



# NFMW SERVICE CHARTER

*February 2026*

# National Fund for Municipal Workers

## Service Charter

### 1. Introduction

The National Fund for Municipal Workers (NFMW) exists to positively impact the lives of our members, their families and their communities, today and tomorrow, and to secure the retirement of municipal workers and their families across South Africa. The Fund recognises that **service excellence, trust, and accountability** are central to fulfilling this responsibility.

This Service Charter outlines the standards of service that members, employers, and other stakeholders can expect from the Fund. It reflects our commitment to **professionalism, transparency, efficiency, and member-centred service**, and forms part of our broader governance and stakeholder engagement framework.

The Charter also defines the responsibilities of stakeholders, ensuring a shared commitment to efficient, accurate, and respectful service delivery.

### 2. Our Commitment

NFMW is committed to providing reliable, timely, professional and responsive service that delivers real value across all stakeholder interactions. Our approach is guided by our core values:

- **Excellence** – Excellence is our standard, guiding how we support one another, serve our members, and consistently deliver superior results.
- **Professionalism** – Conducting ourselves with a strong work ethic, competence, discipline, and skill.
- **Integrity** – Upholding transparency, accountability, and ethical conduct.
- **Benevolence** – Treating every individual with kindness, compassion, care, and respect.
- **Responsibility** – Taking accountability for our actions and decisions.

These values shape how we interact with stakeholders and how we manage the retirement savings entrusted to us.

### 3. Who We Serve

The Fund is committed to providing quality service to all stakeholders, including:

- Members
- Annuitants and beneficiaries
- Employers and HR departments
- Prospective members
- Service providers and industry partners
- Trade unions
- Society
- Regulator

### 4. Our Service Principles

In all our interactions, we commit to:

- Treating all stakeholders with **respect, fairness, and integrity.**
- Providing **accurate, clear, and timely information.**
- Handling all matters with **confidentiality and professionalism.**
- Processing queries, contributions, and claims timely, **efficiently and transparently.**
- Communicating proactively and keeping stakeholders informed.
- Continuously improving service through **feedback, innovation, and staff development.**

### 5. Our Service Standards

We aim to meet the following service standards:

<b>Service Area</b>	<b>Our Commitment</b>
General enquiries	Response within <b>3 working days</b>
Written correspondence	Acknowledged within <b>2 working days</b>
Complaints handling	Acknowledged within <b>2 working days</b> and resolved as soon as possible

<b>Service Area</b>	<b>Our Commitment</b>
Employer support	<b>Ongoing</b> support, training, and scheduled engagement sessions
Benefit statements	Issue <b>annually</b> in line with legislative timelines
Withdrawal claims processing	Finalised within <b>15-20 working days</b> after receipt of all final contributions and required documents.
Two Pot savings withdrawal claims	Finalised within 10-15 working days after receipt of all required documents.
Disability claims processing	Finalised within 15-20 working days after receipt of all final contributions, required documents and finalisation of the group risk benefit claim assessment.
Death claims processing	Finalised within 15-20 working days after receipt of the final contributions, all required documents, completion of the Section 37C investigation process and disbursement of the death benefit.
Funeral claims processing	Finalised within 2 working days after receipt of all required documents
Contributions reconciliation	Finalised within 5 - 10 working days after receipt of the contributions and all required supporting information.
Annual financial statements	Prepare, audit, and submit annual financial statements within <b>6 months after year-end</b> , in compliance with all regulatory deadlines
Statutory Valuation Report	Complete and submit statutory actuarial valuations <b>every 3 years</b> as required by legislative timeframes.
Annual integrated report	Publish an <b>annual</b> integrated report that provides transparent and comprehensive information to all stakeholders.
Retirement Benefit Counselling	Provide retirement benefit counselling <b>throughout membership</b> , including at joining, during membership, and at benefit payment stages.

Service Area	Our Commitment
Trauma and bereavement support	<b>Proactively</b> offer trauma and bereavement support to you and your family during difficult times.

*Note: Timelines may vary depending on the complexity of the case and the receipt of complete and accurate documentation.*

## 6. Your Responsibilities

To help us deliver efficient and accurate service, members and employers are expected to:

- Provide **complete and accurate information**.
- Submit required documentation **timeously**.
- Keep personal and contact details **up to date**.
- **Inform the Fund of changes** in employment or personal status.
- Follow the Fund's **procedures and communication** channels.
- Attend **scheduled employer or member sessions**.
- Complete the **polls and/or surveys** issued by the Fund to make their needs known and support improved services.

## 7. Complaints and Feedback

The Fund is committed to fair and transparent resolution of complaints.

If you are not satisfied with our service:

1. Contact the Fund through our official channels.
2. Provide full details of your concern or complaint.
3. The Fund will acknowledge, investigate the complaint and provide feedback within 30 days.
4. If the matter is not resolved, it may be escalated in line with the Fund's formal complaints process and applicable regulatory channels.

## 8. Continuous Improvement

To ensure high-quality service, the Fund:

- Monitors service performance against agreed standards.

- Conducts regular member and employer satisfaction surveys.
- Reviews processes and systems.
- Invests in staff training and development.
- Implements technology and process improvements.

Stakeholder feedback plays a vital role in helping us improve our services.

## **9. How to Contact Us**

Stakeholders can reach the Fund through:

- Email: [info@nationalfund.co.za](mailto:info@nationalfund.co.za)
- Telephone: (012) 743-3000
- Website: [www.nationalfund.co.za](http://www.nationalfund.co.za) and the member portal
- Field consultant visits
- Scheduled employer or member sessions
- Office walk-in services

## **10. Charter Review**

This Service Charter will be reviewed periodically to ensure it remains aligned with:

- The Fund's strategic objectives
- Regulatory requirements
- Stakeholder expectations
- Best practices in governance and service delivery

## **11. Conclusion**

This Service Charter reflects the Fund's commitment to professional, efficient, and member-focused service. It sets clear service standards while highlighting the shared responsibility between the Fund, members, and employers.

Through ongoing communication, feedback, and continuous improvement, the Fund aims to enhance service delivery and support positive retirement outcomes for all stakeholders.