



### Your monthly pension is for life

Please note that your monthly pension does not suddenly stop five years after you retire. You receive your pension from the day you retire until your death, no matter how many years there are in between. If you are receiving a pension as a retired member, and you remarry, your spouse will receive a spouse's annuity. If we are paying a spouse's annuity, you will still receive that annuity when you remarry - but your new spouse cannot receive an annuity if you, as recipient of a spouse's pension, pass away.

## *Don't forget!*

- To nominate your beneficiaries; and
- To keep the Nomination of Beneficiaries form (WP1002) up to date.

## What happens when you die five or more years after retirement?

We will pay your spouse a monthly pension worth either 50% or 75% of the pension you were receiving at the time of your death. The percentage will depend on which option you chose when you retired. If you are not married at the time of your death, no spouse's pension is payable. (Also see the section entitled "Options for your discharge gratuity and annuity" on page 30 of this member guide booklet.)

## How can your spouse access the annuity after your death?

If you die while on pension, your spouse needs to fill in the Application for Spouse's Pension form (form Z143) and submit it to the GEPF with the following documents:



- A certified copy of his or her ID document (certified within the last six months)
  - A Banking Details form (Z894)
  - A certified copy of the death certificate
  - A certified copy of your ID document or passport and confirmation of death by the Department of Home Affairs
  - A certified copy of the marriage certificate OR your customary union certificate/lobola letter/civil union certificate; OR a certificate confirming your Hindu or Muslim marriage, or marriage in terms of any other religion.



# Life Certificates: keep pension payments going

Once a year, GEPF sends overseas pensioners, as well as those whose life status could not be verified using the Department of Home Affairs, a Life Certificate to complete and send back. This certificate confirms that the pensioner is still alive and should continue receiving a pension from GEPF.

The Life Certificate process is very important because it protects GEPF and our members from fraud. It does this by giving us proof that we are paying pensions to the right people. The Life Certificates help us to keep track of our pensioners and ensure that we only pay pensions to living people.

To complete the annual Life Certificate process, you need to do the following:



- Fill in the certificate and make sure that all your personal details are correct.
- Have the certificate signed and stamped by a Commissioner of Oaths. A Commissioner of Oaths can be a magistrate, a post master, a bank manager, a lawyer, a police officer, a priest or a social worker, if they are so recognised. Usually the most convenient Commissioner of Oaths is at your nearest police station, which will always have such a person on duty.
- Attach a certified copy of your identity document to the form. This certification must not be more than six months old.
- Post/fax/email the documents to the number/address on the certificate, or hand them in at your nearest GEPF Regional Office.

If you have provided us with your cell phone number, an SMS will be sent to you to confirm that we have received and processed the certificate.

## How to reinstate an expired Life Certificate

If your Life Certificate needs to be reinstated because it has expired, you will need to submit the originally completed Life Certificate and originally certified ID copy. This can be done via email, fax or post, or by delivering the completed Life Certificate and documents to the Regional Office nearest to you. We will then reactivate your pension on the system. If you have provided us with your cell phone number, an SMS will be sent to you to confirm the successful reinstatement of the certificate.

If your certificate has been suspended for more than six months, however, it can only be reactivated by a supervisor in the Life Certificate Unit at GEPF's Head Office in Pretoria for security purposes. We therefore suggest that if you live far from Pretoria, you send the document through the post to the Pretoria Head Office.



# Funeral benefits

The purpose of funeral benefits is to help pay the funeral costs when a member or pensioner (or his/her spouse/child) dies. Funeral benefits are also paid on the death of the spouse, life partner or eligible child of a member or pensioner.



*This benefit consists of R7 500 for the funeral of a member or pensioner. The same amount is also payable for the funeral of a member or pensioner's spouse or life partner. For the funeral of an eligible child of a member or pensioner, the benefit is R3000.*



## Example to calculate a funeral benefit

John and his son Mark both died in the same motor vehicle accident while John was still a member of the Fund. A cash lump sum payment of R10 500 will be paid to their beneficiaries. This amount consists of R7 500 for John's funeral benefit and R3 000 for Mark's.

An eligible child is one of the following:

- A natural or legally adopted child under the age of 18 years.
- A natural or legally adopted child between the ages of 18 and 22 years who is a full-time student.
- A natural or legally adopted child who is disabled and dependant on the parents.
- A still-born child. This is a child born after 26 weeks of pregnancy who shows no signs of life. If the child was aborted, a funeral benefit is not payable.

Stepchildren and children of other family members **are not covered** for this benefit unless the member or pensioner has legally adopted them. The funeral benefit is paid out as a cash lump sum and is taxable. It can be paid into a bank account or via the Post Office. If both spouses are members of GEPPF, both can claim the funeral benefit for the same family member's funeral.



## How to access the funeral benefit

The person submitting the claim to the GEPF must complete the following forms and make copies of certain documents, as follows:

- The Funeral Benefit Claim form (Z300).

- If the payment must be made into a bank account, the Banking Details form (Z894) (if payment must be made via the Post Office, faxed or emailed copies of all the original documents must be presented to the Post Office)
- A certified copy of the ID document or valid passport of the applicant and the person who died
- A certified copy of the death certificate
- Proof of marriage, where required
- Bank statements, if documents are faxed or emailed

## Additional documents needed when a child dies



**Please note** that the following documents must also be submitted if the person who died was an eligible child:

- A certified copy of the birth certificate
- Medical proof of disability if the child was over 18 and disabled
- Proof of student registration if the child was over 18 and a full-time student at a recognised institution
- Medical proof from the hospital or doctor if the child died in a miscarriage after 26 weeks or more of pregnancy: this proof could be a letter from the hospital confirming the age and cause of death of the child, as well as the date and place of death

If the person claiming is a major child, he or she must provide proof of the relationship with the person who died.

### Notes:

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# Non-contributory benefits

Apart from paying pension, death and resignation benefits, certain benefits, funded by the government, are paid to government employees. These benefits are called non-contributory benefits and include post-retirement medical benefits for government employees.

## Injury on duty benefits

Injury on duty benefits are paid to government employees who are injured on duty or, in the case of a fatal injury, to their dependants. The benefits payable depend on how seriously disabled the member is. A gratuity (lump sum) is paid if the disability is determined to be between 1% and 30%. An annuity (monthly pension) is payable if the disability exceeds 30%.

## How to claim for an injury on duty

The employer must complete an Employer Accident Report (the WCL2 form) and submit it to the Compensation Commissioner, together with the employee's first medical report and a copy of his or her identity document. These documents must be submitted within seven days of the accident in which the employee was injured.

As soon as the Compensation Commissioner has accepted the employee's injury, four award documents are printed. Of these, two originals are forwarded to the employer, one copy goes to the employee and the other goes to the GPAA.

Next, the employer must make sure that the reverse side of the original award is properly completed and forwarded to the Government Pensions Administration Agency (or the GPAA), who administer these benefits, along with the following documents, to process payment:

- Personal Particulars form (Z864)
- Banking Details form (Z894)
- A certified copy of the employee's identity document



## How to claim for a death on duty

If the injury caused the employee's death, the employer must submit the following documents to the Compensation Commissioner:

- The Employer Accident Report (WCL2)
- A copy of the death certificate
- If there is a surviving spouse, a copy of the employee's marriage certificate or lobola letter
- If there are surviving orphans, copies of the children's birth certificates and an affidavit confirming that the orphans are dependants of the employee



## Injury on duty Life Certificates are compulsory once a year

Once a year, the GPAA sends an injury on duty Life Certificate to every person receiving injury on duty payments who lives outside of South Africa or whose life status cannot be verified through the Department of Home Affairs. By completing and returning the certificate, the person concerned confirms that he or she is still living and should continue receiving injury on duty benefits.

The Life Certificate process is very important because it protects us from fraud. It does this by giving us proof that we are paying injury on duty benefits to the right people.

You will have four months from the date of receiving the certificate to return it to us. If we do not receive your completed certificate within the four months, we have no choice but to stop paying out your benefits until the certificate reaches us.

To complete the annual Life Certificate process, you need to do the following:

- Fill in the certificate and make sure that all your personal details are correct.
- Have the certificate signed and stamped by a Commissioner of Oaths. A Commissioner of Oaths can be a magistrate, a post master, a bank manager, a lawyer, a police officer, a priest or a social worker. Usually the most convenient Commissioner of Oaths is at your nearest police station, which will always have such a person on duty.
- Attach a certified copy of your identity document to the form. This copy should not be more than six months old.
- Post the certificate to the GPAA or hand it in at your nearest GPAA regional office. (We must receive the original document and cannot accept faxes or photocopies.)



## Post-retirement medical benefit

When government employees retire, they may qualify for a medical benefit (this excludes members of Polmed and employees of SANDF). This helps to cover their medical aid contributions during retirement.

The amount of the medical benefit depends on your length of service:

If you have 15 OR MORE YEARS (10 years in case of discharge due to ill health) of actual service, the government will pay a portion of your monthly medical aid membership for the rest of your life, as long as you remain a principal member of a medical scheme.

If you have LESS THAN 15 YEARS of actual service, you will receive a once-off medical benefit. The amount payable depends on whether you have less than 10 years' service, or less than 15 years' service.



**Please note** that to qualify for the medical benefit, you must have been a main member of a recognised medical aid for the last 12 months (without a break) before you retire.

It is also important to note that this benefit is taxable.

## How to apply for post-retirement medical subsidy

You need to give your human resources department the following documents:

- A completed Medical Scheme Membership form
- A copy of your last salary advice (pay slip)
- A certified copy of your identity document (certified not longer than six months ago)
- If you have less than 15 years' service, a correctly completed Banking Details form
- Membership certificates of all medical schemes you belonged to in your last 12 months of service for the government
- ID copies for all the dependants on your medical scheme and proof of studies for students, or medical reports for disabled dependants

If a pensioner passes away and his or her spouse was a dependant on the medical aid at date of death and becomes the main member, the spouse will qualify for the same subsidy percentage that the pensioner received.

## Medical Aid Life Certificates are compulsory once a year IF you don't qualify for Auto Life Verification

Once a year, the GPAA sends a Medical Aid Life Certificate to every pensioner receiving the medical benefit who lives outside of South Africa or whose life status cannot be verified through the Department of Home Affairs. By completing and returning the certificate, the person confirms that he or she is still living and should continue receiving the medical benefit.

The Medical Aid Life Certificate process is very important because it protects the GPAA against fraud. It does this by giving us proof that we are paying the medical benefit to the right people.

You will have four months from the date of receiving the certificate to return it to us. If we do not receive your completed certificate within the four months, we have no choice but to stop paying out your medical benefit until the certificate reaches us.

To complete the annual Medical Aid Life Certificate process, you need to do the following:



Fill in the certificate and make sure that all your personal details are correct.

- Have the certificate signed and stamped by a Commissioner of Oaths. A Commissioner of Oaths can be a magistrate, a post master, a bank manager, a lawyer, a police officer, a priest or a social worker. Usually the most convenient Commissioner of Oaths is at your nearest police station, which will always have such a person on duty.
- Attach a certified copy of your identity document to the form. This copy should not be more than six months old.
- Post the certificate to the GPAA or hand it in at your nearest GPAA regional office. (We must receive the original document and cannot accept faxes or photocopies.)

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# MORE USEFUL INFORMATION

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# Taxation

It is important that you as a member understand the different tax implications when benefits are paid. As a member of GEPF, any benefits which you have accrued prior to 1 March 1998 will be tax free. Any benefits accrued since then will be taxed.

Let's take a look at the calculations for the following:

Gratuity (lump sum)  
payments

Retirement Annuity  
(monthly) payments

## Gratuity (lump sum) payments

There are two steps to determine the tax payable on your gratuity (lump sum) when you leave GEPF.

- Step 1:** Determine how much of your benefit is taxable (i.e. accrued after 1 March 1998 - Formula C)
- Step 2:** Determine how much of this taxable portion can be taken tax free (according to the latest tax legislation)



### Example

- Step 1:** How much of your benefit is taxable (i.e. accrued after 1 March 1998 - Formula C)

The following formula will be used to determine the taxable portion of the lump sum:

How much is taxable (A) = (Completed years after 1 March 1998 (B)  
÷ Pensionable service years (C)  
x Lump sum (gratuity) (D)

A =	The taxable portion of the lump sum to be determined, subject to further deductions in terms of the Income Tax Act.
B =	Your completed years of employment after 1 March 1998 or completed years of employment approved after 1 March 1998 during which you had been a member of the Fund, including previous or other periods of service approved as pensionable service in terms of the rules of the Fund after 1 March 1998.
C =	Total number of years taken into account for determining the benefits payable to you (pensionable service years), or, the number of completed years during which you had been a member of the Fund.
D =	The lump sum (gratuity) benefit payable to you.



## Example

**Step 2:** Determine how this taxable portion calculated above will be taxed (according to the latest tax legislation)

### Retirement fund lump sum benefits or severance benefits

The first R500 000 payable at retirement or retrenchment from a pension, provident or retirement annuity fund is tax free.

The balance is taxed according to the following fixed scale:

R0 – R500 000	0%
R500 001 – R700 000	18% of the amount exceeding R500 000
R700 001- R1 050 000	R36 000 plus 27% of the amount exceeding R700 000
R1 050 001 and above	R130 500 plus 36% of the amount exceeding R1 050 000

This amount applies to the aggregate of all retirement lump sums received. This means that you cannot get R500 000 from GEPF and R500 000 from a living annuity. The lump sums will be added together, and the first R500 000 will then be tax free. The balance will be taxed according to the scale above.

### Benefits on withdrawal

The first R25 000 of a cash withdrawal will be tax free with the balance taxed as follows:

R0 – R25 000	0%
R25 001 – R660 000	18% of the amount exceeding R25 000
R660 001- R990 000	R114 300 plus 27% of the amount exceeding R660 000
R990 001 and above	R203 400 plus 36% of the amount exceeding R990 000

This amount applies to the aggregate of all withdrawal lump sums received over your lifetime after 1 March 2009. This means that you cannot get R25 000 from GEPF and R25 000 from another fund in the future. Your fund values will be added together, and the first R25 000 will then be tax free. The balance will be taxed according to the scale above.

### Death after retirement

According to GEP Law a member's pension is guaranteed for 5 years. If a member dies within a 5-year period after retirement, a lump sum benefit will be payable. If the date of death is after 1 March 1998, the lump sum benefit of 5 years payable will be taxed at the annual average rate of income.

## Unclaimed benefits

If you do not claim your benefit from GEPF due to outstanding tax affairs, GEPF has to process your claim and pay across any tax payable. This means that the benefit will be taxed at 40% and the net will be paid to GEPF's unclaimed benefit account. Once you have rectified your affairs with SARS, another tax directive will be requested with the correct exit reason and the net amount will be paid to you. Another tax directive will be issued and should there be a tax amount refundable in terms of the latest directive, SARS will refund this to you when you submit your annual tax return.



### Important

If your tax affairs are not in order, it will delay payment of your claim. Should there be any reason why a tax directive cannot be issued by SARS, e.g. incomplete information, outstanding tax returns or amounts owing to SARS, the benefit payment by the Pensions Administration will be delayed. It is therefore in your best interests to ensure that you have provided the correct information to your human resources department at the time of your termination of service.

GEPF cannot be held liable for any delay in the payment of these claims. SARS will contact you, in writing, should a problem arise and will not disclose any personal information to GEPF. SARS will, however, advise GEPF that there is a problem delaying the issuing of a tax directive.

## Retirement monthly annuity (pension) payments

GEPF Pensions are paid on a monthly basis and are taxable. The normal tax tables will apply and the income will be taxed at the annual average rate of income.

If you receive a GEPF pension and an income from an employer or from somewhere else, the money that is deducted monthly from each income source for tax might not be enough to cover all of the money that you need to pay to SARS for the year. This is because SARS calculates the amount of tax that someone must pay by adding together all of the person's income and then using the final amount to find out how much must be paid according to their tax tables. This means that the more a person earns, the higher their rate of tax will be and the more they will need to pay in.

## How does the tax work?

If you are only receiving an income from GEPF or from another employer, the amount of tax paid will, most likely, be the same as that which you owe. This means that you will not have to pay any money in when your tax is reconciled each year. However, if you are receiving income from more than one source and each pays money to SARS on your behalf for tax, you might be paying less than you need to because the combined income may put you into a higher tax bracket. This will mean that you will have to pay in more at the end of the tax year when you submit your tax return and this can be a burden on you.

## What can you do to resolve the problem?

To help you avoid this situation, you can make additional voluntary tax payments each month. This means that you can ask GEPF and/or an employer or other source of earnings to deduct more tax from your income each month. This will help you to reduce the amount of tax you will need to pay in at the end of the year when you submit your tax return.

## How does it work?

The first step is to calculate the extra amount you will need to pay in each month in order to make sure that you cover all of the tax that you owe to SARS for the year. SARS will be able to assist you in this regard. You can then choose either to ask your employer and GEPF to deduct an amount from your income every month for tax, or you can ask one source of income, for example GEPF, to deduct the entire extra amount, with the other deducting the normal amount.

## What does GEPF need from you?

In order for GEPF to pay more money to SARS on your behalf as a voluntary extra payment, a letter must be sent to GEPF's tax unit with all of your details, especially your pension or CP number. The letter should clearly state what extra amount (how much) you would like deducted from your pension each month to pay to SARS.

Once GEPF has received this letter, voluntary tax deductions will be made every month to SARS until you request that the deductions be stopped. This means that you will need to send GEPF another letter instructing them to stop the extra deduction when you want the extra payments to come to an end.



**Please take note:** This voluntary tax deduction does not reduce any debt already owed to SARS. It is only for current or future tax and not for past debt.

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# Fraud alert: what to do if you suspect pension fraud

If you become aware of any incident of pension fraud, corruption or unethical behaviour, please do not keep quiet about it. Instead, we urge you to speak up against fraud by calling our free, confidential fraud hotline.

- The hotline number is  **0800 43 43 73 (0800 43 GEPF)** and is run by an independent auditing firm, KPMG, from a secure location.
- Calls are free from any Telkom telephone and are answered 24 hours a day.
- All calls are treated as strictly confidential. You do not even need to give your name to the operator.
- When you phone the hotline, please be ready with full details of the incident you are reporting, including **what** has happened, **where** and **when** it took place, **who** was involved and **how** was it done.

You can also report an incident by sending an anonymous fax, email or letter. The contact details are:

- Fax – **0800 200 796**
- Email – [ethicsline@kpmg.co.za](mailto:ethicsline@kpmg.co.za)
- Post – KPMG Hotpost, BNT371, PO Box 14671, Sinoville 0129

## Difficult terms explained

Here are the meanings of some common terms that you will come across as a member of the GEPF.

**Actuarial interest and factor:** The actuarial interest represents the value of the member's "share" in the GEPF, based mainly on age, years of service and final salary. The actuarial interest is calculated using a formula with a factor determined by the actuary and approved by the GEPF's Board.

**Adopted child:** This is a child who the member legally adopts in terms of the Child Care Act, 1983.

**Annuity:** This is the income you receive every month from the GEPF when you retire. It is paid in equal monthly instalments on or before the last or first day of each month.

**Approved retirement fund:** This is important if you are planning to resign and want to transfer your resignation benefit to another fund. GEPF will only allow you to transfer your money to an approved fund, meaning a fund that has been registered in terms of the Pension Funds Act, 1956, and approved in terms of the Income Tax Act, 1962.

**Beneficiary:** The person or people entitled to a lump sum payment (gratuity) when a GEPF member or pensioner dies.

**Defined benefit pension fund:** In this type of pension fund, the benefits are defined in the rules of the fund. The benefits are guaranteed and do not depend on how much the member and employer have contributed. GEPF is a defined benefit fund.

**Defined contribution pension fund:** This is a fund where the benefits are based on how much the member and employer have contributed over the years. This is different from GEPF, which is a defined benefit fund.

**Disabled child:** This refers to a child who is financially dependent on the member because of a permanent physical or mental disability.

**Eligible child:** this is a child who is entitled to receive certain benefits when a GEPF member dies. An eligible child is the natural or legally adopted child of a member:

- Under the age of 18;
- Under the age of 22 and a full-time student; and/or
- Over the age of 18 and disabled and factually dependant.

**Eligible orphan:** This is a child who has been orphaned after the death of:

- A member;
- The spouse of a deceased member;
- A pensioner who retired as prescribed by GEPF rule amendments; or
- The spouse of a pensioner as prescribed by GEPF rule amendments

**Final salary:** Most of the benefits that GEPF pays take into account the final salary that the member earns. The final salary is the average salary paid over the last 24 months of your pensionable service. The final salary generally excludes any allowances received, e.g. housing or car allowances or annual service bonuses, unless they are deemed pensionable.

**Funding level:** This is the ratio between what GEPF owes (its liabilities) and what it owns (assets). If the funding level is 100%, it means the Fund has enough assets to cover all its liabilities in full.

**Fund:** This refers to the Government Employees Pension Fund.

**GEPF:** Government Employees Pension Fund.

**Gratuity:** A lump sum paid when the member exits employment.

**Pension retirement date:** The date on which a member becomes eligible to retire.

**Pensionable salary:** The member's basic annual salary plus any allowances that are recognised as pensionable. An example of a pensionable allowance is your annual service bonus.

**Pensionable service:** The number of years and parts of a year that the member has been contributing to GEPP. It includes any service that you purchase but excludes periods of leave taken without pay in excess of 120 days (unless you purchase these periods back).

**Services members:** Members employed by the National Intelligence Agency, the South African National Defence Force and the South African Police Service.

**Service periods:** This is the date on which you started contributing to GEPP. Please ask your department to confirm that your service date is correct because the correct date is of great importance when you resign, retire, are discharged or die. If your service date is not correct, request your department to forward an Admission to Fund form (Z125) to GEPP as soon as possible.

**Spouse:** Usually known as a husband or wife, this is the person a member is married to or has a life partnership with.

**Stillborn child:** As defined by the Births and Deaths Registration Act, 1992, this is a member or pensioner's natural child who is:

- Born after 26 weeks of pregnancy, and
- Shows no sign of life.

The definition excludes any termination of pregnancy as per the Choice on Termination of Pregnancy Act, 1996.

**Unexpired period of service:** This is the number of years between the member's age on leaving the Fund and the date he/she would reach 60 years of age, or 65, in limited and specific circumstances. For example: if you resign from government at the age of 35, there are still 25 years until you retire at the age of 60. Your unexpired service will be  $60 - 35 = 25$  years.

### **Disclaimer**

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# How to contact us

The GEPF has a national toll free Call Centre number, **0800 117 669**.

Calls to this number are free from any Telkom line.

We also have regional Walk-in Centres in all nine provinces of South Africa.

## GEPF Head Office

Toll free number: **0800 117 669**

Fax number: **012 326 2507**

Email: [enquiries@gepf.co.za](mailto:enquiries@gepf.co.za)

Website: [www.gepf.co.za](http://www.gepf.co.za)

Postal address:

GEPF Private Bag X63

Pretoria

0001

Twitter: **@GEPF\_SA**

## Provincial offices

### Eastern Cape

#### Bhisho

Shop No. 12  
Global Life House  
Circular Drive  
Bhisho

#### Umtata Satellite Office

Room 54, 8th Floor  
PRD Building  
Sutherland Street  
Umtata

#### Port Elizabeth

Ground Floor, Kwantu Towers  
Market Square  
Port Elizabeth

### Free State

#### Mangaung

No. 2 President Brand Street  
Bloemfontein

### Gauteng

#### Pretoria

Ground Floor, Kingsley Centre  
Corner of Steve Biko and Stanza  
Bopape Streets  
Arcadia

### Limpopo

#### Polokwane

87(a) Bok Street  
Polokwane

### Mpumalanga Province

#### Mbombela

19 Hope Street,  
Block-A, Ground Floor  
Ciliata Building  
Mbombela

### North West Province

#### Mahikeng

Office No 4/17  
Mmabatho Mega City  
Mahikeng

### Western Cape

#### Cape Town

21st Floor  
No. 1 Thibault Square  
Cape Town

### KwaZulu-Natal

#### Pietermaritzburg

3rd Floor  
Brasfort House  
262 Langalibalele Street  
Pietermaritzburg

#### Durban Satellite Office

8th Floor  
Salmon Grove Chambers  
407 Anton Lembede Street  
(Smith Street)  
Durban

### Northern Cape

#### Kimberley

11 Old Main Street  
Kimberley



