

to the Council or any other prescribed organisation or body, as per the values stipulated in Addendum 1.

- 4.2 Stipulated loan repayments towards the H.O.S. and the E.T.D.E. fund shall be made to the Council in accordance with individual signed loan agreements.
- 4.3 A weekly amount shall be deducted from the employee's contributions to the Provident Fund and a weekly amount from the employer's contributions to the Provident fund and shall be diverted to the standard D.D.S. The standard D.D.S. may make provision for insurance premiums and administration costs.

## 5. ADMINISTRATION OF THE COUNCIL BENEFIT FUNDS/SCHEMES

- 5.1 The Council and/or Board of Trustees and/or Committee(s) referred to in this chapter shall have the right to appoint administrators, consultants and/or advisors for their Funds/Schemes.
- 5.2 The Council or Board of Trustees of the Funds/Schemes shall consist of 50% delegates or trustees nominated by the trade union/s concerned and of 50% delegates or trustees nominated by the employers' association/s concerned. Designated alternates may stand in for absent trustees.
- 5.3 The Funds/Schemes may be administered by the office of the Council or an external administrator partly or in toto in terms of a service level agreement. The provisions of the Council's Constitution relating to the election of a chairman and vice-chairman, their period of office and the calling and conducting of meetings of the Council and the right of alternates to stand in for representatives, shall mutatis mutandis apply in the case of a committee.
- 5.4 The Funds/Schemes shall be administered in accordance with rules specified for this purpose either by the Council or by a Board of Trustees with the approval of the Financial Services Conduct Authority where necessary and such rules shall not be inconsistent with the provisions of any Collective Agreement, the Act, or any other law and shall, *inter alia*, specify –
- 5.4.1 the Funds/Schemes benefits and the expected qualifications attached thereto;
  - 5.4.2 the procedure for lodging and payment of claims and/or benefits; or
  - 5.4.3 any other matters which the Council or the Board of Trustees may decide.
- 5.5 The Council shall appoint a General Secretary who may appoint other staff as deemed necessary for the proper administration of the Funds/Schemes.
- 5.6 In the event of an appointed committee being unable to perform its duties for any reason, the Council shall perform the committee's duties and exercise its powers.