all latest newsletters and updates
6. Download forms
7. Letters informing members about non-payment of contributions by the employer

How to Register

- Signing up is easy, simply visit <https://transport.benefitcounsellor.com/login> or send a WhatsApp message on 087 240 7004 and follow the prompts.



WHERE YOUR EMPLOYER HAS NOT REGISTERED YOU?

- Where a member's ID is not found on the portal, the system will automatically redirect the member to a section where they can submit a query.
- The Fund will then investigate and provide feedback.



REPORTING NON-COMPLIANCE

- The Fund has developed several channels where members can report non-compliance.
- The previously mentioned member portal is one of the channels where members can report non-compliance.
- Members can email us directly on Complaints.TSRF@salteb.co.za or TSRF.info@salteb.co.za
- Members can also call us on 087 405 6377
- Members can also come to our walk-in centres





LETS TALK ABOUT FRAUD IN THE SECTOR

PROTECTING YOUR SAVINGS

- The Fund has been receiving a number of fraudulent claims from members.
- To curb this, the Fund and the Administrator will no longer accept any claim forms submitted via personal email addresses.
- All withdrawal claims must be submitted through the employer and must include a company stamp.
- Two-pot claims will continue being submitted through the member portal.



PROTECTING YOUR SAVINGS

- Never share your member portal password or personal details with anyone.
- Salt EB and TSRF will never call you to ask for your bank card or App pin or passwords.
- Beware of urgent or emotional language in messages asking for sensitive information.
- Salt EB does not ask for money in order to help you process your claims.



Contact us



OFFICES

3 Walk in centres across the country



PHONE

087 405 6377



WEBSITE

<https://tsrf.co.za/>



WHATSAPP

087 240 7004



Q&A





TRANSPORT
SECTOR RETIREMENT FUND

THANK YOU

Presentation slides and the recording will be shared with all the attendees