



Good to Great Together



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CIRCULAR NO: 2026/00028

TO: REGISTERED EMPLOYERS IN THE MOTOR INDUSTRY

NOTICE: PDF ENCRYPTION FOR PROVIDENT FUND CONTRIBUTION STATEMENTS - IMPLEMENTATION

With reference to the circular 2026/00021 communicated regarding the Introduction of PDF Encryption on Provident Fund Contribution Statements

The introduction of PDF encryption forms part of MIBCO's ongoing commitment to full compliance with:

- The **Protection of Personal Information Act, 2013 (POPIA)**
- The regulatory requirements of the **Financial Sector Conduct Authority (FSCA)**

MIBCO, as the administrator of the Motor Industry Provident Fund, must meet these statutory obligations to protect the personal information of your employees and to maintain the highest standards of data security.

This change has become necessary because the contribution statements now include detailed employee salary information. Salary data is highly sensitive personal information, and MIBCO has implemented encryption to safeguard it against unauthorised access.

Encryption will be applied to all Provident Fund Contribution Statements as well as Forecast Statements initially, and then will be implemented across all other communication, reports or attachments containing sensitive data from MIBCO to the industry.

The Encryption of documents will be starting on **28 April 2026**.

The password required to open each encrypted PDF will be distributed **directly to the relevant employer** through MIBCO's normal communication channels, at the same time the statement is issued.

No third parties will receive the passwords.

The employer in the industry will simply use the password provided by MIBCO to open your statements.

Should you have any queries, please do not hesitate to contact the MIBCO Client Services on **0861 664 226** or via e-mail at returns@mibco.org.za or contact your Regional Offices at the numbers communicated on the [MIBCO Website](#).