Power Talk

Eskom
Pension and Provident Fund

November/December 2020

Meet our Head of IT: **Ms Yolisa Skwintshi**

Tribute to Dr Themba (James) Nkosi

Your finances:

Dangers of cyberspace and how to protect yourself

Your Health:

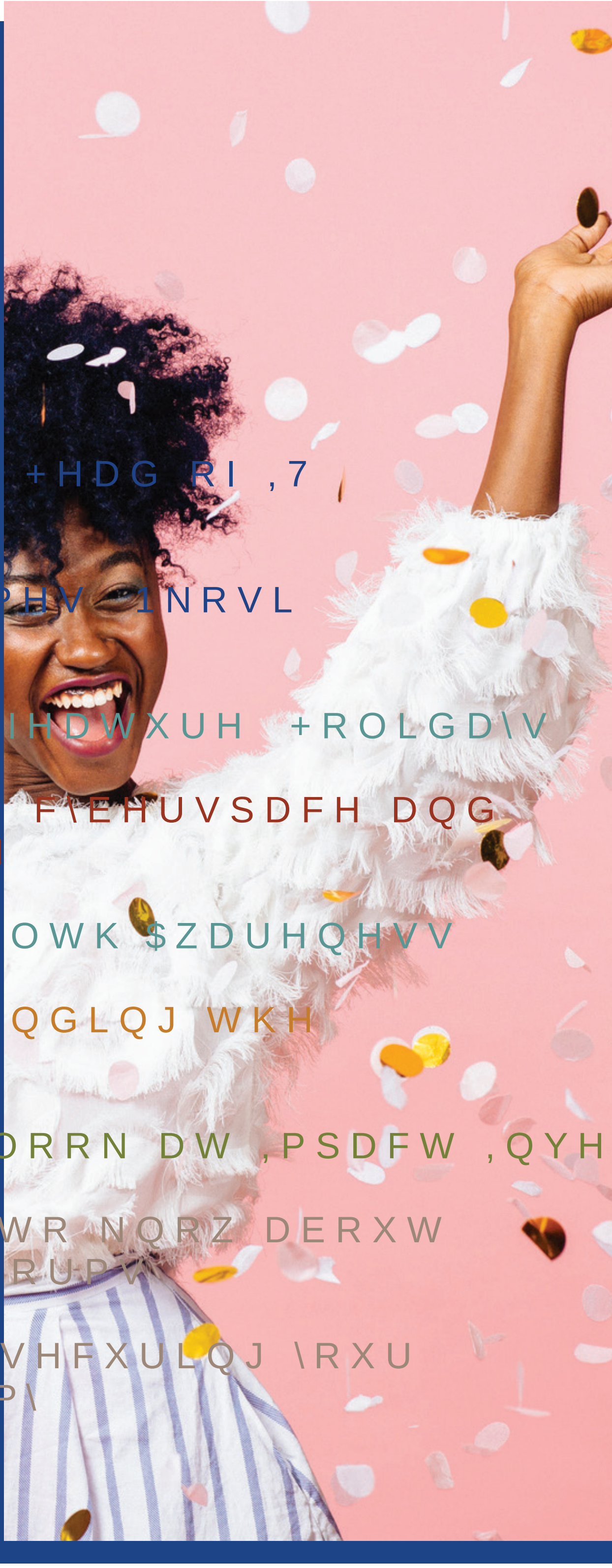
Mental health awareness

Hot Topic:

All you need to know about beneficiary nomination forms

Invested in our *members*

In this *Issue*



1 Editor's Note

2 3HRSOH 3URÀOH 0HHW RXU +HDG RI ,7
Ms Yolisa Skwintshi

6 7ULEXWH WR 'U 7KHPED -DPHV 1NRVL
%\ 'U *HRUJH /LQGHTXH

8)HVWLYH VHDVRQ VSHFLDO IHDWXUH +ROLGD\V

10 <RXU)LQDQFHV 'DQJHUV RI F\EHUVSDFH DQG
KRZ WR SURWHFW \RXUVHOI

12 <RXU +HDOWK 0HQWDO +HDOWK $ZDUHQHVV

14 .QRZ <RXU)XQG 8QGHUVWDQGLQJ WKH
(33)·V ,7 'HSDUWPHQW

18 ,QGXVWU\ 1HZV $ FORVHU ORRN DW ,PSDFW ,QYH

20 +RW 7RSLF $OO \RX QHHG WR NQRZ DERXW
EHQHÀFLDU\ QRPLQDWLRQ IRUPV

24 %RRN /LVW %RRNV DERXW VHFXULQJ \RXU
IXWXUH LQ WRGD\·V HFRQRP\

26 7KH)DPLO\ LV *URZLQJ

28)XQG ,QWHUHVW 5DWH

29 8SGDWH RI 3HUVRQDO ,QIRUPDWLRQ

33 3URWHFWLRQ RI 3HUVRQDO ,QIRUPDWLRQ $FW 32

34 &RQWDFW 8V

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Editor's Note

Welcome to the festive season edition of Power Talk! In this last edition of 2020, we bring you a jam-packed edition to get you ready for the holidays and for the new year. While we do cover themes connected to the festive period, we also focus on security – from cybersecurity to taking precautions and looking after your health.

Cybersecurity awareness

The government declared the month of October National Cybersecurity awareness month, and the Fund used the month to ensure that our employees are aware of risks and threats targeting the Fund in cyberspace. The 2020 theme "Do Your Part" empowers and reminds us that we each have a role to play in protecting our information online. For more information on how to protect your personal data, read the article under Your Finances on page 10.

Meet our new Head of Information Technology!

Leading us in our drive to ensure that cybersecurity is top of mind, is also the subject of our cover story, Head of IT, Ms Yolisa Skwintshi. We will lear more about her career journey as well as the Fund' digital transformation plans and vision. To read abou Ms Skwintshi's personal and professional views, go 4ISTPI 4VS½PI SR TEKI

Member mobile app launched

-R IEVP] 3GXSFIV [I PEYR EPPF member mobile app and the response was ov whelming. Many of you viewed our introduction vide on YouTube and called into our call centre to registe or give your feedback. We appreciate all the enthusi asm and always enjoy engaging with our members. T mobile app is a channel where you can access your TIVWSREP ERH ½RERGMEP MRJ effortlessly. It always gives us great pleasure when what we do at the Fund positively impacts you as a member.

Any thoughts on this edition?

Our main aim is to deliver content that is informative and adds value to your life. Do you think we managed to achieve that with this edition? To help us improve the newsletter, please send your thoughts / suggestions or anything else you would like to share by emailing eppfcommunications@eppf.co.za.

Wishing you and your families a safe and peaceful festive season and transition into the new year. We look forward to serving you and engaging with you in 2021.

Happy reading!

Thato

INNOVATION
Data-A

Meet our Head of IT:
Ms Yolisa Skwintshi

0V <ROLVD 6NZLQWVKL LV WKH QHZHVW HGLWLRQ WR WKH (33
FHUWDLQO\ KLW WKH JURXQG UXQQLQJ VLQFH MRLQLQJ WKH
WKLV SURÀOH ZH JHW WR NQRZ PRUH DERXW 0V 6NZLQWVKL
SODQV WR JURZ WKH ,QIRUPDWLRQ 7HFKQRORJ\ GHSDUWPHQW
LWV PHPEHUV RQ D GLJLWDO WUDQVIRUPDWLRQ MRXUQH\ ,W
VKH LV IURP DERXW KHU FKLOGKRRG DQG KRZ VKH KDV PDQD
VRPH PD\ VWLOO FRQVLGHU D PDOH GRPLQDWHG LQGXVWU\ /
,QIRUPDWLRQ 7HFKQRORJ\

1 Hello and welcome. You joined the Fund early this year, tell us about your early life and how you found the path to a successful career in Information Technology?

, JUHZ XS LQ WKH (DVWHUQ &DSH L … OHG 0
, ÀQLVKHG HDUO\ VFKRROLQJ LQ (D … UWLD
DW WKH 8QLYHUVLW\ RI)RUW +DUH L … HUQ &
ZDQWHG WR EH D GRFWRU DQG KDG UH … SWDQ
8QLYHUVLW\ RI &DSH 7RZQ WR GR 0HGLF

(YHU\WKLQJ FKDQJHG GXULQJ D KLJK VFK … DW WKH
(OL]DEHWK 83(QRZ NQRZQ DV 1HOVRQ 0 … QLYHUVL
WURGXFHG WR WKH ZRUOG RI FRPSXWHUV , … FLQDWHG
IUDPH WKDW WKH 83(FRPSXWHU VFLHQFH … WV ZHUH
FRGH , VDZ PDGH PH FXULRXV DQG ZKHQ … PH , VSR
DQG DXQW ZKR FRQYLQFHG PH WR WDNH X … SXWHU 6
KDYH QHYHU ORRNHG EDFN VLQFH

2 You have worked for some reputable organisations and built an illustrious career. What drives you and keeps you striving to grow and improve?

,·P QDWXUDOO\ D VHOI GULYHQ
ZLWK IDPLOLDULW\ DQG DP KDU
IRU WRR ORQJ 7KLV LV ZK\ , DO
OHDUQ QHZ WKLQJV WDS LQWR
DQG GR EHWWHU +DUG ZRUN DQ
DFKLHYH P\ SURIHVVLRQDO VXFF
GRQH H[FLWHV PH DQG NHHSV PH

3 What advice would you give to women entering WKH ,7 ÀHOG" $Q\WKLQJ \RX ZL
known?

7KH PRVW LPSRUWDQW WKLQJ LV WR XQGHUVWDQG WKDW EH IRUH EHLQJ D ZRPDQ \RX DUH D KXPDQ EHLQJ ÀUVW 7KHUHIRUH ZKHQ \RX HQWHU D URRP IXOO RI SHRSOH \RX QHHG WR VHH KXPDQV MXVW OLNH \RX QRW ZKHWKHU WKH\ DUH PDOH WKDQ IHPDOH 7KDW ZLOO KHOS \RX RYHU FRPH WKH VWHUHRW\SH WKDW PDOHV DUH EHWWHU WKDQ IH PDOHV LQ SDUWLFXODU ÀHOGV DQG YLFH YHUVD

processes

‡ 3HUVRQDOLVHG PHPEHU H[SH
FKDQQHOV RI HQJDJHPHQW
‡ $UWLÀFLDO [illegible]
RXU SHQVLRQHUV DQG PHPEHUV

6 Why is the Fund choosing to focus on cy- EHUVHFXULW\ QRZ" +RZ GRHV your other priorities, and what do you hope your work can improve how the Fund operates?

+RZ ZH XVH RXU PLQGV WR DFKLHYH ZKDW ZH ZDQW GHSHQGV RQ RXU PLQGVHW DQG *RG JLYHQ WDOHQW QRW RXU JHQGHU $W WKH HQG RI WKH GD\ ZH DUH DOO KXPDQ EHLQJV ZLWK D PLQG VSLULW DQG D VRXO $V ORQJ DV \RX UHDOLVH WKLV ZRUN KDUG DQG ZDON LQ \RXU SXUSRVH \RX KDYH D JRRG FKDQFH WR VXFFHHG LQ DQ\ LQGXVWU\

&\EHUVHFXULW\ KDV DOZD\V EH [illegible])XQG DQG WKLV KDV EHHQ IXUWKHU WKH ZRUOG LV JRLQJ WKURXJK LF &29,' EHFDPH D JLIW WR WKH ZRUOG KDG WR ZRUN UHP DUH WDNLQJ DGYDQWDJH RI ZH RU DOWHUQDWLYH QHWZRUNV DJHQGD DV WKH)XQG KROGV [illegible] RI RXU SHQVLRQHUV DQG PHPEH HQVXUH LV SURWHFWHG DW DOO [illegible] WKH HQWLUH ÀQDQFLDO V\VWH 7KH ,7 WHDP LV FRQWLQXRXV DQG FUHDWLQJ F\EHU VHFXULW\ DZ WR LPSDUW NQRZOHGJH DQG F, 7KLV LV VROHO\ EHFDXVH DV HPSOR\HHV WR EH PRUH YLJLODQ PDNH VXUH WKDW HPSOR\HHV WHFWLQJ WKH)XQG DJDLQVW F UHVSRQVLELOLW\ RI WKH ,7 WH UHVSRQVLELOLW\ RI HYHU\RQH

4 What is the greatest innovation in technology that stands out as a game-changer?

)RU PH LW PXVW EH GLJLWDO PRQH\ 7KH XVH RI SK\VL FDO FDVK LV FRQWLQXLQJ WR GHFOLQH DV GLJLWDO FXUUHQF\ FRQWLQXH WR JURZ 7KH GLJLWDO FXUUHQF\ WHFKQRORJ\ KDV WKH SRWHQWLDO WR GLVUXSW WKH HQWLUH ÀQDQFLDO V\VWHP

$QRWKHU LPSDFWIXO LQQRYDWLRQ PRQH\ LV VHOI GULYLQJ FDUV DP JHWWLQJ ROGHU , DP VWDUWLQJ WR QRW HQMR\ GULYLQJ 6R , DP ZDWFKLQJ WKLV GHYHORSPHQW YHU\ FORVHO\ IRU SHUVRQDO UHDVRQV

5 We are in the digital age and how companies adapt to the new requirements is critical. What is the EPPF's digital strategy and what key areas are we focusing on?

7 We have seen in recent times where ODUJH QDWLRQDO ÀQDQFLDO perienced data breaches. How effective is our cyber security strategy in addressing data leak risks?

7KH (33)·V GLJLWDO VWUDWHJ\ LV VHW WR HQVXUH WKDW RXU PHPEHUV FDQ HQJDJH DQG WUDQVDFW ZLWK XV HDVLO\ DQG IDVWHU WKURXJK GLJLWDOO\ HQDEOHG FKDQQHOV 7KH DLP LV WKDW RXU PHPEHUV VKRXOG IHHO WKDW ZH DUH DFFHVVLEOH SURDFWLYH DQG UHVSRQVLYH WR WKHLU QHHGV

(33) KDV D VHFXULW\ OD\HU WK DOO WKH DFWLYLWLHV RQ WKH DV ZHOO IRU VXVSLFLRXV DFWL DQG WUDQVIHUV 'DWD EUHDFKH DUH PDQDJHG DW GLIIHUHQW O HQYLURQPHQW 'DWD WUDQVIHU

:H DUH FXUUHQWO\ IRFXVLQJ RQ

- ‡ $OWHUQDWLYH GLJLWDO FKDQQHOV RI HQJDJH PHQW SURYLGLQJ PHPEHUV ZLWK GLIIHU ent channels
- ‡ 5RERWLFV WR ERRVW PHPEHU H[SHULHQFH DQG SURGXFWLYLW\ WKURXJK DXWRPDWLRQ DQG FRQWLQXRXV LPSURYHPHQW RI RXU EDFN RIÀFH

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WKURXJK WKH XVH RI D VHFXUH
QHO WKDW XVHV HQFU\SWLRQ WR
DFFHVV WR WKH GDWD

7KH PRVW LPSRUWDQW WKLQJ
F\EHU FULPLQDOV DUH DOZD\V
KDFN V\VWHPV 7KURXJK RXU VHFXULW\ SDUWQHU ZH DUH
DOZD\V LPSURYLQJ RXU ,7 HQY
DUH SURDFWLYH LQ SURWHFWLQJ DQG VHFXULQJ RXU GDWD

8 The EPPF is one of the largest pension IXQGV LQ $IULFD DQG RXU HPSOR\HHV FRPSOHPHQW ment of 130 serve over 80,000 active mem- EHUV SHQVLRQHUV DQG EHQHÀF use technology to protect sensitive information?

7KH)XQG·V RU (33)·V VHQVLWLYH
DQG FODVVLÀHG LQ RXU HQYL
PHQW WR WKH 3URWHFWLRQ RI
323,$ 'DWD OHDNDJH SUHYHQWLRQ SROLFLHV DUH DS
SOLHG DFURVV WKH (33) HQYL
VHQVLWLYH SHUVRQDO LQIRU
EHIRUH LW UHDFKHV WKH LQV
HQWV DV ZHOO DV WKH PRQL
RQWR RXU QHWZRUN 7KH SR
EORFNDJH RI XVH RI H[WHUQDO XVHU GHYLFHV OLNH PHP
RU\ VWLFNV DV ZHOO DV SHUVR
H[WHUQDO KDUG GULYHV

9 One of the Fund’s values speaks to strong leadership.What kind of a leader are you, and has this leadership style evolved over the years or stayed the same?

, GRQ·W KDYH RQH OHDGHUVKLS VW\OH
WLPHV ,·P GHPRFUDWLF VRPHWLPHV DXWRFUDWLF DQG
VRPHWLPHV WUDQVIRUPDWLRQDO
IRU P\ WHDP DQG OHWWLQJ WKHP
DV RQ KRZ WR H[HFXWH ZKLOH
WKH WDUJHWV DUH PHW ,Q VLWXDWLRQ
IRU VXFFHVV RU IDLOXUH DUH VPDOO , WHQG WR EH PRUH
´KDQGV RQµ DV , GLVOLNH PLV

0\ SUHIHUHQFH LV EHLQJ GHPRFUDWLF
WKDW GLYHUVH LGHDV OHDG
WLYH VROXWLRQV ,W LV DOVR
HYROYH DV D KXPDQ EHLQJ , KDYH
EHLQJ PXFK PRUH WUDQVIRUPDWLRQDO

10 $V ZRPHQ ZH DUH SURIHVVL lot of the time we are so much more. We play many roles in our homes, families, communities and in the broader society. How would like to be remembered – what legacy would you like to leave behind?

ZRXOG OLNH WR EH UHPHPEHUHG
PDNH DQG KRZ , KDYH WRXFKHG
OLYHV RI WKRVH DURXQG PH
RSSRUWXQLW\ WR XSOLIW DQG
LV WDOHQWHG HGXFDWHG DQG
DLU LV IRU WKLV SXUSRVH
DQG LQGHSHQGHQW DQG , XVH
WKHLU DVSLUDWLRQV DQG VXSSRUW

,Q DGGLWLRQ WKLV \HDU , FRP

Quick facts about Ms Skwintshi

:KDW GR \RX GR WR UHOD[

, ORYH OLVWHQLQJ WR PXVLF
ORFNGRZQ GXH WR &29,'
WR KDYH IXOO WUDGLWLRQDO
ZHHNV $QRWKHU ZD\ , UHOD[LV
HV ZKHUH ,·P VXUURXQGHG E\
KHDU ELUGV LQ WKH PRUQLQJ

How do you respond to change?

How do you deal with criticism?

Getting to know Ms Skwintshi

What is your favourite dish or meal?

7KLV LV D KDUG RQH , FDQQRW VD\ IRU VXUH DV , GRQ·W UHDOO\ KDYH DQ\ IDYRXULWHV ZKHQ LW FRPHV WR IRRG +DYLQJ VDLG WKDW , GR ORYH RVWULFK VWHDN DQG R\VWHU

Of all the books you have read, which one changed your life and why?

7KDW KDV WR EH Tough Choices by Carly Fiorina 7KH ERRN LV DERXW WKH OLIH RI &DUO\ )LRULQD D IHPDOH OHDGHU ZKR ZDV UHFUXLWHG WR EH D &(2 RI +HZOHWW 3DFNDUG +3 WKH ÀUVW IHPDOH &(2 RI D)RUWXQH FRPSDQ\ , UHDG WKH ERRN GXULQJ WKH HDUO\ \HDUV RI P\ FDUHHU DQG LW UHDOO\ PRWLYDWHG PH WR WDNH P\ FDUHHU IRUZDUG

1RW RQO\ GRHV LW GHSLFW WKH OLIH RI &DUO\ EXW LW JLYHV LQVSLUDWLRQ WKDW ZRPHQ FDQ VXFFHHG LQ PDOH GRPLQDWHG ÀHOGV ,W UHFRXQWV WKH WUDYDLOV RI D ZRPD LQ D SDWULDUFKDO EXVLQHVV FXOWXUH DQG LW JLYHV H[DPS RI KRZ WR GHDO ZLWK WRXJK FKRLFHV DQG KRZ ZH FDQ OHDUQ IURP WKHP

What new hobby or interest have you picked up in recent months?

, IHOO LQ ORYH ZLWK FRQVWUXFWLRQ DQG GpFRU , ZDV UHFHQWO\ ZRUNLQJ RQ D VPDOO SHUVRQDO FRQVWUXFWLRQ SURMHFW DQG , MXVW IHOO LQ ORYH ZLWK SURSHUW\ EXLOG DQG SXWWLQJ WKH ODVW ÀQLVKHV LQ D KRPH WKH WXUQLQ DQ HPSW\ EXLOGLQJ VWUXFWXUH LQWR D ZDUP KRPH ZLWK EHDXWLIXO GHFRUDWLYH SLHFHV $V D UHVXOW D IULHQG ZK RZQV D FRQVWUXFWLRQ FRPSDQ\ DSSURDFKHG PH WR KHOS KLP ZLWK DOO KLV EXLOGLQJ DQG KRXVH UHQRYDWLR SURMHFWV LQ P\ VSDUH WLPH

What was the last gift you gave someone?

$ %LEOH LW LV *RG·V EOXHSULQW IRU RXU OLYHV

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Tribute to Dr emba (James) Nkosi

By Dr George Lindeque

,DP VR JUDWHIXO WKDW
FROOHDJXH DQG IULHQG
ZDV QRW RQO\ D GHGLFDW
IHDUOHVV SLRQHHU DQG FRPS
RXWORRN $QG KH ZDV VR DII

7KH (6.20 UHYROXWLRQ RI
-RKDQ 0DUHH DV &KDLUPDQ
&KLHI ([HFXWLYH ,W LQWHU
EHFRPLQJ D OHDGLQJ HOHFWUL
WKH EHJLQQLQJ RI
ZDV WR PDNH (6. "equal opportunity"
FRPSDQ\ DQG LQ WKLV UHJDUG

+H ZDV (6.20·V ÀUVW 6HQLRU
OHG WKH FKDUJH WR FKDQJH
DQG PLQGV RI WKH (6.20 OHDG
WR SUHSDUH LW IRU WKH ´QHZ
RXU GRRUVWHS +H PDGH DQ
WR (6.20·V WUDQVIRUPDWLRQ
WKH SDFN LQ 6RXWK $IULFD ZD\
MRLQHG XV DV -DPHV KH OHIW XV DV 7KHPED

7KHUH DUH PDQ\ H[DPSOHV RI WKLV DQG KLV IRRWVWHSV
DUH HYHU\ZKHUH WR EH VHHQ 7KLV LQFOXGHV PDWWHUV
OLNH UHOHQWOHVVO\ HOLPLQDWLQJ (6.20·V UDFLDO DQG
JHQGHU GLVFULPLQDWRU\ SUDFWLFHV DQG EUHDNLQJ WKH
JODVV FHLOLQJ KDPSHULQJ WKH SURJUHVVLRQ RI EODFN
SRWHQWLDO EHLQJ DSSRLQWHG WR WKH VHQLRU UDQNV
+H HXSKHPLVWLFDOO\ FDOOHG LW "space creation for the space invaders".

2QH PHPEHU ZRXOG P\ OHYHO KH
RYHU ORDQ
and philosophy about equal opportunities and
with what you are saying!" $V D UH
FRQIURQWDWLRQ DQG HQFRXQW
DQG 'U 7KHPED
, DQG PDQ\ RI P\ ZKLWH FRO
16 October 2020

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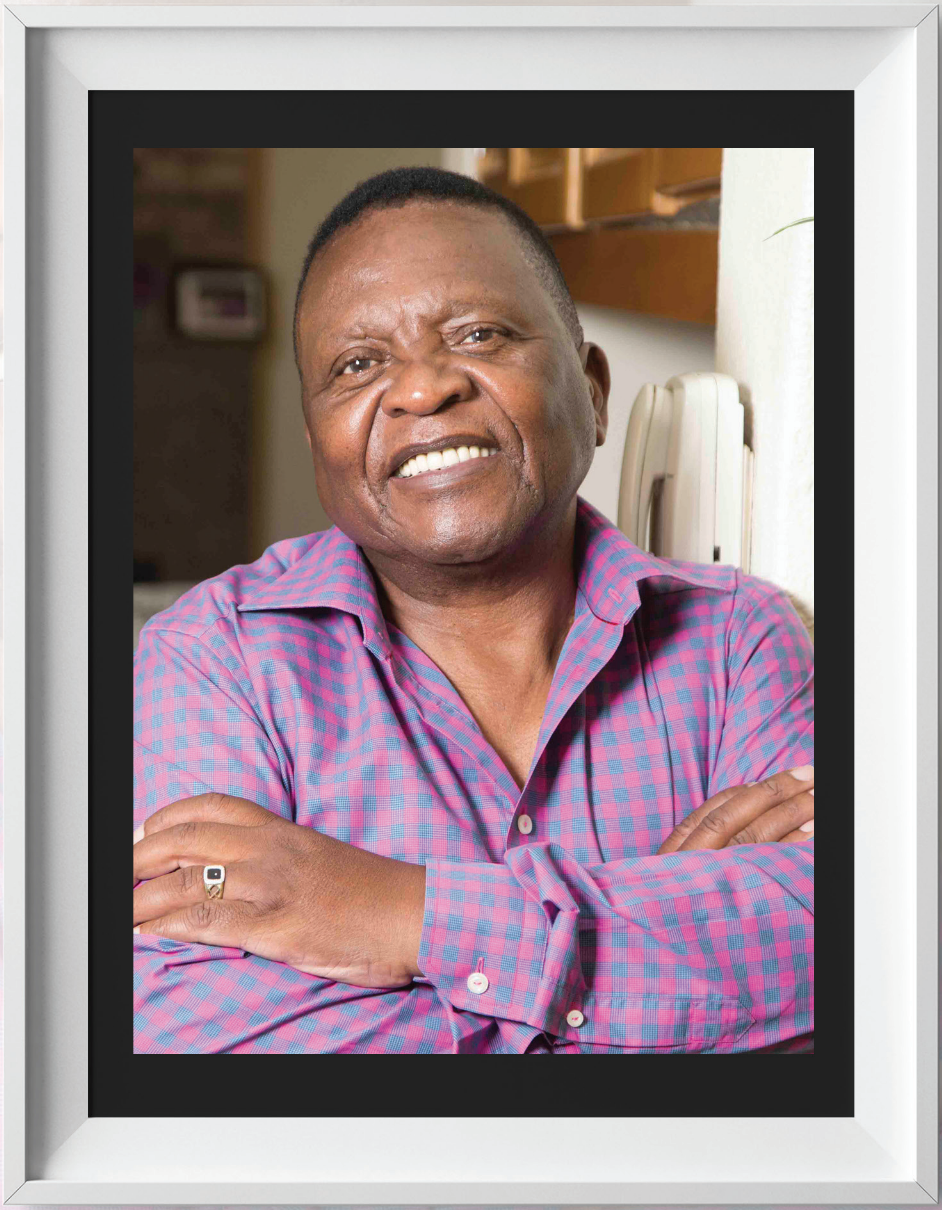

> **He made an immense contribution to ESKOM’s transformation to the point of it leading the pack in South Africa way ahead of its time. He joined us as James; he left us as Themba.**

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Festive season special feature: *Holidays 2020*

Most of us have wondered how this year's festive season would be like…2020 has been a very unprecedented year with normalising sanitising, social distancing, staying home and wearing masks – but now the holiday season is here and COVID-19 has become part of our daily life all over the world including here at home in South Africa.

This year most of us will break the tradition when it comes to how we celebrate the festive season. Social distancing, limited numbers in gatherings and the anxiety that comes with this pandemic. This QE] TVIWIRX WSQI HMJ½GYPX IQSXMSREP QIRXEP ERH logistical challenges and will not be easy for most of us.

Spending the festive season alone or only with your immediate family members might not be ideal, but it does offer opportunities to make this holiday a season one to remember in new and different ways. Here are some ideas you may want to consider:

- Send gifts. Although COVID-19 has changed our lives in many ways, sending cards or gifts remains a relatively easy way to let loved ones know that you're thinking of them.
- Make videos or video call. This year, we must be content with video recording or video calling loved ones that are in other provinces and countries to catch up and see how friends and family are doing. Even though travelling is permitted, it is still very risky to travel under the current outbreak.

- Share a meal remotely. With all the videoconferencing platforms now available, it is easy to set aside some time to share a meal and good conversation remotely with friends and family members, whether they live nearby or across the country. Rather than one cook slaving over a hot stove or a certain person taking over the dinner table conversation, everyone gets a chance to cook and share their stories via their smartphone, tablet, or laptop. You can compare your culinary creations, swap recipes, and try to remember to leave room for dessert. If you have a tradition of playing games or giving thanks for your many blessings, you can still do many of these activities remotely.

- Stay safe. If you plan to go ahead and join a holiday gathering in person, it's important to remain vigilant, even when interacting with dear friends and loved ones. Remember, there are risks associated with travel and with interacting with people who've not been tested for the COVID-19 prior to the event, especially if they reside in an MHIRXM½IH LSX WTSX 8V] XS OIIT ER] JEQMP] KEXL IVMRKW FVMIJ ERH VIPEXMZIP] WQEPP EFSYX ½ZI TISTPI or less. If the weather permits, hold the get-together outdoors.

1. To protect yourself and your loved ones, both now and over the holidays, please follow these three important W's:
2. Wear a mask when you are out in public and when you are indoors with people who are not part of your immediate household. The only exception is while eating or drinking.
3. Watch your distance, staying at least two metres away from people who are not part of your immediate household.
4. Wash your hands thoroughly and frequently.

While this holiday season will certainly be very different from previous years, we still believe that there are opportunities to make it memorable. Until then, please stay safe.

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Your Finances:

Dangers of cyberspace and how to protect yourself

Q $XJXVW 6RXWK $IULFD ZDV KLW E\ RQH RI WKH ODUJHVW HYHU GDWD EUHDFKHV DIWHU (,[SHULDQ RQH RI WKH FRXQWU\.V ELJJHVW FUHGLW EXUHDXV ZDV KLW E\ D IUDXGVWHU OHDYLQJ SHUVRQDO LQIRUPDWLRQ RI DV PDQ\ DV PLOOLRQ 6RXWK $IULFDQV DQG QHDUO\ EXVLQHVVHV FR[illegible] RUH DQG PRUH EDQNV DUH HQFRXUDJLQJ FXVWRPHUV WR JR GLJLWDO EXW WKH ULVNV DVVRFLDWHG ZLWK WKH XVH RI RQOLQH VHUYLFHV DOVR VXUJLQJ DW DQ DODUPLQJ [illegible]

2QH RI WKH 6RXWK $IULFDQ EDQ[illegible] PHPEHUV WR D QHZ VFDP WKDW [illegible] FDOO \RX XQGHU WKH SUHWHQF[illegible] IUDXG GHSDUWPHQW RU FOLHQW[illegible] VWDUW WR DVN TXHVWLRQV WR [illegible] \RX WR EXLOG XS D WDUJHW SU[illegible] DQG DOHUW DOO WKH WLPH LI D FDOO PDNHV \RX XQFRPIRUWDE KDQJ XS DQG UHIUDLQ IURP JLYLQJ DZD\ DQ\ SHUVRQDO LQIRUPDWLRQ

+HUH DUH ÀYH WLSV WR NHHS \RX IURP IDOOLQJ YLFWLP WR WKHV IUDXGVWHUV E\ SURWHFWLQJ \RXU EDQN DFFRXQW LQIRUPDWLRQ

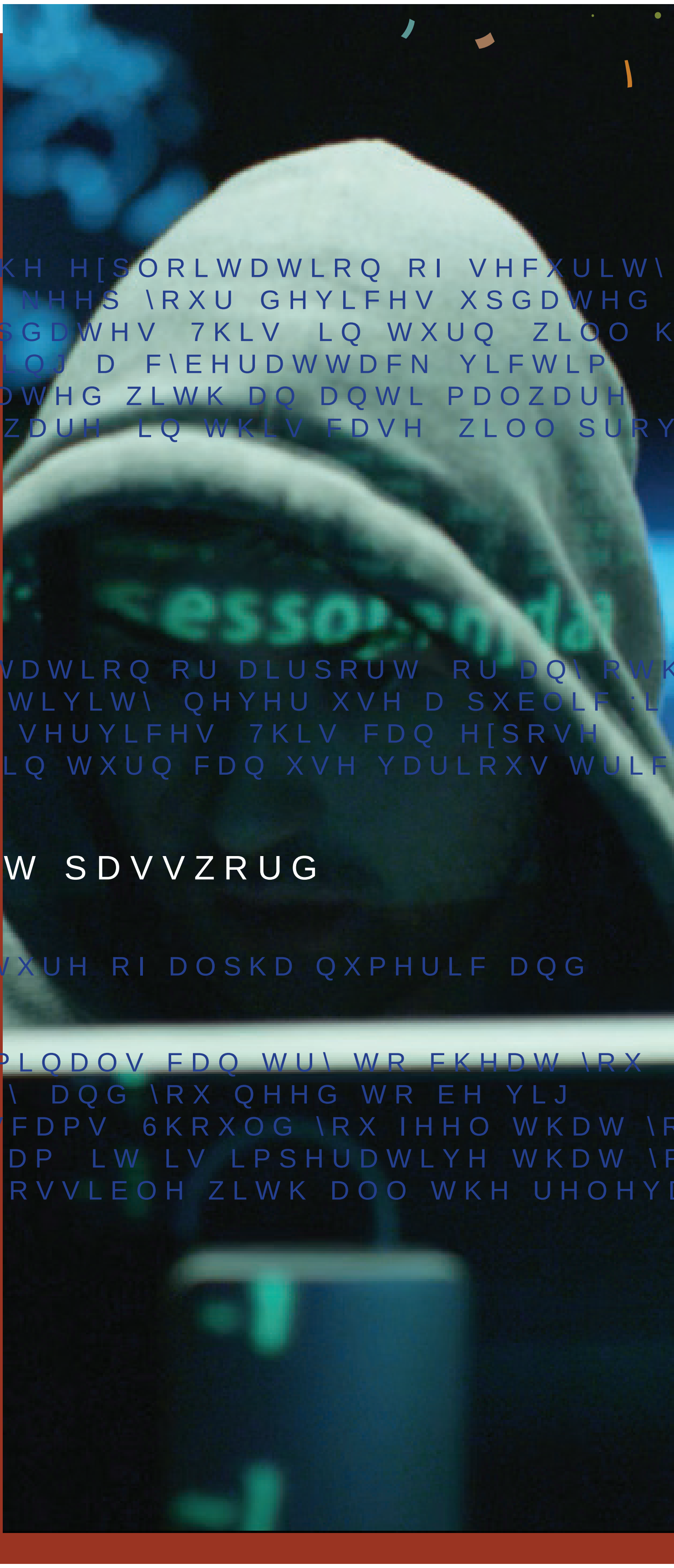
1. Beware of phishing emails

1HYHU FOLFN RQ OLQNV LQ \RXU HPDLOV RU LQ WKH DWWDFKPHQW DV WKH\ FDQ EH LQIHFWHG ZLWK D PDOZDUH ZKLFK WKHQ VQHDNV LQWR \RXU FRPSXWHU DQG WUDFNV GRZQ \RXU RQOLQH GDWD LQ

FOXGLQJ EDQNLQJ LQIRUPDWLRQ V I \RX IHHO WKDW DQ HPDLO LV VX[illegible] WKH HPDLO DFFRXQW

2. Enable two-step authentication

[illegible] VWHS DXWKHQWLFDWLRQ L WR \RXU HPDLO RU PRELOH SKRQH [illegible] ,W LV FULWLFDO WR EH VHF



3. Keep your PC or phone software updated

0DQ\ F\EHUDWWDFNV UHO\ RQ WKH H[SORLWDWLRQ RI VHFXULW\ ÁDZV VR LW LV LPSRUWDQW WR NHHS \RXU GHYLFHV XSGDWHG ZLWK WKH ODWHVW VRIWZDUH XSGDWHV 7KLV LQ WXUQ ZLOO K PLQLPLVH WKH ULVNV RI EHFRPLQJ D F\EHUDWWDFN YLFWLP .HHS \RXU EDQNLQJ GHYLFH XSGDWHG ZLWK DQ DQWL PDOZDUH VROXWLRQ 8VLQJ SUHPLXP VRIWZDUH LQ WKLV FDVH ZLOO SURY EHQHÀFLDO

4. Never use your bank credentials on public Wi-Fi

,I \RX KDSSHQ WR YLVLW D EXV VWDWLRQ RU DLUSRUW RU DQ\ RWK SXEOLF SODFH DYDLOLQJ FRQQHFWLYLW\ QHYHU XVH D SXEOLF :L QHWZRUN WR DFFHVV \RXU EDQN VHUYLFHV 7KLV FDQ H[SRVH \RXU DFWLYLW\ WR KDFNHUV ZKR LQ WXUQ FDQ XVH YDULRXV WULF WR GUDLQ \RXU EDQN DFFRXQWV

$OZD\V RSW IRU D JU DW SDVVZRUG

8VH D SDVVZRUG ZKLFK LV D PL[WXUH RI DOSKD QXPHULF DQG VSHFLDO FKDUDFWHUV

7KHUH DUH PDQ\ ZD\V WKDW FULPLQDOV FDQ WU\ WR FKHDW \RX RXW RI \RXU KDUG HDUQHG PRQH\ DQG \RX QHHG WR EH YLJ LODQW DQG DZDUH RI DOO WKH VFDPV 6KRXOG \RX IHHO WKDW \F KDYH IDOOHQ YLFWLP WR DQ\ VFDP LW LV LPSHUDWLYH WKDW \F DOHUW \RXU EDQN DV VRRQ DV SRVVLEOH ZLWK DOO WKH UHOHY GHWDLOV

6WD\ VDIH

Your Health:

Mental health awareness

A couple of months ago during the month of October, two prominent health issues were highlighted. But these issues should not only be talked about for one month of the year as they affect a large part of the population, HMVIGXP] ERH MRHMVIGXP] issues is breast cancer, a disease that continues to claim millions of lives around the world and doesn't only affect women, but it can affect men too.

The second health condition that silently kills and affects millions of people because of lack of awareness and education is mental health. In this edition, and because of the impact of COVID-19 on our daily lives, we have chosen to address the latter.

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The month of October has been declared Mental Health Awareness Month with the objective of not only educating the public about mental health, but also to reduce the stigma and discrimination that people with mental illness are often subjected to.

Mental health problems, such as depression, anxiety, substance abuse and job stress are common, affecting individuals, their families and co-workers, and the broader community. In addition, this societal disease has a direct impact on workplaces through increased absenteeism, reduced productivity, and increased costs. Very few South Africans seek treatment for their mental disorders, and many are not aware that mental illness can be treated at your nearest clinic, hospital or healthcare provider.