

Scope

The Fidelity Cares NPC was established for current and former employees of FSG in times of experiencing hardships due to circumstances related to, amongst other, Injury on Duty or Death on Duty incidents, etc. Other emergency incidents of severe hardship may be considered based on the discretion of the Group CEO as guided by the Fidelity Cares NPC Board.

1. Definitions

Unless otherwise determined by the context, the following words/terms will bear the meanings set forth against them:

- 1.1 **“Emergency”** means a situation that poses an immediate risk to health, life, property or environment.
- 1.2 **“Hardship”** means social, physical and/or psychological consequences to an FSG employee, emanating from unforeseen circumstances or events which may take place during the FSG Employee’s period of employment. Such unforeseen circumstances or events may arise either whilst the FSG Employee is on duty, or while they are off duty. Hardship can be temporary (short-term) or permanent (long-term). Hardship shall specifically exclude social, physical and psychological consequences emanating from unforeseen circumstances or events which arose due to the reckless and/or negligent conduct of the FSG employee.
- 1.3 **“COIDA”** means Compensation for Occupational Injuries and Diseases Act 130 of 1993.
- 1.4 **“Fidelity Cares NPC”**, “Fidelity Cares”, “FC”, “FC NPC” or any other variations/combinations of these terms shall mean Fidelity Cares NPC, a non-profit

company duly incorporated in terms of the Companies Act, with Registration Number 2019/345255/08.

- 1.5 “**BCEA**” means Basic Conditions of Employment Act 75 of 1997.
- 1.6 “**IOD**” or “**Injury on Duty**” means an injury sustained by an FSG Employee during the course of their employment with FSG, whilst on duty, and as a direct result of such employee fulfilling their duties in accordance with the provisions of their job description and employment contract.
- 1.7 “**DOD**” or “**Death on Duty**” means a fatal injury sustained by an FSG Employee during the course of their employment with FSG, whilst on duty, and as a direct result of such employee fulfilling their duties in accordance with the provisions of their job description and employment contract.
- 1.8 “**FSG Employees**” means current or former employees of Fidelity Services Group (PTY) Ltd.
- 1.9 “**The Board**” means the Board of Directors of Fidelity Cares NPC.
- 1.10 “**Family Members**” means the Employee’s parents, siblings, grandparents, child, adopted child, grandchild, spouse or life partner.
- 1.11 “**Applicant**” means an FSG Employee and/or direct family member of such FSG Employee who has applied, either in person or with the assistance of a third party, for assistance from Fidelity Cares NPC.
- 1.12 “**Application**” means an application submitted to Fidelity Cares NPC, in the prescribed form, for assistance to be rendered to an FSG Employee or their immediate family subsequent to an injury on duty or death on duty.
- 1.13 “**Assistance**” means any assistance rendered to an Applicant by Fidelity Cares NPC, whether in cash or in kind.

2. Interpretation

Unless otherwise indicated:

- 2.1 The singular shall include the plural, and vice versa.
- 2.2 The masculine shall include the feminine, and neutral, and vice versa.
- 2.3 Natural persons shall include juristic persons, and vice versa.

Headings are for convenience only and shall not be taken into account for interpretation purposes.

3. Purpose of Fidelity Cares NPC

- 3.1 Fidelity Cares was established to provide assistance to:
 - 3.1.1 FSG Employees who are injured on duty,
 - 3.1.2 Families of FSG Employees who are fatally injured on duty, and;
 - 3.1.3 FSG Employees who are suffering hardship.
- 3.2 The assistance rendered by Fidelity Cares may be rendered in cash, or in kind at the sole discretion of the Board.
- 3.3 Whether or not assistance will be granted to an applicant shall be in the sole discretion of the Board, subject to and based on:
 - 3.3.1 The Memorandum of Incorporation of Fidelity Cares NPC, and;
 - 3.3.2 The criteria set out in this document.

4. Mode of Funding

4.1 The Fidelity Cares NPC shall be funded by:

4.1.1 Recurring donations from FSG Employees, deducted from their salary on a monthly basis with their consent;

4.1.2 Ad-hoc donations from FSG Employees;

4.1.3 Ad-hoc donations from third parties.

4.2 Fidelity Cares NPC is not a Public Benefit Organisation as defined in the Income Tax Act 58 or 1962.

5. Eligibility for Assistance

5.1 The following persons, and no others, shall be eligible to receive assistance from Fidelity Cares NPC:

5.1.1 Current FSG Employees who suffered in injury on duty;

5.1.2 The immediate family of FSG Employees who were fatally injured on duty;

5.1.3 Current FSG Employees who are suffering hardship (as defined herein).

5.2 The application for assistance may be made on behalf of one of the persons referred to in 3.1 by:

5.2.1 The eligible FSG Employee themselves;

5.2.2 Direct or indirect family members of the FSG Employee in the event of a DOD as defined in paragraph 1.10.

6. Consideration of an Application for Assistance

- 6.1 The Board shall consider each and every application for assistance.
- 6.2 In deciding whether or not to grant assistance to an application, as well as establishing the scope and ambit of such assistance, the Board shall take into consideration the following factors in respect of each application:
 - 6.2.1 The financial position of Fidelity Cares NPC;
 - 6.2.2 The scope and ambit of assistance required by the applicant;
 - 6.2.3 The severity of the injury on duty or hardship;
 - 6.2.4 The conduct of the FSG Employee when sustaining the injury on duty (if applicable);
 - 6.2.5 The disciplinary record of the Employee;
 - 6.2.6 Whether the employee made any donations to Fidelity Cares NPC prior to sustaining the injury on duty or death on duty, or experiencing the hardship;
 - 6.2.7 Any other factor which the Board deems to be relevant.
- 6.3 All FSG Employees are encouraged to donate in good faith to the Fidelity Cares initiative. To this end, the following provisions shall apply:
 - 6.3.1 FSG Employees who have not donated to the Fidelity Cares initiative may apply for assistance although they may only receive assistance based on the description of the sub-committee in line with the regulations of the Standard Operating Procedures (SOP);
 - 6.3.2 To enjoy assistance, contributing donors will be required to give an undertaking to donate to the Fidelity Cares initiative for a period of no less than 12 (twelve) months as calculated from the date that financial assistance is received, in order to qualify for such assistance.
 - 6.3.3 We emphasise that our goal is to provide support to all employees who need it, and we understand that unexpected financial difficulties can arise. We want

to ensure that our employees have the resources they need to overcome these challenges as we are committed to providing assistance in a fair, and equitable manner. Fidelity Cares assistance encompasses a wide range of initiatives, aimed at enhancing the overall wellbeing of employees. The assistance criteria are covered in Annexure “A”.

We encourage you to review this information carefully and to reach out to us if you have any questions or concerns before you submit a Fidelity Cares Request for Assistance Application.

7. Marketing

7.1 By applying for assistance, the applicant shall give consent for Fidelity Services Group marketing to share experiences based on the assistance rendered. In formulating the information to be published, due care shall be taken to present such information in a way that does not infringe on the dignity of the FSG Employee in question, or their family members.

8. Financial Guidelines

8.1 All assistance rendered by Fidelity Cares shall be subject to the availability of funds.

8.2 The aggregate monthly distribution of funds by Fidelity Cares NPC may not exceed 70% percent of the total amount of funds standing to the credit of the Fidelity Cares NPC bank account on the 1st day of such month, also taking taxation and other related administrative expenses into consideration.

8.3 Assistance to a particular application shall:

8.3.1 Not exceed an amount equal to 5% of the total amount of funds standing to the credit of Fidelity Cares NPC, based on the current month, retained earnings and future projections to the end of the applicable financial year.

8.3.2 Be of a once-off nature in respect of a particular event.

9. Corporate Governance

9.1 Fidelity Cares NPC Board of Directors

9.1.1 The Fidelity Cares NPC Board of Directors will be responsible for management of the NPC.

9.1.2 The Fidelity Cares NPC Board of Directors will, in addition to those meetings prescribed by the MOI, hold meetings quarterly to discuss matters of the NPC based on a set agenda.

9.1.3 Fidelity Cares NPC Board of Directors will appoint a sub-committee as and when it is necessary. The duration of the committee and the task delegated to it, will be specified depending on the subject matter.

10. Administration

10.1 All actions taken by the Board and/or employees of FC shall be in line with:

10.1.1 Fidelity Cares NPC's Memorandum of Incorporation;

10.1.2 This document (SOP);

10.1.3 Relevant legislation, including but not limited to the Companies Act and Income Tax Act.

10.2 The administrative functions of Fidelity Cares NPC shall. Include, but not be limited to:

10.2.1 Compiling and retaining records (full particulars of which are set out below);

- 10.2.2 Facilitating and considering applications for assistance;
 - 10.2.3 Rendering financial assistance or assistance in kind to Employees and/or their direct family members as set out in paragraph 1.10;
 - 10.2.4 Safeguarding the funds held by Fidelity Cares NPC, and ensuring that such funds are utilised exclusively for their intended purpose;
 - 10.2.5 Reporting on assistance applied for and rendered;
 - 10.2.6 Furnishing details of assistance applied for and rendered to FSG's marketing department.
- 10.3 Fidelity Cares NPC shall keep the following records (in addition to those required by statute):
- 10.3.1 Particular of funds deducted monthly from employees' salaries. Such records shall be updated monthly;
 - 10.3.2 Proof that aforementioned deducted funds have been deposited to the bank account of Fidelity Cares NPC on a monthly basis;
 - 10.3.3 A monthly bank reconciliation;
 - 10.3.4 Full accounting records, including but not limited to a balance sheet and income statement;
 - 10.3.5 In respect of each application for assistance:
 - 10.3.5.1 A copy of the application form with the motivation submitted;
 - 10.3.5.2 A written record of whether assistance was granted or declined.
 - 10.3.5.2.1 If granted, particulars of the assistance rendered;
 - 10.3.5.2.2 If declined, reasons for the decision.
 - 10.3.5.3 Particulars of the costs associated with the assistance rendered;
 - 10.3.5.4 Proof of payment if the assistance was rendered in the form of a cash payment;

10.3.5.5 Supplier invoices if the assistance was rendered in kind.

10.4 The income and expenditure statement of Fidelity Cares NPC will be reviewed by Fidelity Cares NPC Board of Directors in their meetings and recorded accordingly.

10.5 Fidelity Cares NPC will be audited annually by a Group of Certified Auditors.

11. Sub-Committee

11.1 The sub-committee appointed by the Fidelity Cares NPC Board of Directors shall attend to the assessment of applications and shall be responsible for communication with contributing employees on a regular basis.

11.2 Members of the sub-committee:

11.2.1 Members of the sub-committee will be determined by the Fidelity Cares NPC Board of Directors;

11.2.2 Any Member of the Fidelity Cares NPC Board of Directors or appointed to a sub-committee who has a conflict of interest due to family, personal or business association shall refrain from discussing or voting on such matters;

11.2.3 The appointed Fidelity Cares NPC sub-committee members are:

Douglas Schultz

Brenda Talane

Priscilla van der Spuy

Jayde Donnelly

Kathleen Vundla

Nonhlanhla Ndwandwe

Patrick Zondo

Rodney Kekana

12. Requests for Assistance (Process)

12.1 A form as a request for assistance and motivation must be completed and submitted to the following email addresses:

12.1.1 **Fidelity Cares Sub-Committee**

FidelityCaresSubCommittee@fidelitysecurity.co.za

12.1.2 **Fidelity Cares**

FidelityCares@fidelity-services.com

12.2 Each application must be accompanied by supporting documentation that demonstrates how the hardship has affected the applicant, e.g. Affidavit (where applicable), letter from COIDA rejecting the claim together with quotations where necessary, etc.

12.3 Information provided by applicants will be treated as confidential and shared only with individuals involved in the administration and payment processing.

12.4 The Fidelity Cares NPC Board of Directors may request additional information from the applicant before making a decision.

12.5 The applicant will be given seven (7) working days to provide additional information. Should the applicant not respond to the request, the application will be deemed withdrawn.

13. General Exclusions

13.1 No assistance will be given by Fidelity Cares NPC in cases where the following circumstances apply:

13.1.1 Any applicant involved in criminal activities;

13.1.2 Hardship emanating from negligence on the part of the applicant;

13.1.3 Self-inflicted hardship;

- 13.1.4 Any other conduct/circumstances contrary to company values and ethics;
- 13.1.5 Private contractors;
- 13.1.6 Pre-existing conditions not related to IOD
- 13.1.7 Employees who qualify for assistance from other benefits e.g. funeral covers etc. will not be considered.

14. Specific Types of Assistance Granted

- 14.1 The nature and scope of assistance granted to a successful applicant will differ according to:
 - 14.1.1 The need of the applicant;
 - 14.1.2 The funds available to Fidelity Cares; and
 - 14.1.3 The discretion of the Board.

15. Out of Pocket Medical Assistance (“OPM”)

- 15.1 OPM is only available to FSG Employees who suffered an Injury on Duty.
- 15.2 The OPM assistance will be constituted by Fidelity Cares, refunding the FSG Employee for out of pocket necessary and reasonable medical expenses, whether incurred in hospital or out of hospital.
- 15.3 FSG Employees who are already covered by medical insurance, such as medical aid, gap cover or a hospital plan, will not be eligible to apply for OPM assistance.
- 15.4 The scope of OPM assistance shall be limited to R800,00 per individual case.

16. Fidelity Cares Care Bags (“Care Bags”)

- 16.1 Care Bags will be provided to FSG Employees who are hospitalised as a result of an Injury on Duty;
- 16.2 The Care Bags will consist of basic toiletries, sanitary and sleepwear; cell phone and airtime.
- 16.3 Care Bags will cater for male and female necessities.

17. Cancelled Donorship and Assistance

17.1 Definition and Explanation

Ex-Gratia payments may be made by Fidelity Cares as a gesture of goodwill to non-contributing donors and are not an obligation or requirement. Fidelity Cares encourage donors to maintain their donorship and discourage cancellations. By withholding ex-gratia payments for a period of 12 months, Fidelity Cares aims to incentivise donors to remain paid up members.

This policy outlines the process for cancelling Fidelity Cares donorship and emphasises the importance of understanding the benefits of continued participation.

Donorship Cancellation Process

Employees who wish to cancel their Fidelity Cares donorship must follow the established procedure outlined in this policy.

Mandatory Meeting with HR Representative

Cancellation of Fidelity Cares donorship requires a mandatory meeting between the employee and their designated HR representative. The purpose of this meeting is to discuss the reasons behind the cancellation request and to provide the employee with a comprehensive understanding of the impact and benefits of being a donor to Fidelity Cares.

Understanding Cancellation Reasons

During the meeting, the HR representative will engage in an open and respectful dialogue with the employee to understand the reasons for considering the cancellation of their donorship. This ensures that any concerns or questions the employee may have are addressed appropriately.

Benefits of Fidelity Cares Donorship

The HR representative will also take this opportunity to educate the employee about the significance and positive outcomes of their donorship to Fidelity Cares.

Explaining the R 5.00 Donorship Option

As part of the meeting, the HR representative will present the R 5.00 donorship option as an alternative for employees who may be considering cancellation due to financial concerns. This lower donation tier allows employees to continue their support for Fidelity Cares while accommodating different budgetary constraints.

Decision and Documentation

Following the meeting, the employee will be provided with time to reflect on the information shared by the HR representative. If the employee still chooses to proceed with the cancellation, this decision will be documented by the HR department.

The Fidelity Cares Donorship Policy underscores our commitment to promoting a culture of giving support among our employees. By ensuring that donorship cancellation involves a thoughtful and informative process, we aim to engage employees in meaningful discussions about the positive impact of their contributions and provide viable alternatives to suit their preferences.

17.2 Donorship

17.2.1 Fidelity Cares is an employee donorship program. It is designed to provide employees with access to a range of assistance and resources aimed at improving their overall health and wellbeing.

17.2.2 Donorship in Fidelity Cares is a condition of employment for all new employees.

17.3 **Implementation**

All donors of Fidelity Cares who cancel their donorship, regardless of the reason for cancellation will not be entitled to any ex-gratia payments for a period of 12 months of cancellation.

17.4 **Exceptions**

There may be exceptional circumstances where the sub-committee of Fidelity Cares decides to make an ex-gratia payment to an employee who has cancelled their donorship within the 12-month period. The decision to make an exception will be made at the sole discretion of the Fidelity Cares sub-committee based on the motivation that is presented.

18. **Review**

The Standard Operating Procedure (SOP) will be reviewed periodically to ensure that it remains relevant and effective. Any changes to the SOP will be communicated to donors in a timely and transparent manner.

19. **Limitation of Assistance**

- 19.1 The number of assistance will be up to three (3) payments per year, with the possibility of the sub-committee intervening in dire circumstances, based on description.
- 19.2 This policy is in place to ensure that Fidelity Cares can provide support to as many donors as possible, while also preventing abuse or over-use of the assistance offered. By limiting the number of assistance, Fidelity Cares can balance the needs of individual donors with the overall sustainability of the program.
- 19.3 It is important to note that the sub-committee's ability to intervene in dire circumstances suggests that there may be some flexibility in the policy. In cases where a member has an urgent or exceptional need, the sub-committee may be able to make an exception and provide additional support beyond the three-assistance limit.

20. Fidelity Cares R5,00 Donorship Contribution and Assistance

- 20.1 Fidelity Cares will allow a donorship of R5,00 for interested employees. However, it is important to note that all assistance associated with this donorship will carry a 50% reduction compared to the assistance of a R10,00 donorship.
- 20.2 By paying the reduced fee of R5,00 donors will have access to Fidelity Cares financial support services, and events albeit with a reduced assistance.
- 20.3 Donorship of R5,00 will be valid for one year from the date of payment and must be renewed annually.
- 20.4 Any donors who wishes to upgrade their donorship from R5,00 to R10,00 may do so at any time and will receive the full assistance of the R10,00 donorship upon payment of the difference in fees.

Annexure “A”

Item	Type of Hardship	Possible Fidelity Cares Assistance
1	<p>Emergency Financial Hardship: Emergency Financial Hardship refers to a sudden and unforeseeable financial crisis that impacts an employee’s ability to meet his/her basic needs, such as housing, utilities, food, and medical expenses.</p> <p>Such hardships may be caused by a variety of circumstances, including but not limited to, natural disasters, medical emergencies, death, or unexpected bills.</p> <p>Employees may be eligible for emergency hardship assistance if they meet the following criteria:</p> <ul style="list-style-type: none"> a. The hardship was caused by unforeseen circumstances beyond their control. b. The hardship has created a significant financial burden on the employee, making it difficult to meet their basic needs. c. The individual has exhausted all other available resources, such as personal savings and or insurance. <p>Emergency hardship assistance may include financial assistance, time off from work, and other forms of support. The assistance provided will be determined based on the individual's specific circumstances and needs.</p>	
2	<p>Health Hardship: Health hardship occurs when an employee is facing physical health challenges that impact their ability to work and or carry out daily activities. This can include chronic illnesses, disabilities, or mental health conditions or even medical bills. Health hardship can have a significant impact on an employee’s</p>	

	quality of life and can lead to financial hardship if the employee is unable to work or access healthcare.	
3	Social and Emotional Hardship: Social hardship occurs when an employee is facing challenges related to his/her social environment, such as isolation, or lack of access to basic resources. This can include poverty, homelessness, or lack of access to child education or healthcare. Social hardship can also result in mental health challenges, such as depression and anxiety, and can impact an employees' overall well-being.	
4	Environmental Hardship: This occurs when an employee is facing challenges related to their physical environment, such as natural disasters, pollution, or inadequate housing.	
5	<p>Hospitalisation Assistance: Aim to assist contributing donors who experience hospitalisation due to injuries sustained on duty by offering a monthly assistance for the duration of their stay, as well as an immediate airtime voucher.</p> <p>Eligibility:</p> <ol style="list-style-type: none"> The assistance is available to contributing donors. Hospitalisation assistance is applicable to donors who are admitted to a recognised medical facility due to an injury sustained on duty, as defined by the policy. Upon verification of hospitalisation, eligible contributing donors will receive a monthly assistance for the duration of their hospitalisation. The amount of the monthly assistance will be determined based on the severity of the condition and or injuries sustained. In addition to the monthly assistance, eligible contributing donors will receive, as part of the Fidelity Care bag, a cell phone and airtime voucher to help them stay connected with their loved ones during their hospitalisation period. 	



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